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**A SOCIO-ECONOMIC AND ATTITUDINAL PROFILE  
OF GENERAL WELFARE ASSISTANCE CLIENTS  
IN ESCOM COUNTY, ONTARIO**

**BY**

**DANIEL B. BOGUE  
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ARTHUR J. POPE  
RESALA SAUM  
JOYCE E. THOMPSON**

**A THESIS SUBMITTED TO THE GRADUATE SCHOOL OF SOCIAL WORK,  
UNIVERSITY OF REGINA, IN PARTIAL FULFILLMENT OF  
THE REQUIREMENTS FOR THE DEGREE OF  
MASTER OF SOCIAL WORK  
1980**



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## CHAPTER 1

### INTRODUCTION AND PURPOSE OF THE RESEARCH

## INTRODUCTION

Public welfare systems are universally criticized today by various groups such as the Economic Council of Canada, the Ontario Federation of Labor, the Special Senate Committee on Poverty, and others, and by clients and the public generally, as being inadequate, inefficient, degrading, and costly, and creating dependency instead of reducing it. Since social workers are involved in the development and administration of welfare policies, it is important for them to understand the impact of these policies on clients and, as an aid to that understanding, to be familiar with the characteristics of the recipients and their attitudes toward welfare systems, as a possible clue to the reasons for failure of welfare programs to realize the goals set for them and having become irritating to so many people regardless of personal philosophy or political persuasion.

The traditional welfare system based upon the Elizabethan Poor Laws, with a "means test", is widely practiced in Ontario today under the General Welfare Assistance Act and Regulations of 1967. This system considers welfare a temporary, emergency expedient primarily for unemployable persons when they are demonstrably in need and have no other means of support. Aid is given often only after long delay and a tedious, demeaning verification of need process required by law and administrative regulation. This process is derived from the time when municipalities bore the major or full cost of public assistance

for their own residents, and of these only those considered the "deserving" poor in the discretion of the overseers of the poor. The carryover of this attitude toward the welfare client as a public burden is observable today. Any local welfare administrator can quote the mill rate (local tax) of his locality's 20 per cent share of local welfare costs, and the mill rate increase if his budget exceeds the approved budget for a given year.

The purpose of this survey is to identify selected client characteristics; to explore the adequacy of General Welfare Assistance and auxiliary services; and to present attitudes of the clients toward the welfare programs and their administration in Essex County, Ontario. In order to do this, a group of six students was formed from the School of Social Work at the University of Windsor. Each student selected one of the following topics as the focus of his or her research (the student's name and his or her substantive chapter are given in parentheses):

1. Client Characteristics, that is, what are the common individual and familial characteristics of these clients? (Joanne Helper--Chapter 3.)
2. Adequacy of General Welfare Assistance, that is, grant levels as compared to living costs. (Arthur Pope--Chapter 4.)
3. Auxiliary Services, that is, services other than financial aid, their provision and impact. (Resela Shum--Chapter 5.)
4. Client Attitudes Toward Eligibility Requirements. (Joyce Timpson--Chapter 6.)
5. Client Attitudes Toward Employment. (Mara Favelsons--Chapter 7.)
6. Client Attitudes Toward the Welfare Agency, Workers, and Program. (Daniel Bogue--Chapter 8.)

Responsibility for the other chapters was shared by the group.

Following this introductory chapter, which presents an overall view of the study, Chapter 2 will present a detailed explanation of the research procedures used to conduct this survey, including a description of the population, samples, and tools used, and a comparison of the individual samples with their respective universe as an indicator of the representativeness of the samples separately and combined.

Chapter 3 is a descriptive study of some of the individual and familial characteristics which typify the General Welfare Assistance clients who comprise the samples used for this survey, and which are presumed to be related to their receipt of public assistance. Based upon prior research in the United States and Canada (to be discussed in Chapter 3) that found these characteristics to be commonly associated with poverty, the following client characteristics will be identified in this study: sex, age, marital status, education, employability, previous employment, illness and disability, size of family, present residence and place of birth, and family welfare history.

The relevance of this study of client characteristics to the entire survey is threefold:

1. To serve as a research tool to show the representativeness of the research samples in relation to the universe (agency caseloads) from which they were drawn. (See Chapter 2.)
2. To provide data to serve as a basis for the presentation and analysis of findings in other chapters.
3. To show some of the individual and familial characteristics which are typical of these clients, and presumably of the caseloads of the two welfare agencies from which the samples were chosen.

The findings in this chapter will be biased to the extent that the study deals with a special population, that is, people who are receiving welfare, whereas some of the related literature is based upon characteristics of the poor irrespective of whether they are receiving welfare or not. Thus, the results of this chapter will actually identify the client characteristics which are the basis of eligibility for General Welfare Assistance and therefore "causally" related to these clients' receipt of public assistance once the public welfare agency has made the additional determination that need exists.

Chapter 4 studies the adequacy or inadequacy of the monetary grants of General Welfare Assistance. This part of the study results from the popular belief that public welfare assistance does not provide a uniform standard of living for all clients depending on the size of the client's family. That is, it is believed by both clients and welfare officials that a family on welfare composed of two adults and four children enjoys a better standard of living than either a family composed of a mother and child or an unattached individual on welfare. The adequacy of the grants according to family size is measured by calculating how much money is left for food, clothing and personal requirements after other necessary expenditures are made, such as shelter, utility costs, time payments, insurance premiums, telephone bills and any other item the client deems necessary. The expected findings are that large families do enjoy a higher standard of living than the smaller families as rents and utility costs do not vary in the same proportion as does the difference in the family size, that is, a family of five living in four rooms would pay close to the same rent as a family of two

in the four rooms. On the other hand, the larger family receives a greater shelter allowance than the smaller family, merely because it is a larger family. It therefore has this financial advantage.

Two issues will be considered in estimating adequacy and family composition. These will be Family Allowance and subsidized housing. It will be investigated whether these two items affect adequacy of grant with respect to family composition and how they would do so.

Chapter 5 is a study of auxiliary services, that is, services other than the financial ones discussed in Chapter 4; these other services are also available to General Welfare Assistance clients through the welfare agencies. The six services to be discussed are nursing, homemaking, prosthetics, drugs, day care, and dental services.

The purpose of this part of the study is to find out from the clients if they are aware of and make use of the services available; which of their service needs are not met at present; what services are available and not being used; and what other services they believe are necessary for inclusion in the welfare program.

This chapter bases its general perspective upon changing trends in welfare programs. John S. Morgan, Dean of the School of Social Work of the University of Pennsylvania and formerly professor of Social Work at the University of Toronto, said in an article published by the National Association of Social Workers, that the trend is "from services providing only income to services that provide income with additional benefits . . . from a limited view of welfare as a palliative based on current assumptions about the distribution of wealth or about personal responsibility for well-being to a broader view of welfare as

encompassing the human condition."<sup>1</sup>

Chapter 6 is an investigation of attitudes of the clients towards the requirements for eligibility. Two facets of eligibility requirements will be explored here. These are those requirements for a person to be eligible for welfare receipt at the time of application as determined by a "means test" and those requirements for a person to remain eligible, as determined by periodic home visits by the welfare officer. In this section of the research, the concern is primarily with the degrading punitive nature of the eligibility requirements. The purpose of researching the clients' attitudes towards eligibility requirements is based on the assumption that if the person views the requirements negatively he will feel degraded by them, hindering his opportunities for rehabilitation.

General consensus in the literature advocates abolition of all means tests and personal enquiries. Alternatively applicants could preserve their dignity by self declarations of need in a manner similar to the manner in which income taxes are filed with spot checks only.

Negative attitudes only towards the requirements are focused on in this research as it is assumed that it is these attitudes which decrease the self respect where positive attitudes would not. Several variables are correlated with negative attitudes towards eligibility. These are the amount of resources the client had at the time of application, the value of resources liquidated to become eligible and

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<sup>1</sup>John S. Morgan, "The Changing Demand for Social Service" in Changing Services for Changing Clients, ed. National Association of Social Workers, New York: Columbia University Press, 1969, p. 3.



the reason for application. Finally the scores in this part of the research are correlated with the scores of attitudes towards work (Chapter 7) and attitudes towards the agency and worker (Chapter 8). These latter two areas of investigation are associated with rehabilitation, hence the importance of the correlations.

Chapter 7 is not directly related to the receipt of welfare assistance or the agencies administering public assistance. Rather this area of research explores the attitudes of welfare clients towards employment. This area of research was chosen because of the recent instigation of vocational rehabilitation programs, both federal and provincial, for welfare recipients. Popular opinion is that welfare clients do not wish to work and choose idleness over gainful employment. Hence, there is a need to determine whether welfare clients have either positive or negative attitudes towards work.

Little empirical research has been conducted in attitudes towards work. Many authors have expounded on the roots of traditional middle class attitudes that work is the avenue toward all good things in life. The Protestant Work Ethic is reported by other authors not to be characteristic of the poor or lower class person. Instead a completely different value system or "culture of poverty" dominates the poor.

Several variables are expected to correlate with positive attitudes towards work. These areas of study are:

- a) the length of time a person has worked.
- b) family structure (i.e., two parent families as more positive towards work than one parent families).
- c) reasons for application for welfare.
- d) the use of other services.

- e) negative attitudes towards eligibility (Chapter 6).
- f) negative attitudes towards the agency and worker (Chapter 8).

Chapter 8 will present the attitudes of the clients toward the welfare department and the field workers. Since all over North America today welfare clients are expressing their feelings toward the agencies which serve them, welfare policy makers are forced to become more sensitive to the clients' feelings and attitudes. In effect, this study asks the clients whether or not they feel the welfare department and its field workers are truly a helping agency and helping persons respectively.

The chapter will also explore whether a good worker-client relationship is directly related to a positive client attitude toward life; whether size of family and reason for application for welfare are related to the general client attitude (combined client attitude toward the welfare department and field workers); and whether or not the clients think their financial grants are adequate to meet their needs.

Chapter 9 will present a brief summary of the findings reported in the various chapters of this survey, and the recommendations based on them. Suggestions will also be made for further research related to General Welfare Assistance in Essex County, Ontario.

Generally, then the study is designed to determine the adequacy of the General Welfare Assistance program as it exists today. Not only is the adequacy of the concrete aspects of the program (that is, cash and material benefits) studied but the adequacy in the more global sense.

In other words, to determine whether public welfare assistance actually perpetuates itself, as is popularly believed, is the underlying purpose of the study.

**CHAPTER 2**

**RESEARCH PROCEDURES**

## RESEARCH PROCEDURES

### Population

The total number of active cases receiving General Welfare Assistance in Essex County for the month of October, 1969, was selected as the universe in a current month for which statistical data on the total General Welfare Assistance caseload was compiled, data which is uniformly reported each month for General Welfare Assistance by all municipal welfare departments in Ontario. The cases were obtained from the month-end grant payment report of the Essex County Department of Social and Family Services, for Essex County and from the cheque ledger representing all cheques issued for General Welfare Assistance on October 17 and October 31, 1969, by the City of Windsor Social Services Department, presumably representing the October, 1969, caseload of the latter agency.

Essex County, which includes Windsor, the 11th largest metropolitan area in Canada, was chosen as the locale for the study because of its proximity to the University of Windsor; because it is located in the area serviced by this public University; because of the feasibility of carrying out the study; and because of the interesting urban-rural composition of the County which includes a city of 223,000 population with nearly 0.5 per cent of its population receiving General Welfare Assistance, in addition to farm, town, and village areas totalling 94,589 population with about 0.2 per cent of its population

receiving General Welfare Assistance. The composite picture obtained by both joining and comparing City and County welfare populations allows examination of poverty and dependency in various population types: urban, rural and mixed. It also provides variety in occupations in the City of Windsor which is an urban area including trades, manufacturing, manual labor, and service work and the County, which is rural, including farms. Also, Essex County and the City of Windsor operate under the same welfare legislation, namely The General Welfare Assistance Act and Regulations of 1967, as do the other welfare districts in the Province of Ontario.

#### Sampling Procedure

Although the original plan was to use a ten per cent sample and such a sample was drawn from both the County and the City General Welfare Assistance caseloads, ultimately a five per cent random sample from the population of each of the City and County caseloads was used when the student group underestimated the time required for completion of the field interviewing. Since the City Social Services Department has a much larger caseload than the County Social and Family Services Department, (1,013 active General Welfare Assistance cases and 184 active General Welfare Assistance cases respectively), a case ratio of 5 to 1, City to County, was drawn to assure that the weighting of the sample reflected the respective caseload weights, thus maintaining the representativeness of the sample in relation to the composite universe. Hence, fifty randomly drawn cases from the one hundred cases originally randomly selected from the City welfare caseload and the ten cases from the County welfare caseload which were originally completed for

the pilot study comprise the final research samples.

Consecutive serial numbers were assigned to the case names as these appeared on a non-alphabetical list of the caseload compiled from the grant payment report for the month of October, 1969, prepared by the County agency and including every General Welfare Assistance case in which a money grant was issued in October. In the City of Windsor, it was decided to use the cheque ledger since it was the only conveniently available caseload list, and because of its intrinsic appropriateness as representing a money payment. The cheque ledger is the register of all cheques issued to recipients. However, since the cheques are paid in advance and cover a fourteen day period and the cheques issued on October 17 through October 31, 1969, were listed, the time period in this sample covers October 17 through November 14, 1969, or possibly a slightly different time period from that chosen in Essex County; this did not matter due to adjusted reporting by the City. The random number sampling method was applied to each of the two lists. The names of the recipients of these cheques selected on the basis of random numbers then became the sample.

Since the cheque ledger was used in the City, it was possible to take a physical count of the cases. It was noted that this count of 1,013 differed from the number of 979 listed in the City's statistical report for October, 1969. On checking this it was found that 34 transient cases were omitted in the report, which has the specialized purpose of reflecting medical insurance coverage under which transient, one-time assistance cases, and certain other payments are not included. None of these 34 cases fall into the sample. Similarly, in the County

population it was found that 7 of the 184 grant payment cases were not included in the County's medical insurance coverage statistical report for October, 1969, since these were landlords to whom the cheques reported were paid directly for the recipients. Again, none of these 7 cases fell into the sample, with the net result that the samples in Table 2.1 below are correctly compared with the monthly caseload report by each agency for medical insurance coverage, namely, 177 cases in the County and 979 in the City (the caseload is the total number of cases arrived at by adding the "Head of Families" [sic] and "Single Persons").

The Table of Random Numbers by Kendall and Smith was used.<sup>1</sup> Since the Table is distributed over five pages, the "fish bowl" technique was used to select a number from one to five to determine the page of the Table from which the numbers were to be taken. Then a column from that page of the Table was selected by pencil point by a blindfolded student. Randomness throughout the selection procedure was assured by these techniques.

A total number of one hundred cases from the City caseload, from which fifty were ultimately selected for the final sample, were drawn from Table 1, starting from the fifth thousand of the fifth column of the Table.<sup>2</sup> The numbers drawn were under and including 1,013, the total caseload based on cheques issued.

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<sup>1</sup>M.G. Kendall and B.B. Smith, "Randomness and Random Sampling of Numbers", Journal of the Royal Statistical Society, CI (1938), 147-166 in Allen Edwards, Statistical Methods (New York: Holt, Rinehart, and Winston, Inc., 1954), 396-400.

<sup>2</sup>Ibid., 400.



Twenty cases were randomly selected from the County caseload. The numbers were drawn from Table 1, starting from the first thousand of the third column of the Table.<sup>3</sup> Twenty numbers under and including 184, the total caseload based on cheques issued, were drawn. Ten of these cases were ultimately used as the five per cent sample.

Although the City and County General Welfare Assistance caseloads are large enough to permit a manageable yet statistically desirable sample, because of problems of timing only a five per cent sample, or a combined total of 60 cases for both public welfare agencies, was used. As a result precise interpretation of data in terms of percentages is not possible, since less than one hundred cases are involved. A further consequence is that in several instances in the analysis of subsample data a single case represents 100 per cent.

### Research Tools

Case Review Schedule. - A Case Review Schedule (see Appendix I) was prepared in order to obtain pertinent information from the agency records on a uniform basis for the various purposes of the individual chapters of the study, and to permit the group of students gathering the data to share the case review work.

Structured Interview Schedule. - Structured interviews were carried out in the homes of the clients selected for the study. The recipients were interviewed on the basis of a questionnaire-type schedule constructed to secure client opinions and desired information for the various areas of the study that was not included in the case

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<sup>3</sup>Ibid., 396.

records. (See Appendix II for the Structured Interview Schedule.)

### Comparison of the Samples and Universe

The representativeness of the samples for selected characteristics required by the Province for monthly reporting of medical insurance coverage of the General Welfare Assistance caseload is discussed in connection with Table 2.1 which follows.<sup>4</sup>

Examination of the client characteristics based upon a comparison of the County sample with "Table IV, Breakdown of Families for Medical Coverage", contained in the Essex County Department of Social and Family Services' October Report, 1969, indicates that on the basis of the ten cases comprising the final sample there is some skewing. For example, ratio analysis discloses that since the agency's statistics show over twice as many heads of families as single persons in the General Welfare Assistance caseload and this sample of 10 cases shows two more heads of families than single persons, in a 3:2 ratio, it is skewed for this factor. Examination of this factor of sex also shows skewing. Comparison of male to female heads of families indicates that there are twice as many females as males in this group in the reported caseload. The sample of 10 cases shows the same number of male and female heads of families, thus it is skewed. There is an equal number of unemployable male and female single persons in the caseload, but the

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<sup>4</sup>It should be noted that the tables and figures are identified by an unusual system deemed desirable to facilitate location of their chapter position in this group project. Tables and figures are identified by use of a decimal system. The first number before the decimal represents the chapter in which the table is located; the number after the decimal is the table number. For example, the first table in the study is designated as Table 2.1, that is, the first table in Chapter 2.

TABLE 2.1  
A COMPARISON OF THE RESEARCH SAMPLES AND THE CITY AND COUNTY CASELOADS FOR OCTOBER, 1969

## Essex County

General Assistance Recipients	Employable		Unemployable		Total		Total Persons	
	Male	Female	Male	Female	Male	Female	Male and Female	Male and Female
Head of Families	17 (2)*	1 (0)	24 (1)	79 (3)	41 (3)	80 (3)	121 (6)	
Dependents	25 (0)	44 (0)	126 (9)	133 (17)	151 (8)	177 (17)	328 (25)	
Single Persons	4 (0)	2 (0)	25 (0)	25 (4)	29 (0)	27 (4)	56 (4)	

## City of Windsor

General Assistance Recipients	Employable		Unemployable		Total		Total Persons	
	Male	Female	Male	Female	Male	Female	Male and Female	Male and Female
Head of Families	152 (7)	0 (0)	96 (5)	343 (16)	248 (12)	343 (16)	591 (25)	
Dependents	236 (1)	414 (0)	511 (36)	558 (41)	747 (37)	972 (41)	1,719 (78)	
Single Persons	0 (0)	0 (0)	120 (7)	268 (15)	120 (7)	268 (15)	388 (22)	

\* Numbers in parentheses are the number of cases in the sample; the captions are those used by the agencies, e.g. "Head of Families" [sic].

10 case sample contains four such females and no unemployable males at all. This indicates a preponderance of unemployable single females in the sample. Consequently, it will be difficult to relate the Essex County sample findings to employable single persons with correct emphasis. There are two employable male and no employable female heads of families in the sample, whereas the caseload contains an overwhelming preponderance of male employables in this group. As would be expected, a larger sample of cases would be more representative, since employable as well as unemployable persons would presumably fall into a larger sample and could thus be discussed with more accuracy. Review of the originally selected 20 cases showed a better distribution, since the selection of the final 10 cases from the 20 was conducted on a non-systematic basis. These cases were chosen on the basis of geographic clustering related to the availability of transportation to their homes. This was deemed desirable in order to conduct the initial interviews conveniently, and only became noteworthy when the sample size was subsequently cut in half to these ten cases exclusively when time became a factor. Generalization of the County caseload to the universe would be more confident with a larger, more representative sample. This is a limitation of the research that will have to be considered in reporting the findings of this study. However, except for the skewing noted the sample shows representative ratios for the factors in Table 2.1.

Examination of selected client characteristics (the same factors reported by Essex County as part of a provincially required report on medical coverage for General Welfare Assistance clients) reported in

the City of Windsor Social Services Department's "Monthly Recapitulation" for October, 1969, of the cumulative monthly report of Welfare and Hospitalization Expenditures indicates that on the basis of the fifty cases chosen, the use of random numbers gave a reasonably representative sample. For example, both the caseload and the sample show about three times as many dependents as heads of families, consequently the sample is representative for average family size. When male to female heads of families are compared, both the agency's statistics and the sample show more females in the same ratio. Also, the male to female distribution of the sample is generally proportionate to the full caseload for the three categories: family heads, dependents, and single persons.

There are no employable female heads of families shown in the City caseload or in the sample. The zeros (0's) for this item and for employable single persons results from agency policy, which for female heads of families means automatic classification as unemployable because of family care. The fact that there are no employable single persons reported in the caseload for this month or any other month examined (consequently none appear in the sample) is an interesting finding which merits further exploration since it is statistically improbable on a chance basis alone. Inquiry of both the City and County on how persons are classified as "employable" or "unemployable" disclosed that the City classifies persons evaluated "partially employable" as unemployable whereas the County reports some of these as employable, using administrative discretion. The provincial agency's preference or requirement in reporting this item by local welfare agencies is not clear operationally.

The caseload has twice as many unemployable single females as males and the same ratio is found in the sample. However, the sample shows only about 30 per cent more heads of families than single persons, whereas the caseload has over 50 per cent more heads of families than single persons. Further, since there is only one employable dependent (and dependents were not interviewed) and no employable single person in the City research sample and none at all in the County sample, it will be difficult to relate the study findings to employable persons other than male heads of families. Consequently, it is recognized as a limitation of this sample and research based exclusively on it that the findings on attitudes toward work will largely reflect the work attitudes of persons considered unemployable.

The data discussed above in comparing the two sample populations and the caseload universe from which each was drawn are summarized in Table 2.1. On the basis of these caseload characteristics (family and single person cases, family size, sex, and employability and unemployability) selected by the Province for standardized reporting, the research samples for both the City of Windsor and Essex County are considered adequately representative of the universe (caseloads) from which they were drawn by use of random numbers except for the skewing and other limitations noted.

Consequently, it is an assumption of this study that the samples, separately and especially as a composite sample, are just as representative of the caseload universe--that is, the October, 1969 General Welfare Assistance caseloads of the City and County public welfare agencies separately and combined--for all other characteristics

discussed in this study. It is further assumed that there is no appreciable distortion, since the limitations of sample size and skewing apply primarily to the County research sample, which is a proportionately small part of the composite sample.

The other characteristics, as well as the basic ones which are part of the provincially required monthly report, will be discussed in Chapter 3 which deals with client characteristics. In turn, these client characteristics have relevance to succeeding chapters since they serve as a basis for the presentation and analysis of some of the findings of this study.

**CHAPTER 3**

**CLIENT CHARACTERISTICS**

**--Joanne Halper**



## I. PURPOSE AND INTRODUCTION

This chapter will describe selected individual and familial characteristics of the General Welfare Assistance clients who comprise the sample used for this study, in order to state the characteristics which typify these people and which might be causally related to their receipt of public assistance.

In 1968, a study of separated and deserted women receiving aid through the Essex County Department of Social and Family Services concluded that inadequate education was one reason why these women applied for assistance. It was found that:

Once the marriage has broken down there is usually no other course open to the woman but to apply for social assistance. She usually does not have the education to obtain a job which would enable her to maintain herself and the children, and she is hesitant about working when she is not sure her children will receive proper care while she is away.<sup>1</sup>

This implies the need for day care as an auxiliary service for welfare clients. However, as the average wage for women in Canada is about one-half of that of men, female earnings are generally not sufficient for a woman to support herself and family without additional assistance.<sup>2</sup> Thus, day care alone will not enable these women to be

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<sup>1</sup>Essex County, Department of Social and Family Services, Third Annual Report (Windsor, Ontario, 1968), 35.

<sup>2</sup>Canada, Government of; Dominion Bureau of Statistics, Canada Year Book 1968 (Ottawa: Queen's Printer, 1968), 772.

self-supporting, but rather, they need to be given wages equal to those of men for equal work.

Lawrence Podell, Professor of Urban Studies and Sociology in the Bernard M. Baruch College of The City University of New York, and former Research Director of the New York City Department of Welfare, also studied mothers receiving welfare assistance. His survey was conducted in New York City in the summer of 1966; the mothers of a sample of 2,179 families on the welfare rolls of the New York City Department of Social Services in April, 1966, were interviewed. Some of the significant findings of his survey, those presented below, will serve as a basis for comparison with the mothers included in the samples chosen for this study.

1. Nearly forty per cent of these women were in their teens and twenties, forty per cent in their thirties, and the rest were forty or over.
2. Over a quarter of the families had husbands in the home.
3. Mothers were household heads in these families due to separation and desertion in forty per cent of the cases; divorce in five per cent; widowhood in five per cent; and because they were unmarried in nearly twenty-five per cent.
4. Two-thirds had three or more children and about forty per cent had five or more children.
5. Two-thirds had pre-school children and fifty-six per cent had children in school.
6. Most of the mothers attended high school; about one out of six graduated; one out of six achieved no more than the fourth grade.
7. Eight out of ten mothers had some employment experience. Fifteen per cent had never been employed. Three out of ten who had worked were employed for three years or less, and three out of ten were employed for over ten years.

8. Nearly half of the women on welfare were Roman Catholic.
9. About fifteen per cent of the mothers said that their parents received public assistance at one time.<sup>3</sup>

In addition to these conclusions from studies of welfare mothers, there are some general factors which have been found to be related to poverty in the United States. It is possible that they are also relevant to poverty in Canada, particularly to this study in Essex County, Ontario.

Oscar Ornati, a member of the graduate faculty of the New School for Social Research in New York City, has found that the following characteristics are linked to poverty in the United States:

1. Non-white.
2. Families with female heads.
3. Families with male heads aged 14-24.
4. Families with male heads over 65 years of age.
5. Less than eight years of education.
6. Living in rural farm areas.
7. More than six children under age 18.<sup>4</sup>

He also said that bad physical and mental health contribute significantly to poverty, but to an undetermined degree.

This study will identify the sex, age, and education of family heads, and the number of children in each family to determine whether these characteristics are related to their need for public assistance, since Ornati found them to be poverty-linked characteristics. Color of skin, although related to poverty in other parts of Canada, will be

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<sup>3</sup>Lawrence Podell, Families on Welfare in New York City (New York: Center for the Study of Urban Problems, Graduate Division, Bernard M. Baruch College of The City University of New York, 1967), xvii-xxiii.

<sup>4</sup>Oscar Ornati, Poverty Amid Affluence (New York: The Twentieth Century Fund, 1966), 160.

less relevant to this study because most of the residents of Essex County are white, and only two non-whites are included in the samples used for this study.

A descriptive study on income distribution of a cross section of the United States population in 1959, conducted by the Survey Research Center, Institute for Social Research of the University of Michigan, found that the following were typical characteristics of the poor:

1. Persons who are 65 years of age or older; that is, those who are retired and unable to find employment or who are limited in their ability to work.
2. Persons with a severe physical disability.
3. Single parents with children who are heads of families and have no child care plan, which prevents them from working.
4. Heads of families for whom unemployment is unusual, but who worked less than 49 weeks in 1959.
5. Non-white persons, due to racial discrimination.
6. Farmers and self-employed businessmen who suffer from fluctuations in the demand for their goods and services.<sup>5</sup>

Most of these characteristics were also found in the studies previously cited, so they may well be related to the need for welfare in Essex County also.

Returning now to research in Canada, there is a notable similarity in characteristics associated with low income families when they are compared to those which have been found to be common in the United States. According to data collected from the Dominion Bureau of Statistics for 1961, income was more likely to be lower in families

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<sup>5</sup>J.N. Morgan, et al., Income and Welfare in the United States (New York: McGraw-Hill Book Company, Inc., 1962), 195, 216-17.

with one or more of the following characteristics than for the total Canadian population:

1. Heads of families with no formal education beyond elementary school.
2. Families living in rural areas.
3. Families living in the Atlantic Provinces. (This is irrelevant to Essex County.)
4. Heads of families not members of the labor force.
5. No member of the family worked during the year.
6. Heads of families 65 years of age or older.
7. Female heads of families.<sup>6</sup>

Very recently the Special Senate Committee on Poverty has reported several factors which have been found to be related to poverty in Canada. These include:

1. Poor and crowded living quarters.
2. Reduced access to education and recreation.
3. Occupational restriction to simple manual types of work.
4. Insecurity in the face of illness, unemployment, or legal problems.<sup>7</sup>

Another report of this committee indicates that the following characteristics are typical of the majority of public assistance clients, in addition to extensive physical and emotional deprivation which has left them with inadequate personalities and skills to cope with life without public assistance:

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<sup>6</sup>Canada, Economic Council, Fifth Annual Review, 1968, 112.

<sup>7</sup>Canada, Parliament, Senate, Proceedings of the Special Senate Committee on Poverty, 28th Parliament, 2d. Sess., 1969-70, No. 18, 30.

1. Unemployed.
2. Unemployable due to one or more chronic physical, mental, or emotional disabilities.
3. Deserted, separated, divorced, or widowed mothers with dependent children.
4. Living in urban slum areas.
5. Alcoholics.
6. Low formal education.
7. Poor work histories in unskilled jobs.<sup>8</sup>

Most of these characteristics will be examined in this study in order to determine whether they are typical of these welfare clients in Essex County.

Another report of this committee has shown that Indians are one of the poorest groups of people in Canada because of some of the factors cited above, that is, poor housing, unemployment, inadequate education, and others.<sup>9</sup> However, no Indians fall into the samples of welfare recipients used for this study.

It can therefore be seen that some characteristics, such as amount of education, age and sex of family heads, illness and disability, and others, are commonly associated with poverty. Based upon this background, it was decided to study the characteristics of General Welfare Assistance clients in Essex County, Ontario, as part of a descriptive study to determine the individual and familial characteristics which are typical of these needy people and which, on the basis of the studies mentioned above, are presumed to be causally related to their receipt of

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<sup>8</sup> Ibid., No. 15, 44.

<sup>9</sup> Ibid., No. 19, 36-38.

General Welfare Assistance.

## II. FINDINGS AND ANALYSIS OF DATA

The data for this chapter were collected from the Case Review Schedule prepared from the standard Form 2 of the Record of Inquiry of the Ontario Department of Social and Family Services, used uniformly by municipalities in Ontario in determining eligibility for financial grants and other services under the General Welfare Assistance Act, and from an original Structured Interview Schedule prepared by the student group conducting this study. (See Appendix I for the Case Review Schedule and Appendix II for the Structured Interview Schedule.) On the Case Review Schedule, questions 4, 5, 6, 7, 9, 10, 18, 26, 27, and 29 were designed specifically to secure selective but pertinent information about who these clients are and what they are like, that is, client characteristics. Questions 1 through 3 inclusive, under the section entitled Client Profile on the Structured Interview Schedule, were also designed for this same purpose since information beyond that contained in the case records was desired, on the basis of the findings of the related studies noted above.

### Essex County

Seven out of the 10 clients in this sample are female and 3 are male. The fact that there are slightly more than twice as many females as males in this sample may be partially due to the fact that some of these women have dependent children to care for, without financial assistance from a husband in the home, and thus they have no other means

of support. This point will become more clear later on when the marital status of these women and the number and ages of children in the home are examined. There are no males with dependent children and no wife in the home included in this sample.

a) Females

Age. - Referring now to the 7 female clients who are included in this sample, 3 of them are under 30 years of age, 2 are between 30 and 59, and 1 is over 60 years old. It is interesting to note that none of them are under 20 years of age, and none of them are 65 or older. The latter finding may be due to the fact that persons over 65 receive some form of long-term assistance for the aged, such as Old Age Security, rather than General Welfare Assistance.

Mothers who are household heads. - Three out of the 7 women in this sample are household heads with dependent children. According to previous research, this alone is a characteristic which is commonly associated with poverty. Selected characteristics of these mothers who are household heads can be examined in relation to the findings of Lawrence Podell's survey of 2,179 welfare mothers in New York City. Nearly 40 per cent of the women in his study were in their teens and twenties, 2 of the mothers who are household heads in this sample are between 20 and 29 years of age, and one is 40 years old; mothers were household heads due to separation and desertion in 40 per cent of his cases and in 2 of this sample; two-thirds of the mothers in his study had 3 or more children, whereas one of the mothers in this study has 1 child, one has 2 children, and one has 5 children; most of the mothers in Podell's study attended high school and about 1 out of 5 graduated,



whereas all of the mothers who are household heads in this sample attended high school but none of them graduated; 15 per cent of the mothers in his study had never been employed in comparison with 2 of the mothers in this sample; and about 15 per cent of the mothers in Podell's study reported that their parents received welfare at one time, while none of the mothers in this sample reported that their parents ever received welfare. It can thus be seen that there are some differences in these selected characteristics between a group of principally non-white welfare mothers living in a large metropolitan city in the United States and a small sample (3 cases) of white welfare mothers who are household heads living in rural areas in southern Ontario. (See Table 3.1.) However, due to this small sample, comparison with Podell's findings and generalization is not possible.

Findings regarding reasons for receiving welfare. - Referring back again to all 7 of the females included in this sample, only one of them is living with her husband, one is single, one is widowed, 2 are separated from their husbands, and 2 are deserted wives. Three of these women have not higher than an eighth grade education and 4 attended high school but did not graduate; all 7 are considered unemployable, 5 are disabled and 3 are household heads with dependent children; 3 have never been gainfully employed and only one was employed within the past year. It is obvious that these women are eligible for welfare because the agency considers them unemployable, that is, they are not being supported by a husband, and are either disabled or are household heads with dependent children. It is interesting to note that 3 of these women are under 30 years of age and 3 are over 50 years old. As 2 of those

TABLE 3.1

SELECTED CHARACTERISTICS OF MOTHERS WHO ARE HOUSEHOLD HEADS  
IN ROBERT COUNTY

<u>Age</u>	
Under 20 . . . . .	...
20-29 . . . . .	2
30-39 . . . . .	...
40-49 . . . . .	1
50-59 . . . . .	...
60 and over . . . . .	...
<u>Marital Status</u>	
Single . . . . .	...
Married . . . . .	1
Widowed . . . . .	...
Separated . . . . .	1
Deserted . . . . .	1
Divorced . . . . .	...
<u>Education</u>	
Grade 1-4 . . . . .	...
Grade 5-8 . . . . .	...
Grade 9-12 . . . . .	3
<u>Previous Employment</u>	
Never Worked . . . . .	2
Not Worked in Past Year . . . . .	1
Worked in Past Year . . . . .	...
<u>Disability</u>	
Physical . . . . .	1
Mental . . . . .	...
Both . . . . .	...
None . . . . .	2
<u>Children</u>	
1-2 . . . . .	3
3-4 . . . . .	...
5 or More . . . . .	1
Preschool . . . . .	2
In School . . . . .	1
<u>Religion</u>	
Catholic . . . . .	...
Protestant . . . . .	3

under 30 are family heads with dependent children, child care accounts for the fact that these young women receive welfare, as the agency automatically considers them unemployable solely on the basis of dependent children in the home, irrespective of their education. The other one has no formal education beyond elementary school and is disabled, two factors commonly related to poverty in the United States and Canada. Disability is the major reason why the women over 50 years of age receive welfare. However, it is difficult for anyone this age to secure employment if they have not been working steadily, as none of them have been doing. Thus, disability and age together are the reasons these women are eligible for welfare. The other one, age 40, is disabled and has several dependent children, thus accounting for her receipt of welfare.

These figures would tend to show that those persons whom the welfare department considers unemployable receive assistance, while no comments can be made about those the welfare department considers employable because there are no employable female clients included in this sample.

#### b) Males

Age. - Regarding the 3 males included in this sample, one is under 30 years of age, one is between 30 and 39, and one is over 60 years old. It should again be noted that none of them are 65 or older, which may be due to the fact that these persons are eligible for and receive long-term provincial or federal assistance, and thus do not receive temporary assistance such as General Welfare Assistance. Without statistics as to the number of persons 65 and over who live in this

area and receive such aid, it is difficult to say whether persons over this age are more likely to be poor than younger persons in Essex County. However, it is likely that they are, since this seems to be a characteristic commonly associated with poverty in Canada and the United States, as the research discussed earlier has indicated. No more than one of the men in the sample falls into any of the age categories, and none fall in the groups between 40 and 59, so it can be presumed that age alone is not a factor related to why these men receive public assistance. In partial support of this presumption, Oscar Ornati found that one poverty-linked characteristic was families with male heads between 14 and 24 years of age;<sup>10</sup> however, only one of the males in this sample falls into this category and he is temporarily needed at home due to his wife's illness, thus indicating that factors other than age are related to eligibility for welfare for all of the men in this sample.

Education. - One of the men in this sample has no more than a fourth grade education, one has no higher than eighth grade, and the other one has only ninth grade education. The 2 who have no more than an eighth grade education shows consistency with the findings of other research studies which concluded that no more than an elementary school education is associated with poverty, although, as will be seen later, this is not their only reason for receiving welfare. However, this factor would not apply to the other man in this sample who has more than an elementary school education. Therefore, for this recipient, it

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<sup>10</sup>Ornati, op. cit., 160.

must be concluded that inadequate education is not the primary factor related to his receipt of welfare. (The case record indicates that the reason is illness.)

Employability. - All 3 of the males in this sample have been gainfully employed during the past year; only one of them is now considered unemployable by the welfare agency and 2 are classified as employable. Closely related to their employability, only one has a disability and 2 have no disability. Thus, disability is the reason why only one of these male clients is eligible for welfare aid.

Although living in rural areas, including farms, is often related to low income, and all of these men live in rural areas in Essex County where there are less employment opportunities than in urban areas, unemployment is not the reason that any of these men applied for welfare. However, as will be seen later, unemployment is the reason why some of the recipients in the City of Windsor receive aid. Thus, on the basis of this sample, living in rural areas in Essex County is not causally related to poverty, as Essex County is a good farming area and farmers are generally not poor there.

#### c) Males and females combined

Age and reasons for receiving welfare. - A look at some characteristics of the total sample (10 cases) of male and female clients combined shows that 4 of them are under 30, one is between 30 and 39, one between 40 and 49, 2 between 50 and 59, and 2 are over 60 but under 65 years of age. Since 8 of these recipients are either under 30 or over 50, it can again be seen that for a large portion of these clients age is related to their receipt of welfare for one of a number of

possible reasons. For those under 30, 2 receive welfare because they are female heads of families with dependent children; one due to disability; and one because he is on strike, although his wife is ill and he is needed at home which leaves him temporarily unemployable. Four of the clients over 50 years of age are disabled, so this is undoubtedly the reason they qualify for welfare. This reason is consistent with the findings of other research in the United States and Canada which indicates that disability is related to poverty.

Education and reasons for receiving welfare. - Referring to the entire sample of clients, one has no more than a fourth grade education, 4 no higher than eighth grade, and 5 no more than tenth grade. As there are no clients in this sample who have a complete high school education and half of them have no more than 8 years of formal education, it appears that lack of education is a common characteristic of these clients, even though this is not the primary reason they receive welfare, as the findings show an increase in the number of unemployable persons as the amount of education increases. (See Table 5.2.) For the 5 clients with more than elementary school, factors other than education are more closely related to their need for assistance, such as female household heads with dependent children (3 cases), disability (1 case), and illness of client (1 case). These findings are consistent with other studies which found these factors to be related to poverty.

Employability. - For the entire sample, 3 are female household heads with dependent children and 5 are disabled, thus explaining the basis of eligibility for welfare for 8 out of 10 clients in this sample. This figure matches the number of persons in the sample considered

unemployable by the welfare agency. Regarding the 2 considered employable, the case records indicated illness of either the applicant or spouse as the reason for application for welfare; thus they are temporarily unable to work even though they are classified as employable.

TABLE 3.2  
EDUCATION AND EMPLOYABILITY

Amount of Education	Unemployable	Employable	Total
Grade 1-4	1	...	1
Grade 5-8	3	1	4
Grade 9-12	4	1	5
Total	8	2	10

It is interesting to note that 6 out of the 10 clients in this sample have not been gainfully employed within the past year, and yet they are receiving General Welfare Assistance, which is considered "temporary" assistance. Is it because they have applied for and not yet received long-term provincial aid, or do they not qualify for it? Did they have resources to meet their needs for a while and those resources are now depleted? These questions are interesting and might be investigated in more extensive research, since the City of Windsor shows similar findings.

Size of family. - Although Oscar Ernst found that families with more than 6 children under age 18 were likely to be poor, this factor only applies to one of the families included in this sample, and it is

not their reason for applying for aid. (Fully employed persons are not eligible for welfare in Ontario, irrespective of the size of their family.) The average number of children in each family, of those 8 families with children in the home, is 3.5; the range is 1 to 9; and the mode, or most typical numbers are 1 and 2 children. Of the 10 cases, 5 of the families with children have at least one preschool child, and 3 of them have children in school. These findings are similar to those of Fedell, who found that two-thirds of the mothers in this study had preschool children and 56 per cent had children in school.

Present residence and place of birth. - Five of these clients have not lived at their current address for more than one year, but 3 have lived there ten or more years. Five of these clients own their homes; 3 of these homeowners have lived at their present residence for nine or more years, thus they appear to be the ones who move less than the others, particularly those renting from non-relatives. (See Table 3.3.)

TABLE 3.3

LENGTH OF TIME AT PRESENT RESIDENCE AND THE LANDLORD'S  
RELATIONSHIP TO CLIENT

Time at Present Residence	Landlord			Total
	Self	Non-Relative	Relative	
Less than 1 year	2	2	1	5
1 to 10 years	1	...	1	2
10 or more years	2	...	1	3
Total	5	2	3	10



Related to present residence, it was noted that all of the clients in this sample were born in Ontario, most of them in Essex County. Thus, it appears either that these people do not move far from their place of birth or they return to it by the time they are in need of General Welfare Assistance. As will be seen later, this is also true in the City of Windsor.

Relatives on welfare. - It is interesting to note that only one of the clients in this sample reported that any of their relatives were ever on welfare, so that from this sample of clients it does not appear that the cycle of welfare is commonly passed on from generation to generation in Essex County.

#### Conclusions for Essex County

From this small sample (10 cases) of welfare clients in Essex County, Ontario, it can be seen that there are several characteristics which are common to at least half of them. Some of these characteristics, such as disability and dependent children, are the primary reasons why these people receive public assistance, while others, such as present residence and amount of education, may be indirectly related to their receipt of welfare in Essex County.

Seven out of the 10 clients in this sample are female; 3 of the females are heads of families with dependent children. Eight of the clients in this sample are under 30 or at least 50 years of age. Eight of the total group are also classified as unemployable by the welfare agency, either because of disability or because they are mothers with dependent children. The 2 who are classified as employable are temporarily unable to work due to illness, and 6 of the unemployable

persons are disabled. It can thus be seen, from the findings presented above, that dependent children and poor health are the most typical characteristics of this sample of welfare clients which are related to their eligibility for General Welfare Assistance. (See Table 3.4.)

All of the clients in this sample were born in Ontario, most of them in Essex County. Half of these clients have lived at their current residence for less than one year, while 3 have resided in their present home for ten or more years. This indicates that most of the recipients in this sample are receiving welfare from the county of their birth, either because they have not moved away from their place of birth, or returned to it by the time they were in need of public assistance.

Another characteristic which is common to this sample of clients and which might be indirectly related to their need for public assistance is inadequate education; half of these welfare recipients have no more than an elementary school education, a characteristic which previous research has found to be related to poverty; the rest have completed no more than tenth grade, which is still generally considered inadequate for obtaining employment in today's labor market.

It can thus be seen that some of the characteristics which other researchers found to be related to poverty, such as female heads of households and disability, are common characteristics of this sample of welfare clients, and are "causally" related to their receipt of General Welfare Assistance in Essex County.

TABLE 3.4

SELECTED CHARACTERISTICS OF ESSEX COUNTY RECIPIENTS, BY SEX,  
IN PERCENTAGES

Characteristic	Males	Females
<u>Age</u>		
Under 20 . . . . .	10	30
20-29 . . . . .	10	...
30-39 . . . . .	...	10
40-49 . . . . .	...	20
50-59 . . . . .	10	10
60 and over . . . . .		
<u>Marital Status</u>		
Single . . . . .	...	10
Married . . . . .	30	10
Widowed . . . . .	...	10
Separated . . . . .	...	20
Deserted . . . . .	...	20
Divorced . . . . .	...	...
<u>Education</u>		
Grade 1-4 . . . . .	10	...
Grade 5-8 . . . . .	10	30
Grade 9-12 . . . . .	10	40
<u>Previous Employment</u>		
Never Worked . . . . .	...	30
Not Worked in Past Year . . . . .	...	30
Worked in Past Year . . . . .	30	10
<u>Employability</u>		
Unemployable . . . . .	10	70
Employable . . . . .	20	...
<u>Disability</u>		
Physical . . . . .	...	30
Mental . . . . .	...	...
Both . . . . .	10	20
None . . . . .	20	20

City of Windsor

This sample of 50 cases is composed of 19 males and 31 females, a representative distribution of the City's caseload by sex. (See Chapter II for comparison of sample and universe.) Sixteen of the females are heads of households with dependent children. These figures are consistent with the findings of other studies which found that families with female heads are more likely to be poor than those with male heads.

**a) Females**

Age. - Regarding the 31 female recipients included in this sample, 9 of them are between 20 and 29 years of age and all 9 of these are mothers who are household heads with dependent children at home, thus accounting for their receipt of welfare (as they are automatically considered unemployable by the welfare agency if they choose not to work because of child care responsibilities). This finding is consistent with other research studies which indicate that families with female heads is a poverty-linked characteristic. This age group and those between 50 and 59 are represented by the largest number of women in this sample, 9 and 10 respectively; there is little variation in the others, that is, between 2 and 4 clients in each group. It would be expected that more than 3 women would appear in the 60 and over age group, as it is difficult for older women to secure employment, and the likelihood of disability in this age group is higher than for younger women. This might be considered an unusual finding, particularly because there are 10 women between 50 and 59 years of age included in this sample. Again, there are no women age 65 or over, probably for the reason previously

discussed, that is, they are eligible for and receive long-term provincial or federal assistance rather than General Welfare Assistance, since local welfare agencies will refer eligible clients to programs in which there is no local cost sharing in order to reduce their own program costs.

As was found in Essex County, the majority of the female recipients are under 30, or are 50 or older; 25 out of 31 in the City and 6 out of 7 in the County. Thus, age does seem to be related to the receipt of welfare, although as will be seen more closely later on, it is also tied in to other factors, such as disability and dependent children in the home.

Mothers who are household heads. - Comparison of selected characteristics of the 16 mothers who are household heads included in this sample of 50 welfare clients from the City of Windsor with those of the 2,179 mothers included in Lawrence Podell's survey of welfare mothers in New York City shows some important similarities and differences. In his study there was an almost equal distribution of women in their teens and twenties and those in their thirties. In this sample there are 11 under 30 and only one in her thirties. One-quarter of the mothers in Podell's study had husbands in the home, while this characteristic only applies to one mother in this sample; 40 per cent of his respondents were household heads due to separation or desertion, and this is true for almost one-third (5) of the mothers in this sample; only 10 per cent in Podell's study were household heads due to divorce or widowhood, while this is the reason for one-quarter of the mothers in this sample; and about one-quarter in both studies are unmarried mothers. It can

thus be seen that although the greatest difference is in the ages of the mothers in the two groups, there are also some differences in their marital status.

Two-thirds of the mothers in Podell's study had 3 or more children and about 40 per cent had 5 or more children. Two-thirds had preschool children and 56 per cent had children in school. In the present sample only 2 out of 16 have three or more children and none of the mothers have 5 or more children. Eleven out of the 16 have preschool children and 6 have children in school. Thus there is a large difference between the number of children in the two studies, no difference in the number of preschoolers, but some difference in the number of children in school. The differences in the findings between the two studies are probably due to the fact that one study was done in the United States and the other in Canada, and factors such as infant mortality, the average number of children per family, and others, vary between the two countries and between different sections of these countries. Also, Podell's study was comprised of mostly non-white mothers and they tend to have more children than white mothers, who comprised 15 out of the 16 mothers in this sample.

Eight out of 10 of the mothers in Podell's study had some employment experience and only 15 per cent had never worked. In this sample there is only one mother who has never worked, so there is not a great difference in this characteristic between the two studies. Relating education to previous employment, most of the mothers in Podell's study attended high school, as did 11 out of the 16 mothers in this sample. In Podell's study about 1 out of 5 graduated from high school, and 3 out

of the 16 mothers in this sample graduated. Thus, some high school education seems to be positively related to previous employment, hence employability, in both studies.

Table 3.5 shows selected characteristics of the mothers who are household heads in the City of Windsor.

It is interesting to note that in Podell's study about 15 per cent of the mothers said that their parents received public assistance at one time, while 5 out of 16, or about one-third of the mothers in this sample said their parents had received welfare; one said that her grandparents received it; and 5 said they had other relatives who have received financial assistance at some time during their lives. Thus it appears that there is more of a tendency for several members of a family, both generationally and laterally, to receive welfare in the City of Windsor than in Essex County, and possibly in New York City, although no definite conclusions can be drawn from the small sample of mothers studied in Windsor (16) and Essex County (3).

Employability. - All 31 of the women in this sample are classified as unemployable by the welfare agency, 16 because they are family heads with dependent children and 3 others because of disability. Other factors, such as pregnancy, caring for an invalid relative, and others, are the reasons the other 7 of these women are unemployable and receive public assistance. Five of the women in this sample have never been gainfully employed, and 11 were employed within the past year. Of those who worked in the past year, 6 are under 30 years old and are now household heads with dependent children; the other 5 women are no longer working and receive welfare because of pregnancy, illness, loss of

TABLE 3.5

SELECTED CHARACTERISTICS OF MOTHERS WHO ARE HOUSEHOLD HEADS  
IN THE CITY OF WINDSOR

<u>Age</u>	
Under 20 . . . . .	3
20-29 . . . . .	9
30-39 . . . . .	1
40-49 . . . . .	2
50-59 . . . . .	1
60 and over . . . . .	1
<u>Marital Status</u>	
Single . . . . .	3
Married . . . . .	2
Widowed . . . . .	3
Separated . . . . .	4
Deserted . . . . .	1
Divorced . . . . .	1
<u>Previous Employment</u>	
Never Worked . . . . .	1
Not Worked in Past Year . . . . .	7
Worked in Past Year . . . . .	3
<u>Education</u>	
Grade 1-4 . . . . .	...
Grade 5-8 . . . . .	5
Grade 9-12 . . . . .	11
<u>Disability</u>	
Physical . . . . .	4
Mental . . . . .	...
Both . . . . .	...
None . . . . .	12
<u>Children</u>	
1-2 . . . . .	14
3-4 . . . . .	2
5 or More . . . . .	...
Freschool . . . . .	11
In School . . . . .	6
<u>Religion</u>	
Catholic . . . . .	7
Protestant . . . . .	9
<u>Family Welfare History</u>	
Parents . . . . .	5
Grandparents . . . . .	1
Others . . . . .	5



employment and inadequate education to secure another job at almost 60 years of age, and so forth.

Education and employability. - A look at the education of the 31 women included in this sample indicates that one client has no formal education, 3 have no more than fourth grade, 10 no more than eighth grade, 15 have at least some high school, and 2 have some university education. However, classified as being unemployable by the welfare agency, rather than lack of education, is the main reason why all of these women are on welfare. Regarding the 14 who have no more than an eighth grade education, 5 are mothers with dependent children, 3 are disabled, one is pregnant, and one cares for an invalid relative. The other 4 all have less than a fourth grade education and are 49 years of age or older; thus their employment possibilities are limited by their age in addition to their inadequate education to meet the demands of today's labor market.

b) Males

Age and employability. - Examination of some of the characteristics of the 19 males included in this sample shows that 6 of them are between 40 and 49 years of age, 4 are between 20 and 29, and 4 are 60 or over. The remaining 5 fall into the other age groups. Five out of the 6 who are in their forties are disabled, as are 2 who are in their twenties; thus disability is the basis on which these men are classified as unemployable and qualify for welfare.

Regarding the 4 men 60 and over in this sample, 3 of them are disabled and all 4 are considered unemployable by the welfare agency. This may be due to the fact that it is very difficult for a man in his

sixties to get a job, since few people will hire persons of this age. It is interesting to note that these 3 age groups represent the largest portion of the 19 males in this sample, while in Essex County the ages are more evenly distributed, i.e. not more than 1 out of the 3 men in that sample falls into any one age group. As was also true in the County, none of the males in this sample are 65 years of age or older; such men are probably receiving long-term federal or provincial assistance rather than General Welfare Assistance.

Related to the finding of Oscar Ornati that families with male heads between 14 and 24 years of age are more likely to be poor than others, 2 out of the 19 men in this sample fall into this category.<sup>11</sup> However, one of them is disabled and one has an injury, so these are the reasons they receive aid, rather than their age. Consequently, Ornati's finding regarding age of male heads of families is irrelevant to this group, as it was to the males in the Essex County sample.

Education and employability. - A look at the educational background of the 19 men included in this sample shows some consistency with other studies which found that having no more than an elementary school education is related to poverty. However, this factor does not seem to be the primary reason for receipt of welfare for 6 out of the 7 men who fall in this category; one man has less than a fourth grade education, but he has dependent children and no wife in the home to care for them, and the other 5 are either disabled or ill. The other male in this category completed eighth grade, and is classified by the welfare agency as employable. He was employed as a waiter, then as a

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<sup>11</sup> Ibid., 150.

laborer in 1967, his last date of employment. He applied for welfare in that year because he said there were no jobs available at the salary he wanted, and his wages would be garnisheed if he worked. He is married and lives with his wife, who is classified as unemployable because they have 3 preschool children in the home. This client reported that his parents have received welfare. It might suggest that this is a case where dependency is passed on to the next generation by family tradition in a cycle of poverty, rather than solely by physical or social circumstances requiring welfare assistance. This case is an example of the findings contained in a report of the Special Senate Committee on Poverty in Canada which indicated that unemployment, low formal education, and poor work histories in unskilled jobs are characteristics of the majority of public assistance clients.<sup>12</sup>

Ten of the other 11 men in this sample have at least some high school education, and one has some college education. For these men, other factors are related to their receipt of welfare, as will be discussed below.

Examining the work history of these 19 males indicates that 10 of them have not been gainfully employed within the past year but they are receiving "temporary" assistance. Eleven males in this sample are disabled, 12 are classified as unemployable by the welfare agency, and 2 are classified as employable but are heads of families with dependent children and no satisfactory child care plan. Thus, factors other than education are related to the receipt of welfare for the majority of the

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<sup>12</sup>Proceedings of the Special Senate Committee on Poverty, op. cit., No. 15, 44.

males in this sample. It would seem that some of these men should be eligible for long-term provincial assistance under the Family Benefits Act. Why are they not receiving it? This question might be explored in future research.

c) Males and females combined

Age, disability, and dependent children. - Examination of the most common characteristics of the total sample of 50 cases, males and females combined, shows that 17 of them are under 30 years of age and 18 are 50 or over. This total of 35, or 70 per cent of the sample, indicates almost as close a relationship between age (as it relates to unemployability) and poverty as was found in Essex County, where 8 out of the 10 clients fall into these age groups. Thus, other characteristics play only a slightly more important role in the City caseload than in the County. In the City there are 11 female household heads with dependent children and 3 disabled persons under 30 years of age, and there are 18 recipients who are 50 and over and disabled, thus indicating the basis on which 26 of the clients in these age groups receive welfare by these two factors alone. An additional 5 are mothers over 30 with dependent children, and 2 are fathers with no wife in the home and dependent children. Eleven who fall into the other age groups are disabled, thus explaining the basis for receipt of welfare for another 18 persons in this sample. These factors, disability and dependent children, are consistent with the findings of other studies in the United States and Canada which have found them to be associated with poverty.

Education and employability. - Referring to the entire sample of

clients, almost half of them (22) have no more than an eighth grade education; therefore, this is a common characteristic of these clients. However, as was seen earlier, being classified as unemployable by the welfare agency, rather than inadequate education, is the reason why most of these clients receive public assistance. (See Table 3.6.)

TABLE 3.6  
EDUCATION AND EMPLOYABILITY

Amount of Education	Unemployable	Employable	Total
None	1	...	1
Grade 1-4	3	1	4
Grade 5-8	15	2	17
Grade 9-12	21	4	25
Higher	3	...	3
Total	43	7	50

Regarding the 7 clients in this sample who are classified as employable by the welfare agency, 2 of them are temporarily unable to work due to illness, 2 are fathers with dependent children and no satisfactory child care plan, and 3 are unemployed males not over 35 years of age. According to previous research, lack of education should not be the primary reason these 3 men are unemployed as they all have at least an elementary school education. However, the agency records show that they all have poor work histories in unskilled jobs, a characteristic which the Special Senate Committee on Poverty in Canada has indicated as typical of public assistance clients.<sup>13</sup> Thus, this

<sup>13</sup>Proceedings of the Special Senate Committee on Poverty, op. cit., No. 15, 44.

may be the reason they are unemployed and receiving welfare.

Size of family. - A look at the number of children in the families included in this sample indicates that 27 out of the 50 clients have dependent children in the home. The average number of children in each family is 2.5; the range is 1 to 8; and the mode, or most typical numbers of children are 1 and 2, the same as in Essex County. Fourteen families have at least one preschool child, and 14 families have at least one child in school. These figures are somewhat lower than those found by Lawrence Podell, who found that two-thirds of the mothers in his survey had a preschool child and 56 per cent had children in school.

Present residence and place of birth. - Sixteen of the clients in this sample have not lived at their current residence for more than one year. Only one client in this group owns his home, 5 live with relatives, and the others rent from non-relatives. Twenty of the 50 recipients in this sample have lived at their current address for 1 to 10 years; 3 of them own their homes and 4 live with relatives. The other 14 have lived in their present home for more than 10 years; 6 own these homes, 7 live with relatives, and only one rents. Although there is a fairly equal distribution of clients in each of these time categories, it can be seen that homeowners tend to move less frequently than the other groups. (See Table 3.7.)

It is likely that those who have lived with relatives in the same home for more than 10 years are in some way dependent upon these relatives and thus cannot move, while it is possible that those who have lived with relatives at their current residence for less than one year are just staying there temporarily until they find another place to live

or a source of income other than welfare so they can afford to pay rent. This situation will be explored further in Chapter 4 of this study.

TABLE 3.7

LENGTH OF TIME AT PRESENT RESIDENCE AND THE LANDLORD'S  
RELATIONSHIP TO CLIENT

Time at Present Residence	Landlord			
	Self	Non-Relative	Relative	Total
Less than 1 year	1	10	5	16
1 to 10 years	3	13	4	20
10 or more years	6	1	7	14
Total	10	24	16	50

In connection with residence, it was found that 33 out of the 50 clients in this sample were born in Ontario, 20 in Windsor. Thus, 70 per cent of these recipients have not moved too far from their place of birth or returned to it by the time they were in need of General Welfare Assistance. (Since this factor was also found in Essex County, it might be an interesting topic for exploration in future research, with possible implications for welfare policy and administration.)

One of the recipients in this sample was born in the United States, and 5 were not born in either Canada or the United States, thus indicating that a small number of these clients are foreign born. It might be presumed that lack of education could be indirectly related to their need for assistance. However, this does not appear to be the case, except for one client who has no formal education and does not

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speak English, as the rest all have at least an elementary school education and one has two years of university education. Thus, place of birth does not seem to be a factor related to these clients' need for welfare.

Family welfare history. - A final important finding in this study of characteristics of welfare clients in the City of Windsor is that 15 out of the 50 recipients in this sample reported that their parents received welfare at some time; 2 said that their grandparents received it; and 12 said that they have other relatives who have received public assistance. This seems to indicate that there is a cycle of poverty in many of these families which dates back one or two generations. Many of the other relatives who have received aid are siblings of these clients who are part of the family cycle of poverty, or are children of the present recipients and are thus continuing the poverty cycle in their family.

#### Conclusions for the City of Windsor

As was true in Essex County, there are several characteristics which are common to most of the clients included in this sample of 50 recipients of General Welfare Assistance in the City of Windsor, and which may be directly or indirectly related to their receipt of such assistance. (See Table 3.2.)

The most important finding of this study is that 43 out of 50 of these clients are classified as unemployable by the welfare agency, most of them for reasons of health or disability, or because they are female household heads with dependent children. Previous research in the United States and Canada has found these two characteristics to be



TABLE 3.8

SELECTED CHARACTERISTICS OF RECIPIENTS BY THE CITY OF WINDSOR,  
BY SEX, IN PERCENTAGES

Characteristic	Males	Females
<u>Age</u>		
Under 30 . . . . .	2	6
20-29 . . . . .	3	18
30-39 . . . . .	6	4
40-49 . . . . .	12	8
50-59 . . . . .	2	20
60 and over . . . . .	3	6
<u>Marital Status</u>		
Single . . . . .	12	18
Married . . . . .	20	4
Widowed . . . . .	...	20
Separated . . . . .	2	12
Deserted . . . . .	...	4
Divorced . . . . .	4	4
<u>Education</u>		
None . . . . .	...	2
Grade 1-4 . . . . .	2	6
Grade 5-8 . . . . .	14	20
Grade 9-12 . . . . .	20	30
Higher . . . . .	2	4
<u>Previous Employment</u>		
Never Worked . . . . .	...	10
Not Worked in Past Year . . . . .	20	30
Worked in Past Year . . . . .	18	22
<u>Employability</u>		
Unemployable . . . . .	34	62
Employable . . . . .	14	...
<u>Disability</u>		
Physical . . . . .	16	22
Mental . . . . .	...	2
Both . . . . .	6	...
None . . . . .	16	38
<u>Family Welfare History</u>		
Parents . . . . .	18	14
Grandparents . . . . .	2	2
Others . . . . .	8	16

related to poverty, and these findings are borne out in this sample of welfare clients in the City of Windsor, since they are the most common characteristics related to these people's eligibility for public assistance.

Fifteen clients in this sample reported that their parents received welfare at some time, and 14 reported that they have other relatives who have received welfare aid. Thus with about half of the clients in this sample having relatives who have received assistance, it appears that financial dependency is a fairly common family characteristic of these recipients.

Although 22 of the clients in this sample have no more than an elementary school education, a characteristic which other researchers found to be related to poverty, this tends to be a secondary characteristic related to these clients' receipt of welfare, as most of them are receiving aid primarily because they are classified as unemployable by the welfare agency for one of a number of reasons, such as disability, dependent children, and others. Consequently, need and unemployability appear to be the most important reasons for receipt of General Welfare Assistance.

It can thus be seen that some of the client characteristics which other researchers have found to be related to poverty, such as female household heads, disability, illness, inadequate education, and others, are common characteristics of this sample of welfare recipients. Those which are most clearly determinants of unemployability, that is, disability and dependent children, are the most important "causal" characteristics for receipt of General Welfare Assistance for the City of Windsor sample, as was also true of the Essex County sample.

**CHAPTER 4**

**FINANCIAL PROFILE**

**--Arthur J. Pope**

## I. PURPOSE AND INTRODUCTION

### Purpose

The scale of payment to people living on General Welfare Assistance is determined on a "needs" basis. The amount of the payment is determined by the family size and composition, the age of each member, the existing living arrangements for each specific family. The research purpose is to establish whether the present scale of General Welfare Assistance payment provides all people living on this allowance with a comparable amount of money to provide the necessities of life regardless of the size of family unit.

Hypothesis - The adequacy of the standard public assistance (payment) scale in Essex County varies directly with family size.

The allowance should provide a uniform standard of adequacy for all clients regardless of family size.

This subject is vitally important at this time as it is thought that hardship is being experienced as a result of existing conditions of inflation, soaring expectations, and continuing trends to urbanization. In the past at regular intervals Welfare rates are reviewed and adjusted in order to provide for an adequate standard of living. This system has operated reasonably effectively in the past and the degree of hardship has been controlled in that the adjustments have been made with a view to the cost of living increases, and changing living patterns.

However, the problem at this time is that (1) the nation has experienced several years of inflation without corresponding adjustments in the welfare allowances, (2) the rate of inflation has not been consistent to all items (as the scale of payments from welfare is quite structured, some inflated items have thrown a disproportionate hardship on certain welfare families), and (3) the universal manner of payment may not be suited to changing client needs. The thought is that possibly a selective change in the allowance structure would relieve this hardship by adjusting for those especially inflated items.

This chapter is going to compare the actual financial resources available to the people living on General Welfare Assistance in Essex County.

Standard amounts of money are provided to the families on welfare, and it is assumed that this amount was considered reasonably adequate to provide the means of basic support for this family at the time that the scale was established. Without a massive survey to establish whether these amounts were adequate at the time that they went into effect, it will be necessary for the purpose of this research to assume that they were in fact adequate.

## II. DEFINITION OF TERMS

### The Adequacy of the Standard Public (assistance) Payment

In order to establish this, it is necessary to use scales laid down in the General Welfare Assistance Act 1967, hereafter referred to

as G.W.A., as the criteria for comparison purposes.<sup>1</sup> This is the Act and regulation under which welfare assistance is provided at this time.

It must be stressed that this research is to explore comparative standards of Welfare afforded to families. The General Welfare Allowance Scale<sup>2</sup> is in current use but it is based on living costs in 1967. Therefore, this 1967 scale will have to be considered in light of the rate of inflation for the years 1967 to 1969.

Family Size: This refers to the actual number of people living together in the home, and supported by Welfare Assistance as a family unit.

Subsidized Shelter: Any shelter expense that could be considered not typical of the current market value of the shelter due to (1) the client owning the property in which the family lives, (2) having free rent, (3) sharing accommodation with relatives or friends as roomer or boarder, (4) public housing.

Shelter Cost: is that money paid for rent, taxes, mortgage payment, fire insurance, by the welfare recipient for their own and their family's shelter.

Actual Expenditures: means any payment that the welfare recipient considered vital enough to pay from the limited funds that he has available. For example; if the family believes that a telephone is sufficiently essential to justify a regular monthly payment of from \$4.00 - \$7.00 even though this was not provided for in the welfare allowance. For the purpose of the research, this payment will be considered an actual expenditure.

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<sup>1</sup>Ontario, Province of; Department of Social and Family Services, General Welfare Assistance Act and Regulations (Toronto: Parliament Buildings, 1967).

<sup>2</sup>Ibid., 17-18.

Family Composition: means the number of people in the family by the classifications:

- 1) adult, being over 18 years
- 2) dependant, children 0 - 9 years
- 3) dependant, children 10 - 15 years
- 4) dependant, children 16 - 18 years

These classifications were made in order to coincide with the classifications in the G.S.A.<sup>3</sup>

Gross Income: Every type of income received by the client is taken into account in determining gross income. The Case Review Schedule was employed to ensure a complete accounting.

Case Records at the City and County Welfare offices were reviewed and data recorded on the schedules. The categories of income were Public Assistance, employment, pension, compensation payments, income from property, investment, assets, contributions from any source, Family Allowance, boarder and roomer income, then the catch all of "any other income". These gross amounts are adjusted in accordance with the Act; for example, 60 per cent of income received from roomer or lodger is deducted, 40 per cent of income received from a boarder is deducted, the net revenue from a farm or property is considered as income.<sup>4</sup> One hundred per cent of other forms of income are deducted from the allowance, the only exception to this being the Family Allowance. The purpose of this allowance is to improve the standard of living of families with children. A point could be made that

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<sup>3</sup> Ibid.

<sup>4</sup> Ibid., 3-9.

including this allowance into the research presents a better profile of the families with children than it should. If the Family Allowance, however, is not considered it would obscure the actual difference between families with children and families without children.

Actual Expenditures: The Case Review Schedule is the tool used to obtain the items that were to be included as actual expenditures.

These include:

1. shelter costs
2. heat and utility costs
3. time payments being made
4. telephone
5. insurance premiums
6. drugs paid for by recipient
7. any other payments.

This last item is a catch all to establish if any other payments are made for items ranging from tuition, hearing aids, charitable donations, alimony maintenance, and any unspecified item. Of the above list, only items 1 and 2 are allowable under the G.W.A. It is realized that it is most unlikely that a person in receipt of Welfare would make such payments, but no possible omissions are risked.

As an additional safety measure, some of these questions are repeated in the questionnaire that was administered in the recipient's home. The purpose of this procedure is to cross check the answers that tend to be vague in the case records; for example, the data relating to Family Allowance changes with the children's birth dates. As case records are only reviewed annually, it is possible that the recorded information was not current. (This fear was realized and adjustment made.)



Net Income: A calculation made by deducting the actual Expenditures from the Gross Income established the Net Income of the family.

The remaining amount of money is the amount left available for food, clothing and personal requirements. This amount would be the actual money available for these items. These items are referred to as Pre Added Budget items. The Pre Added Budget, hereafter referred to as P.A.B., is the amount of money that should be available for these items, however, the fact that the items other than P.A.B. are often in excess of the allowance for those items causes the P.A.B. to be used to supplement items such as shelter and fuel. It is assumed that when the P.A.B. scale was established it was considered adequate for the purpose for which it was meant. Therefore, by taking the actual amount available for P.A.B. as a percentage of the prescribed P.A.B. scale this could be considered as a percentage of adequacy.<sup>5</sup> A family of 4, comprising 3 adults and 2 children, ages 16 years and over, would have a food, clothing and personal requirement allowances of \$150.00 according to the standard provided for in the Act. If as a result of the deduction of the necessary expenditures from the gross income it is found that all that is left for these items is \$100.00, then the formula is  $\frac{100}{150} \times 100 = 66\%$ .

In the data recording, this family of 4 has 66 per cent of the prescribed amount for food, clothing and personal requirements according to the Act. This then could be considered to be the percentage of the amount of money required to adequately cover these items.

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<sup>5</sup>Ibid., 17-18.

Subsidized Shelter: This is obtained by the entries

1. Relation to landlord
2. Name of landlord

taken from the Case Record and recorded on the Case Review Schedule.

General Welfare Scale: The G.W.A. schedule is applied to the families by family composition and the appropriate figure for P.A.B. obtained.<sup>6</sup>

For the recipients that are boarding, the rate of the welfare grant is taken from the Family Benefit Act 1966, Table of Boarding rates.<sup>7</sup>

This is used because the rates under the two Acts are almost the same. In the Family Benefit Act a scale of boarding rates is printed. In the G.W.A. it is necessary to add the P.A.B. shelter and fuel budgets, consequently it is common practice to use the Family Benefit Act scale.

Property Taxes: Both departments pay municipal taxes for recipients directly to the municipality. As this Income and Expenditure nullify one another, it is not recorded in the research.

### III. METHOD OF DATA RECORDING

The gross income is computed on a monthly basis and then taken to the nearest dollar. Amounts under 50 cents are subtracted and amounts of 50 cents and over are raised to the next dollar level. The same method applied to the expenditure. The family size would be counted in terms of actual numbers for charting purposes.

It is understood that the incomes from the welfare grants will

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<sup>6</sup>Ibid.

<sup>7</sup>Ontario Province of; Department of Social and Family Services, Family Benefit Act and Regulations 1966, (Toronto: Parliament Buildings, 1966), 6.

vary from one family to another, even though they are of equal size. As the scale to which these incomes is to be compared is also scaled to reflect ages, however, this factor will adjust itself. To cite an example, a family of 2 adults and 2 children of ages over 16 years will show a welfare food budget of \$150.00. Another family of 4, but with 1 adult and 3 children aged 0 - 9, will show a welfare food budget of \$117.00. The comparison figure that is used in analyzing this data is based on

- a) 4 adults, and
- b) 1 adult, 3 children ages 0 - 9.

Consequently, the formula of money provided for P.A.B. for these two families is

- a)  $\frac{\$150.00}{\$150.00}$
- b)  $\frac{\$117.00}{\$117.00}$

A chart is drawn showing the percentages of the amount prescribed for P.A.B. under the Act for the various sized family sizes.

The purpose is to indicate the adequacy of the welfare grant according to family size for the selected items of food, clothing and personal requirements.

#### Limitations in Data Collection

It must be recognized that while this figure (percentage) is given to show the degree of adequacy of the grant, there are three factors that could affect this assessment. First, some families may be prepared to live in more squalid surroundings in order to have more money available for food, clothing and personal requirements than other

families. Secondly, the customs, values and mores have not been considered or adjustments made. Some families may live quite adequately on a virtually meatless diet, while others may consider a shortage of meat a total hardship. Thirdly, the skill of "making do" with regard to food and clothing could not be considered in this study.

As a result of the cross check of the Case Review Schedule and the interview, it is indicated by the consistency of response that the data recorded is accurate. In one case of the sixty, it is felt that the recipient was not being truthful. This recipient stated that she was making mortgage payments that exceeded her income. As this case was only one in sixty, it was left in the sample.

It is necessary to consider that casual income is unlikely to be declared. These casual earnings would be deducted from the grant rendering the recipient fearful of an income deduction if he reported it.

The two departments concerned both pay to some single people boarding with their families only that amount provided for food, clothing and personal requirements on the C.W.A. scale of \$47.00 per month rather than the amount set out in that scale as a boarding rate. The assumption is that payments such as rent and utilities are attended to by the householder. This factor may be regarded in the following two ways:

1. the recipient is receiving free rent.
2. the department is leaving the responsibility of shelter to the relative with whom the recipient is boarding. It will be assumed for the purpose of this research that the recipient is receiving free rent.

In two of the cases, the recipients that are sharing premises declared that they are making all the payments involved with the shelter cost. It is apparent from the case records and payments made to these families, that the welfare offices are confident that these costs are shared and are adjusting accordingly. It is an assumed income practice.

#### IV. THE FINDINGS

A. Family Composition. - Of the 60 welfare cases that are studied, 26 cases are living as unattached individuals, 12 in family units of two persons, 6 in family units of three, 6 in family units of four, 3 in family units of five, and 7 in family units of six and over.

Using the amounts of money suggested in the General Welfare Assistance Act 1967, for allowable items other than shelter and utility costs, as a criterion that amount suggested for each family size to be considered is 100 per cent for that family.

EXAMPLES - The amount provided in the Scale for P.A.B. for a single man is \$47.00 per month. For this case \$47.00 per month represents 100 per cent. For a family comprising 2 adult persons, 1 child aged 7 years and 1 child aged 14 years, the amount provided for those items would be \$132.00 per month. In this case \$132.00 per month represents 100 per cent. Three cases from the sample are shown:

1. Case A consisting of one adult and a 16 year old child. The actual money available for P.A.B. is \$88.00. The P.A.B. scale for this case is \$86.00, consequently P.A.B. percentage of scale available to the family is  $\frac{88}{86} = 102$ .
2. Case B consists of one adult and two children under 9 years. The money available for P.A.B. is \$127.00. The P.A.B. scale is \$130.00, therefore the P.A.B.

percentage of scale available to this family  
is  $\frac{127}{130} = 98$ .

3. Case C consists of two adults and five children under 9 years. The money available for P.A.B. is \$146.00. The P.A.B. scale for this family is \$194.00, the P.A.B. percentage of scale available to this family is  $\frac{146}{194} = 75$ .

It is found that of the 60 cases, 23 cases are living on or over 100 per cent of the scale, 22 cases are living on between 75 - 99 per cent of the scale, 9 cases are living on between 50 - 74 per cent of the scale, 5 cases are living on between 25 - 49 per cent of the scale, the last case was the case that was discussed under Limitations of Data Collection. This was the case where the recipient stated that her shelter payment exceeded her income.

Table 4.1 shows the breakdown by family size and percentage of welfare grant available.

If the 60 cases are viewed as (1) unattached individuals; (2) small families (2-5); (3) larger families (6 and over); the breakdown into percentages of the sample of 60 cases is:

Unattached individuals	43.3%
Small families (2-5)	45.0%
Large families (6 and over)	<u>11.7%</u>
Total	100% = 60 cases

Using the classifications unattached individuals, small families, and large families, Table 4-2 shows the percentages of the P.A.B. scale available to the families by family size. The range used is 0 - 24 per cent, 25 - 49 per cent, 50 - 74 per cent, 75 - 99 per cent and 100 per cent. It is realized that this causes a sharp cut off at times but

TABLE 4.1

EXPENDITURES FOR P.A.B. AS A PERCENTAGE OF THE G.W.A. SCALE  
FOR THESE ITEMS AND BY FAMILY SIZE PER CASE

	Number in Family - Essex County including City of Windsor						Total Cases	
	1	2	3	4	5	6+		
Percentage of the G.W.A. Scale available to the families	100+	12	3	2	3	1	2	25
	75-99	9	4	2	1	1	5	22
	50-74	2	4	2	0	1	0	9
	25-49	2	1	0	2	0	0	5
	0-24	1	0	0	0	0	0	1
	<b>Total Cases</b>	<b>26</b>	<b>12</b>	<b>6</b>	<b>6</b>	<b>3</b>	<b>7</b>	<b>60</b>

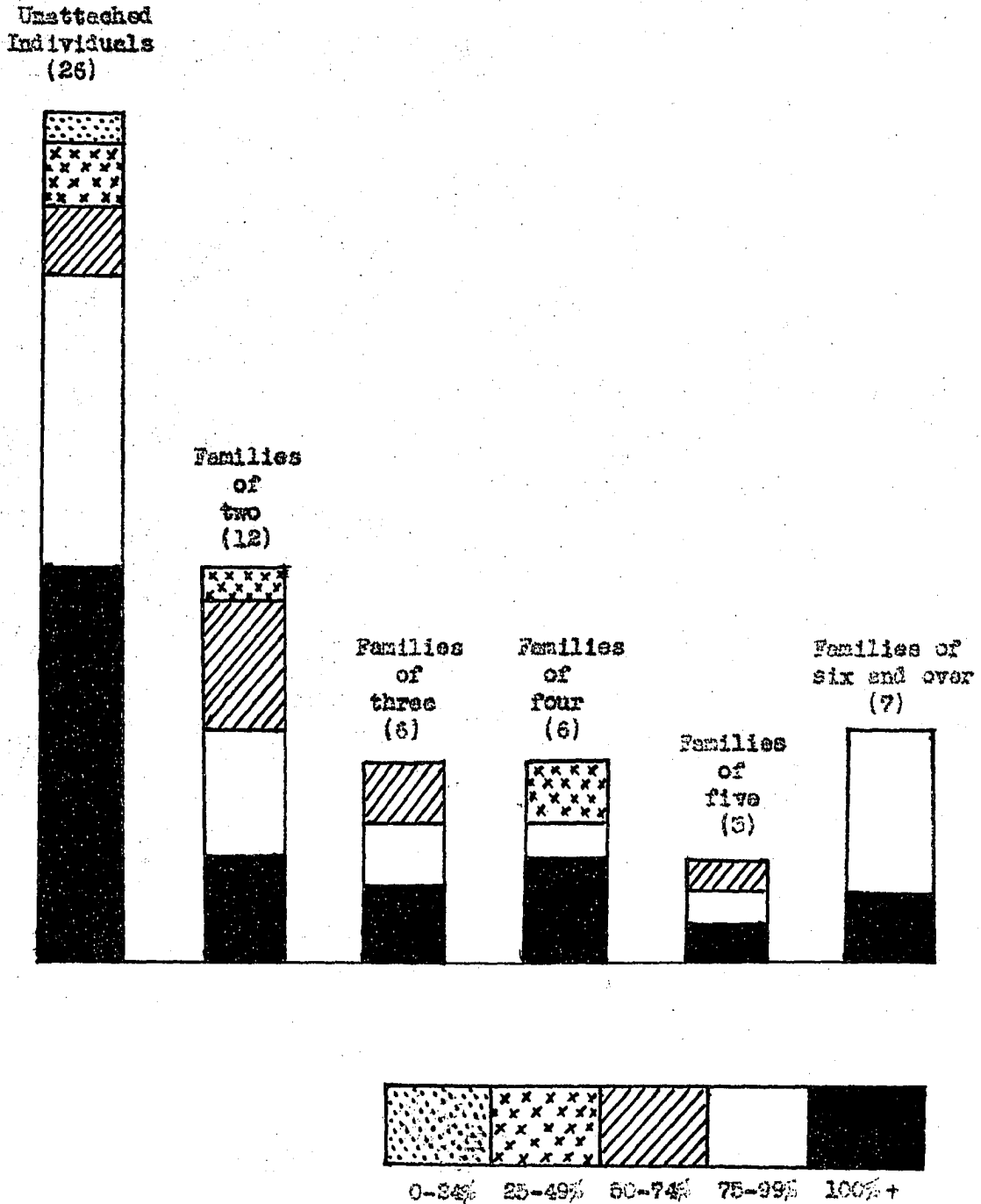
TABLE 4.2

CLIENT EXPENDITURES FOR P.A.B. AS A PERCENTAGE OF THE G.W.A. SCALE

Percentage of G.W.A. Scale	Unattached Individuals	Small Families (2-5)	Large Families
100% and over	46.2	33.3	28.6
75 - 99%	34.6	29.6	71.4
50 - 74%	7.7	26.0	0
25 - 49%	7.7	11.1	0
0 - 24%	3.8	0	0
	100%	100%	100%

The findings of Table 4.1 are shown graphically in Figure 4.1 which follows:

Fig. 4.1.--Expenditures for P.A.E. as a percentage of the G.W.A. Scale for These Items and by Family Size

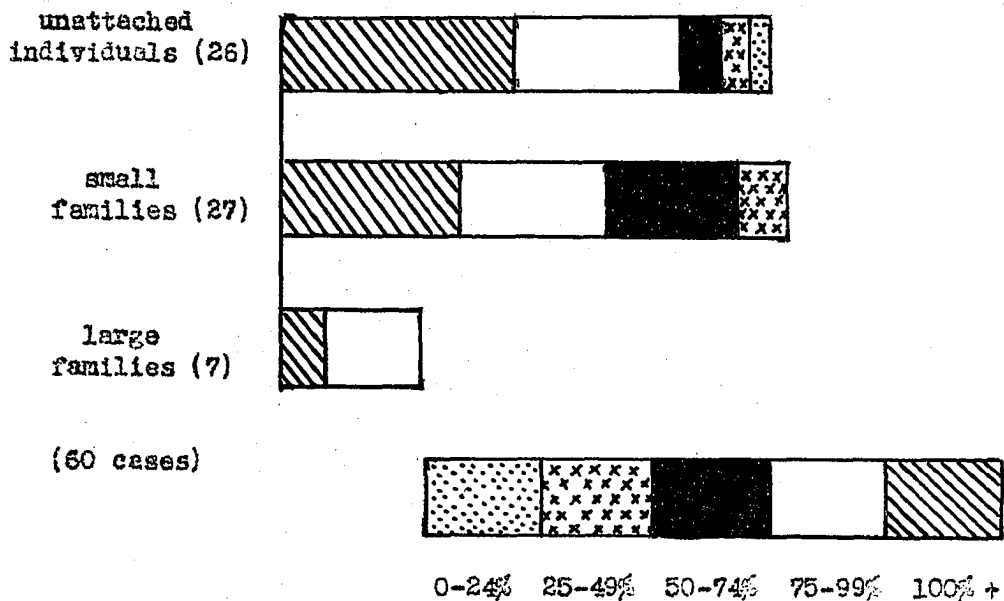




with a sample size of 60 it was not practical to change the ranges as the data would not be meaningful.

Figure 4.2 shows graphically the findings of Table 4.2. In this illustration the families of two to five people have been combined into a classification of Small Families.

Fig. 4.2.--Distribution of Client Expenditures for P.A.B. as a percentage of the G.W.A. Scale



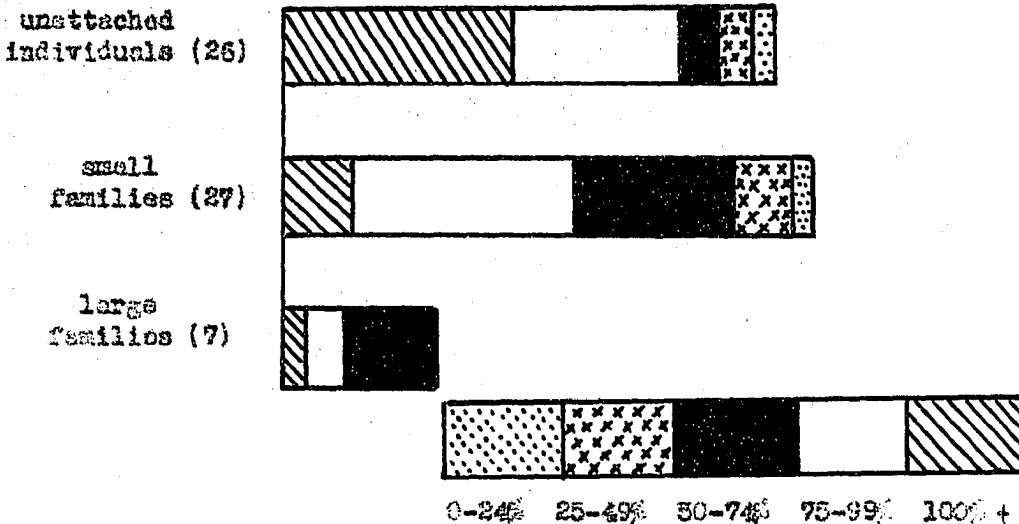
B. Effect of Family Allowance on Grant Adequacy. - The Family Allowance is a vital factor in the economic balance of the large families and has a considerable impact on the small families. Table 4.3 and Figure 4.3 show the same data as Table 4.2 and Figure 4.2 with one difference being that the Family Allowance has been taken from the budgets.

TABLE 4.3

EXPENDITURES FOR P.A.B. AS A PERCENTAGE OF THE G.W.A. SCALE WITH THE FAMILY ALLOWANCE REMOVED FROM THE BUDGET

Percentage of G.W.A. Scale	Unattached Individuals	Small Families (2-5)	Large Families
100% and over	46.2	11.1	14.3
75 - 99%	34.6	44.5	33.6
50 - 74%	7.7	29.6	57.1
25 - 49%	7.7	11.1	0
0 - 24%	3.8	3.7	0
	100%	100%	100%

Fig. 4.3.--Distribution of Client Expenditures for P.A.B. as a percentage of the G.W.A. Scale. Family Allowance Removed from the Budget.



It is seen that the large families are profoundly affected by the Family Allowance.

C. The Impact of Subsidized Shelter on Grant Adequacy. - In considering the effect that shelter cost has on the family budget in taking the analysis of P.A.B. as a percentage of G.W.A. scale available to the client, it is evident that a large percentage of the cases are living in shelter that is in some way subsidized. The 60 cases are distributed as 63.3 per cent subsidized and 36.7 per cent unsubsidized. The cases are divided and shown in Table 4.4 to illustrate differences by percentage of the G.W.A. scale.

The findings for the large families were particularly significant as all but one case was living in subsidized shelter. The findings for the other units also indicate that the shelter situation is a key to the adequacy of the G.W.A. grant.

TABLE 4.5

CLIENT EXPENDITURES FOR P.A.B. AS A PERCENTAGE OF THE G.W.A. SCALE SHOWING SUBSIDIZED OR UNSUBSIDIZED SHELTER

Percentage of G.W.A. Scale	Subsidized			Unsubsidized		
	Unattached Individuals (15)	Small Families (17)	Large Families (6)	Unattached Individuals (11)	Small Families (10)	Large Families (1)
100% or more	40.0	35.3	33.3	54.5	30.0	0
75 - 99%	33.4	35.3	66.7	27.3	30.0	100
50 - 74%	13.3	17.6	0	9.1	30.0	0
25 - 49%	13.3	11.8	0	0	10.0	0
0 - 24%	0	0	0	9.1	0	0
	100%	100%	100%	100%	100%	100%

TABLE 4.4

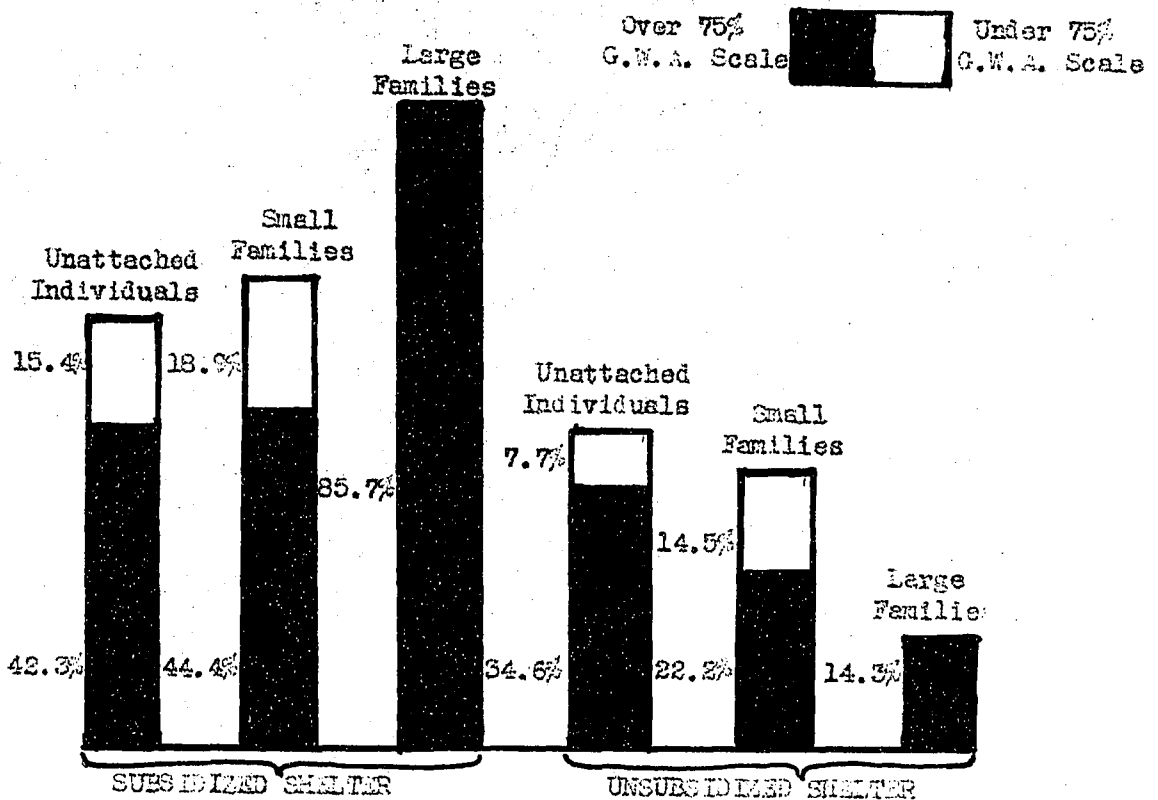
EXPANSION FOR F.A.B. AS A PERCENTAGE OF THE O.W.A. SCALE BY FAMILY SIZE  
 SUBSIDIZED AND UNSUBSIDIZED CHARACTER

Family Size	Subsidized							Unsubsidized						
	1	2	3	4	5	6+	Total	1	2	3	4	5	6+	Total
100+	6	2	1	2	1	2	14	6	1	1	1	0	0	9
75-99	5	2	1	2	1	4	15	5	2	1	0	0	1	7
50-74	2	2	0	0	1	0	5	1	1	2	0	0	0	4
25-49	2	0	0	2	0	0	4	0	1	0	0	0	0	1
0-24	0	0	0	0	0	0	0	1	0	0	0	0	0	1
Total Cases	16	6	2	6	3	6	33	11	5	4	1	0	1	22

Percentage of the O.W.A. scale available to the families

Figure 4.4 graphically shows the above findings with a degree of adequacy line drawn at above or below 75 per cent of the P.A.B. grant. It is not suggested that 75 per cent of the scale represents adequacy or that below 75 per cent of the scale represents inadequacy. However with the exception of the one unreliable case referred to in Limitations of Data Collection, the whole sample fell into the range of 25 per cent to 100+ per cent. The most workable mid point of this range is 75 per cent.

Fig. 4.4.--Client expenditures for P.A.B. by Subsidized Shelter, family unit and Percentage of G.W.A. scale



D. Comparison of City and County. - It should be cautioned that as the sample for the County is small (10 cases), it should be borne in mind that a small variation might skew the findings.

The sample is in the same ratio as the city sample and is in fact over 5 per cent of the total population (10 - 139), but the sample size does limit the validity of the findings for factors that are skewed.

a) Single Persons and Families

The ratio of unattached individuals to family units is

City:	Unattached Individuals	44%
	Family Units	56%
County:	Unattached Individuals	40%
	Family Units	60%

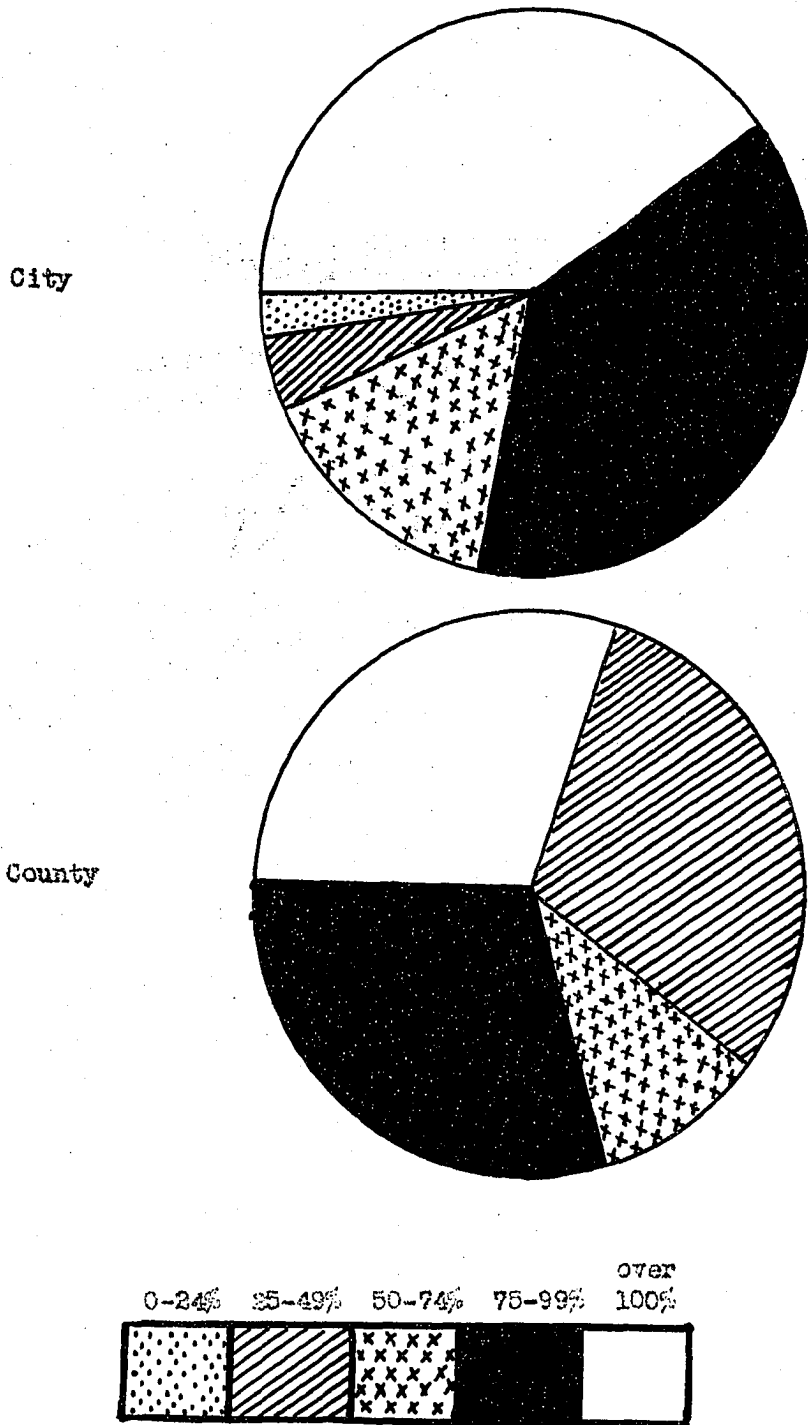
Consequently, it can be said that the ratio difference of singles to families is not sufficiently large to affect the findings.

b) Food, Clothing, Personal Requirements

The relative percentages available for P.A.E. indicated that there are more city dwellers receiving over 75 per cent of the P.A.E. scale than county. These results are illustrated in Figure 4.5.

Percentages of G.W.A. Available	City	County
100% and over	40	30
75 - 99%	38	30
50 - 74%	16	10
25 - 49%	4	30
0 - 24%	2	0
	<hr/>	<hr/>
	100	100

Fig. 4.5.--Showing comparative percentages of G.W.A. Scale received by City and County recipients



c) Subsidized - Unsubsidized Shelter

It is found that the ratio of subsidized shelter to unsubsidized shelter is higher in the County than the City.

	Subsidized	Unsubsidized		
City	60%	40%	=	100%
County	80%	20%	=	100%

V. SUMMARY AND CONCLUSIONS

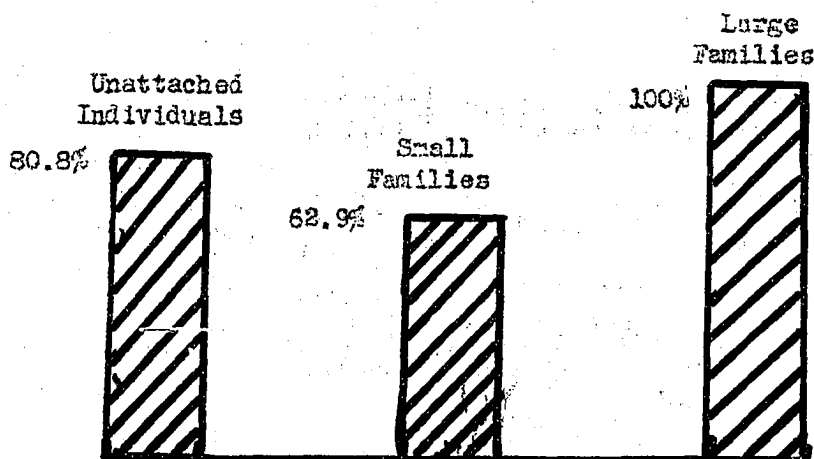
A. Summary

1. Of the total group city, county and all family sizes studied, 75 per cent of the cases have 75 per cent of the scale or more for P.A.B.
2. All of the large families are receiving 75 per cent of the P.A.B. scale or more.
3. Of the unattached individuals, 80.8 per cent are receiving 75 per cent or more of the P.A.B. scale
4. Of the small families, 62.9 per cent are receiving 75 per cent or more of the P.A.B. scale.

It should be noted that the use of 75 per cent of the P.A.B. scale as a cut off point gives a somewhat different picture from that represented in Table 4.2. In that table it is noted that a third of the small families receive 100+ per cent of the scale. However, then there is a drop off from 100+ per cent to 74 per cent and below, as compared to the other family sizes.



Fig. 4.6.--Showing percentages of the groups, Unattached Individuals, Small Families, large Families receiving over 75% of the P.A.B. scale



5. Of the families receiving 75 per cent of the P.A.B., or more, those requiring subsidized shelter by groups are:

Unattached Individuals	46.1%
Small Families	48.4%
Large Families	85.7%

6. The unattached individuals are largely in receipt of over 75 per cent of the P.A.B. scale (80.8 per cent). This would appear to be the result of two factors:

- a) 46.1 per cent of these unattached individuals either own the property in which they live, or are boarding with relatives.
- b) Those that are not living in owned property or with relatives, are living in low rental single rooms usually a skin row quality of rooming house.

7. The small families are the group that have the greatest percentage below the 75 per cent of P.A.B. scale level. This is because the unattached individuals are mainly living in subsidized shelter or cheap rooming houses. The large families are mainly living in subsidized shelter and also have the Family Allowance that contributes the equivalent of one person's P.A.B. to the family budget and often considerably more.
8. The subsidized shelter factor does not seem to greatly affect the small family group. Of those cases receiving over 75 per cent of the P.A.B. scale, 55 per cent are in subsidized shelter. Of those receiving less than 75 per cent of the P.A.B. scale, 55 per cent are in subsidized shelter. Some of these small families are receiving 100+ per cent of the P.A.B., but in most cases this is a result of living in with relatives and being subsidized heavily by them. Forty per cent of the small families being women with children who have returned to their parents' home as a result of the absence of the spouse or unmarried women with children.
9. In the City-County comparisons, the City dwellers enjoy the better level of Welfare (78 per cent receive over 75 per cent of the P.A.B. scale. Only 80 per cent of the county recipients are over the 75 per cent of the G.W.A. scale). Factors affecting this are:
- a) Utility costs, fuel, hydro, water, etc., appear to be higher in the county. The more exposed and often large hard to heat houses would aggravate this problem.
  - b) The city office pays higher rates to Unattached Individuals than does the county office. The city average was \$36.20 per

month, the county average is \$70.50. This factor is a result of the high proportion of unattached individuals living in with their families and P.A.B. only being provided in the county.

This does affect the average of welfare grants.

## B. Conclusions

Hypothesis 1. The adequacy of the standard public assistance (payment) scale in Essex County varies directly with family size.

It appears that the adequacy of the welfare grant is affected by family size. Large families receive the greatest benefit, on the average, since all of them receive 75 per cent or more of the P.A.B. scale; although this conclusion is largely due to the inclusion of the Family Allowance. Unattached individuals appear to enjoy a higher degree of adequacy than do the small families. In some respects some segments of both groups, unattached individuals and small families receive a higher scale than do large families. This however, is not general, but mainly the result of varied factors such as family help or property ownership.

Public housing and subsidized shelter: Analysis of the data shows that the existence of subsidized shelter has a direct bearing on the adequacy of the G.W.A. scale. With the large families there exists a cause and effect factor. Large families require public housing as independent landlords are reluctant to accept them. Public housing is subsidized to the point where practically 100 per cent of P.A.B. is available for what it is intended.

As all large families receive over 75 per cent of the G.W.A. scale and only 14.2 per cent do not live in subsidized shelter, it is most

probable that large families need subsidized shelter.

The adequacy of the grant does not appear to be directly affected by the degree of subsidization in the small families. However, it is found that unless they own their homes, a disproportionate number find it necessary to live in with relatives. The fact that 58.3 per cent of this group are so situated indicates that they find it impossible to find accommodation at a rent that they can afford on the welfare grant. In effect this means that in order to live on 75 per cent or more of P.A.B. scale, the small families have coerced living arrangements.

With the unattached individuals, unless they own their homes or live with relatives, they have two alternatives:

- a) live on less than 75 per cent of the G.W.A. scale
- b) live in inexpensive rooms in the skid row districts.

When comparing the City-County relative percentages of P.A.B. it is noted that 18 per cent more of the city dwellers are over the 75 per cent of P.A.B. figure than in the county. Four probable reasons are:

- a) The county workers have smaller caseloads with the consequence a more personalized service is possible. The staff in the county feel that this enables them to service actual needs individually rather than taking a universal approach.
- b) None of the county sample are in public housing.
- c) The practice of providing low shelter costs to unattached individuals living with relatives is more prevalent in the county. The actual figure is 50 per cent of the singles in the sample.
- d) the year of the study is one of unprecedented crop failure with

farmers in Essex County. Farmers are being temporarily assisted for items such as P.A.B. but long term help such as land taxes are not being provided as it is anticipated that their need is for a short period.

In evaluating or appreciating the impact of managing on a welfare budget, it must be considered that all of the G.W.A. scale references are based on the 1967 Act which is currently used. The Consumer Price Index on April 30th, 1967, stood at 114.4 based on 1961 prices as 100. On November 1st, 1969, the index stood at 127.4.<sup>8</sup> The Price Index as of March, 1970, is at 128.9.<sup>9</sup> This indicates price increases of 11 per cent over the period of April 30th, 1967, to November 1st, 1969, to which the G.W.A. welfare scale is not adjusted.

Therefore, to use the data in this chapter as a degree of adequacy for November 1st, 1969, the percentage of G.W.A. scale figures throughout the chapter must be reduced by 11 per cent.

### C. Recommendations

The subject of the chapter is adequacy relative to family size. The fact that the current welfare rates are woefully inadequate becomes apparent. In order to improve the adequacy of the welfare grants, it is recommended that the following changes are made:

1. The grant be brought in line with the increases in living costs that have taken place during the period 1967-1970.
2. A system of "weighting" the grant to compensate for higher living

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<sup>8</sup>Canada, Ministry of Trade and Commerce, Dominion Bureau of Statistics, Prices and Price Index Monthly, Cat. 62-002, (Ottawa, Queen's Printer, Dec. 1969), viii.

<sup>9</sup>Windsor Star, April 15, 1970, 31.

- costs in the more highly industrialized areas.
3. A change made to the shelter allowance in order to provide a realistic grant for shelter (rent) purposes. This would reduce hardship and would also relieve the necessity of "living in" with friends and relatives.
  4. An alternative to the previous recommendation is the provision of more Public Housing. Of the two alternatives the increased shelter allowance would probably be less costly to provide. It would also enable the people on public assistance to live scattered throughout the area, rather than in clusters of public housing units that could tend to become ghettos for the public assistance families.
  5. With the large families more public housing should be provided as private landlords are reluctant to rent to families with numerous children.
  6. That shelter allowance be provided to all recipients. By not providing this allowance to recipients boarding with relatives, a sense of guilt is thrust upon the recipient for being a burden. It is also placing a hardship on the householder.
  7. In view of the high proportion of unattached individuals in receipt of welfare assistance (43.3 per cent of the cases), a program of rehabilitation should be considered. Life without family or occupation is extremely bleak and devoid of purpose.
  8. Avenues of further study are suggested. Rehabilitation in the areas of employment and socialization, the scales of payment should be reviewed to ensure that they suit the needs of the individual

families, work incentives for families in receipt of public assistance should be studied, the impact of the Family Allowance to establish whether it is fulfilling the purpose for which it was intended.

CHAPTER 5

THE NATURE OF SERVICES

--Resela Shum



## I. INTRODUCTION

### Purpose

It is the purpose of this chapter to investigate the nature of a variety of services other than financial that are available to welfare clients, and also to relate, when possible, the receipt of services to the clients' awareness and specific knowledge of them, need for them, and attitudes toward them. This chapter of the study will also indicate which of the existing services currently offered, or not offered, the clients believe should be expanded or made available to welfare recipients.

This chapter is concerned with three basic aspects of service. The first is reported receipt of any service up to the time of the field interview; the second is reported knowledge (awareness) of services whether or not the client has received them; and the third is what services the clients say they could use which is discussed as the expressed need of the client as different from that determined and certified by the agency. The six services chosen for the study are described and the content of the services is examined in Section III below, "Patterns of Service". The section on "Findings" deals with the relationship of client receipt of service to client knowledge of services and also to client attitude toward the agency and the worker, toward eligibility requirements and work. The

services are examined with regard to the expressed need of the client in the section, "The Need of Service". Since both welfare departments in Essex County are promoting the use of day care service, this will be discussed in a special section on "Day Care Service".

It is a concern of this chapter to discover clients' needs that are not met and the services that are available but which clients are unaware of with the consequence that the needed services are not requested or received. Another concern is to examine whether delivery may be improved to meet client needs in the future, hence improving the well-being of welfare clients generally.

This study is based on a small sample of 60 cases or 5 per cent of the caseload universe of the City and County General Welfare Assistance population. The sample is comprised of 50 cases from the City caseload and 10 cases from the County caseload. Generalization from the sample to the universe is limited by the size of the sample. Since this chapter deals only with descriptive findings on the provision of services and presents a general view of the services available to the welfare clients, it was decided not to employ statistical tests in the analysis of the data.

## II. BACKGROUND OF THE STUDY

The dynamic nature of present society necessitates change. This is particularly apparent in the field of Social Welfare. In 1969 John S. Morgan observed seven major trends in the changing demands for social services:

1. From curative to preventive services.
2. From individualized to universalized services and, in this connection, from small-scale to large-scale operations.
3. From private to public responsibility for the social services.
4. From services providing income only to services that provide income with additional service benefits.
5. From the criterion of poverty to the criterion of need as a test of eligibility for social services.
6. From a treatment orientation of services to the social administration of large-scale services.
7. From a limited view of welfare as a palliative based on current assumptions about the distribution of wealth or about personal responsibility for well-being to a broader view of welfare as encompassing the human condition.<sup>1</sup>

In recent years, the growth of social service is striking and a good example is the government welfare system. It is evident from legislation that the provision of an income, while essential in itself, does not actually enable many people to receive basic needed services. Hence, under the auspices of the Ontario Government, programs such as "special assistance" and direct social services are set up to meet these recognized needs of each individual.

Generally, ". . . innovations have stemmed not from the client's perception of what is helpful, but from the practitioner's. Moreover, with few exceptions the effectiveness of help has been judged by the persons offering, not receiving, help. In a word, the client has rarely been asked what kind of help he wants or what he thinks of the

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<sup>1</sup>Cited in Chapter 1, John S. Morgan, op. cit., p. 3.

help he has been given".<sup>2</sup> These discrepancies in perception between the client and the agency and its representatives are likely to be accentuated in welfare agencies where differences in social class or ethnicity between the client and the worker are more prominent.<sup>3</sup> It is also the belief of the writer that in order to serve the best interest of the clients in any agency, studies need to be done among clients.

The only known study of welfare clients receiving auxiliary services in Essex County is a case record review study done by the Essex County Department of Social and Family Services of Day Care Service in 1968.<sup>4</sup> This study showed, from the agency's data, that employable women caring for minor children and receiving financial assistance in the County were unable to work because of a lack of day care services. This present study was interested in finding out how the clients themselves saw the program.

The Centre for the Study of Urban Problems of the City University of New York under Lawrence Podell et al. has done studies in Public Welfare. Public Welfare clients were interviewed and their reactions

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<sup>2</sup>John E. Mayer and Noel Timms, "Clash in Perspective Between Worker and Client", Social Casework, I (January, 1969), p. 32.

<sup>3</sup>For further discussion see, "Sociology's Relevance for Casework Research", John E. Mayer, Social Work, XIV (January, 1969), 95-105.

<sup>4</sup>Essex County, Social and Family Services Department, Third Annual Report, 1968.

to social service and their attitude toward worker and agency were studied.<sup>5</sup> The three areas, namely "reported receipt of service", "knowledge of service", and "expressed need for service", studied in this chapter were similar to the Podell study. Also the reportage of receipt of service is "based on the subjective recall of the client".<sup>6</sup> "Knowledge of the availability of a service from the Department may, for many clients, increase the likelihood of their expressing a need for that service."<sup>7</sup> The expressed need for service is based upon the expressed "desire for" or "want of"<sup>8</sup> service by the client, which may be hypothetical.

### III. PATTERNS OF SERVICE

Six kinds of auxiliary services were chosen for the study because they are provided for in the General Welfare Assistance Act and related Legislation of Ontario, which provides 80 per cent Provincial matching funds to all local public welfare districts under its jurisdiction, such as Essex County. These six kinds of existing auxiliary services are: (1) V.O.N. (Victorian Order of Nurses), which provides nursing services; (2) homemaking service, through which household domestic help is provided; (3) dental services, which provides check-ups and extractions; (4) prosthetic appliances, the

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<sup>5</sup>Richard Pomeroy in collaboration with Harold Yahr and Lawrence Podell, Studies in Public Welfare Reactions of Clients to Social Service, New York: The Centre for the Study of Urban Problems, 1969.

<sup>6</sup>Ibid., p. 13.

<sup>7</sup>Ibid., p. 9.

provision of hearing aids, eye glasses, and other such items prescribed by a physician; (5) day care service, which provides day nurseries for children up to ten years of age; and (6) drugs, which are provided free on prescription by certified physicians.<sup>9</sup> Each authorized service has its own method of service delivery and are considered valuable. They are provided within the limits imposed by the budget and facilities available for the program.

The provision of homemaking and nurses' services is authorized under The Homemakers and Nurses Services Act and Regulations in which

6. The services of a homemaker may be furnished under this Act.
  - (a) for households in which there is a child who might otherwise be cared for on other than his own home during the temporary absence, illness or convalescence of his mother or other person in whose charge he is, where an adult is available to furnish any care that the child may require when the homemaker is not on duty; or
  - (b) for a person who is elderly, handicapped, ill or convalescent and who requires such services on a part-time or visitation basis in order that he may remain in his own home, where an adult is available to furnish any care that he may require when the homemaker is not on duty.
  
7. The services of a nurse may be furnished under this Act on a visitation basis, in the home of a person who is elderly, handicapped, ill or convalescent, where a physician certifies that such services are necessary to enable the person to remain in his own home or to make possible his return to his home from a hospital or other institution.<sup>10</sup>

The provision of day care service is under The Day Nurseries Act 1966 and Regulations in which "'day nursery' means a place that receives for temporary custody, for a continuous period not exceeding

<sup>9</sup> Essex County, op. cit., p. 10.

<sup>10</sup> Ontario, Province of, Department of Social and Family Services, The Homemakers and Nurses Services Act and Regulations, 1966, p. 4.

twenty-four hours, more than three children under ten years of age not of common parentage . . . ,"<sup>11</sup> and also in which

- 2 - (1) The council of municipality may, by law, provide for the establishment of day nurseries.
- (2) The council of a municipality may pass by-laws, granting aid to day nurseries.<sup>12</sup>

The remaining services are provided under the General Welfare Assistance Act 1967 and Regulations where they are classified as

"special assistance" where

- (0) "Special assistance" means the provision of,
  - (i) drugs prescribed by a physician,
  - . . . . .
  - (iv) dental services,
  - . . . . .
  - (vi) prosthetic appliances including eye-glasses.<sup>13</sup>

A message from the Minister of Social and Family Services, the Honourable John Yaremko, points out the intent of the Social Services in Ontario, thus

Ontario is today a prosperous and growing society, yet, even in the best of times some of us may, for many reasons--ill health, misfortune, handicap, economic conditions--become persons in need of public service. Our purpose is to help others to help themselves so far as they are able.<sup>14</sup>

Minister Yaremko also stated that "'special assistance' to any person in need is issued at the discretion of the municipality",<sup>15</sup> that "persons unable to pay the full fees may be assisted by the

<sup>11</sup>Ontario, Province of, Department of Social and Family Services, The Day Nurseries Act, 1966 and Regulations, p. 1.

<sup>12</sup>Ibid., p. 1.

<sup>13</sup>Ontario, Province of, Department of Social and Family Services, The General Welfare Assistance Act, 1967 and Regulations, p. 2.

<sup>14</sup>Ontario, Province of, Department of Social and Family Services, Social Services in Ontario, p. 1.

<sup>15</sup>Ibid., p. 3.

municipality, if the child is in a public day nursery or in a day nursery that, has an agreement with a municipality to provide care".<sup>16</sup> Further, the municipal welfare administrations may supply homemakers' and nurses' services to those unable to afford the cost for such services.

The purpose of this chapter is to study welfare client receipt of services in terms of their knowledge of and need for these six services. To accomplish this a sample of 50 welfare clients receiving General Welfare Assistance in the City of Windsor and 10 welfare clients receiving the same assistance in the County of Essex were interviewed on the basis of a Structured Interview Schedule. (See Appendix II for the Schedule especially the section--"Other Services" which was used to gather data for this chapter.)

In the Schedule, questions No. 1, 2(i) to 2(vi), 4(i) to 4(v) were asked to determine the extent of receipt of services, the duration of services received by the respondents and their family members, the length of time they waited between application and receipt of service, and also the result of application. The respondents were also asked if they and their family members knew about the services offered by the agencies, how long they had known about these services, and from whom they obtained such knowledge. The questions used to elicit this information were questions 2(vii)(a), 3(i), 3(ii), and 7(i). Questions were also designed to determine whether

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<sup>16</sup>Ibid., p. 8.



respondents and their family could make use of the services offered and under what circumstances. These questions were No. 2(vii)(b), 3(iii), 5, 7(ii), 7(iii). In addition, the respondents were asked to specify what other kinds of services, besides those specified, they and their family could make use of in question No. 6.

The last two questions, No. 9 and 10 are free response questions to elicit feelings and opinions regarding the services the clients received.

The size of the family was considered to be important to the study since most welfare clients do require more services from the general resources in the community in order to meet their welfare needs. In order to determine the utilization of services by families, it was considered essential to see how the size had any bearing on the general utilization of services. It will also assist us in finding out the need for services for unattached individuals, small families (consist of 2 to 5 members), and large families (consist of 6 and more members). Tables were drawn from the collected data to show the existing client situation regarding the areas studied. Cross tabulations with the findings of the client attitude towards the Department and the worker from Chapter 8 and also findings on attitude toward work from Chapter 7 were also utilized to show the relationship of the areas studied with client attitude.

IV. FINDINGSReported Receipt of Service

Clients were asked during the interview whether or not they were receiving any of the six listed services which are provided in addition to financial assistance at the present time in the General Welfare Assistance program. Clients were also asked if any of their family members were receiving these services and the kinds received.

Table 3.1 showed the kinds and number of services received by individuals and families receiving G.W.A. in the County and City samples. In the County only two of the six listed services were reported received by respondents in five cases, which was half of the County sample. These were prosthetic appliance (in this case eye-glasses were the specific appliance) and drugs. None of the respondents reported receipt of these services received more than one service and none of the large families in the County sample received any of the listed services. Forty-six per cent of the City sample reported receipt of three of the six listed services. These were homemaking, dental, and drug. Contrary to the County sample there were seven respondents in the City sample reported receiving two services. There was one unattached individual reported receiving both homemaking service and drug. Three of the small families and three of the large families received both dental service and drug.

Among the six listed services, it was found that drug was the service most frequently received by the respondents (45 per cent of

the total sample). Dental service was the next frequently received by about 12 per cent of the total sample.

TABLE 5.1

## REPORTED RECEIPT OF SERVICE IN THE COUNTY AND THE CITY SAMPLES

	County				City			
	Unattached Individual	Small Fam.	Large Fam.	Total	Unattached Individual	Small Fam.	Large Fam.	Total
V.O.N.				0				0
Homemaking				0	1			1
Dental				0		4	3	7
Prosthetic	1			1				0
Day Care				0				0
Drug	1	3		4	8	11	4	23
Other				0				0
<b>Total</b>	<b>2</b>	<b>3</b>	<b>0</b>	<b>5</b>	<b>9</b>	<b>15</b>	<b>7</b>	<b>31</b>

TABLE 5.2

## FREQUENCY OF SERVICES RECEIVED

	V.O.N.	HOMEMAKING	DENTAL	PROSTHETIC	DAY CARE	DRUG	TOTAL
County	0	0	0	1	0	4	5
City	0	1	7	0	0	23	31
<b>Total</b>	<b>0</b>	<b>1</b>	<b>7</b>	<b>1</b>	<b>0</b>	<b>27</b>	<b>36</b>

The data showed that all the respondents reporting receipt of services obtained the required services immediately or shortly after they were granted welfare assistance. In all cases these services were granted upon application. Upon further investigation, it was found that all these applicants received C.W.A. for medical reasons. This coincided with the kind of service most used by respondents, namely, drug. Dental service was used by families where there were dependent children. Homemaking service was received by only one respondent for a short period after returning home from the hospital. Eye glasses were received by only one respondent who was diabetic. However, none of the respondents received day care service, a service emphasized by both the County and City welfare departments. (See later section on Day Care Service for further discussion.)

In correlation to the findings of Chapters 7 and 8--Client Attitude Toward Work and Client Attitude Toward the Department and Worker, respectively, it was found that respondents who did not receive any of the listed services had higher positive attitudes toward work than those who did receive them. In view of the kind of services received, which was medical, it reflected that those who did not receive any service were healthier individuals and hence might be more optimistic and independent in their thinking. (See Chapter 7 for detailed discussion.)

From Table 5.3 both receivers and non-receivers of services in the County and City showed more favourable attitude toward the worker than the Department. A comparison of the attitude of the receivers

and the non-receivers, it was found that negative attitude was positively related to receipt of service. Further exploration showed that non-receivers of services generally did not know about the existence of the listed services and hence might express no negative attitude.

TABLE 5.3

A COMPARISON OF CLIENT ATTITUDE BETWEEN RECEIVERS AND NON-RECEIVERS OF SERVICES IN THE COUNTY AND THE CITY SAMPLES

	Receivers of Services				Non-Receiverers of Services			
	Attitude to Department		Attitude to Worker		Attitude to Department		Attitude to Worker	
	County %	City %	County %	City %	County %	City %	County %	City %
Positive	40	42	80	50	40	54	100	69
Negative	20	54	0	48	60	31	0	19
No Opinion	40	4	20	4	0	15	0	12
	100	100	100	100	100	100	100	100

#### Knowledge of Service

The purpose of this section is to describe client's awareness of different kinds of service and the characteristics of the clients who know about other kinds of services besides those reported received.

It is also the purpose of this section to show the sources where the clients obtained their knowledge about the services.

In the County sample, 40 per cent of the clients knew about five of the listed services except prosthetic appliance. In the City sample, 44 per cent of the clients knew about all the listed services. Seventy-five per cent of those who were aware of the services in the County did not report receiving any service yet in two instances they applied for them. They then switched to the Provincial welfare assistance before they knew the result. Fifty per cent of these respondents were aware of more than one service. There was only one respondent receiving service who was aware of the other available services.

TABLE 5.4

## CLIENT AWARENESS OF SERVICE IN THE COUNTY AND CITY SAMPLES

	County				City			
	Unattached Individual	Small Fam.	Large Fam.	Total	Unattached Individual	Small Fam.	Large Fam.	Total
V.O.N.		1		1	3	6	1	10
Homemaking		1		1	2	2	0	4
Dental	1	1		2	2	5	1	8
Prosthetic				0	5	2	0	5
Day Care		1		1	3	3	0	6
Drug			1	1	4	6	1	11
Other				0	0	0	0	0
Total	1	4	1	6	17	24	3	44

Fifty per cent of those respondents who knew about extra services in the City sample were receiving some kind of service. Two respondents who knew about eye-glasses and drug were available applied for them and were refused for the reason of not being offered. Both of the respondents knew about these services from sources other than the field worker. In comparison, respondents reported receipt of services knew about them mainly from field workers or other sources like the Children's Aid Society or family doctor. This showed that the perception of need might be entirely different between clients and agencies. Forty-five per cent of these respondents were aware of more than one service offered by the welfare departments.

TABLE 3.5  
SOURCE OF KNOWLEDGE IN THE COUNTY AND CITY SAMPLES

Source	Number of Services Known		
	County	City	Total
Friends	0	14	14
Field Worker	6	15	21
Relatives	0	2	2
Other Recipient	0	5	5
Others	0	8	8
Total	6	44	50

All the respondents aware of the listed services offered in the County welfare department reported knowledge from field workers only.

In the City, respondents obtained knowledge from a variety of sources besides field worker, such as friends, relatives, other recipients and other sources like newspaper, Children's Aid Society, hospital, family doctor, and V.O.N. nurses. Some respondents had also knowledge of as many as five of the six different kinds of services offered.

Both in the County and City less than half of the samples had knowledge about auxiliary services available. This lack of knowledge might be the result of little exposure to information, either by not being aware of or not being made aware of the various kinds of service in the program. A comparison of the County and City clarified this assumption. The only source of knowledge from the field worker in the County showed that because of geographic factors respondents living in the County had little or no contact with other sources of information whereas in contrast, the City, because of its proximity, allowed clients to come into contact with other sources of information besides field worker. There are also other factors involved such as the nature of the County and City clients, the different policy applications of the County and City agencies, the nature of the field workers, and other unforeseeable factors.

Respondents who were aware of the existing services showed highly positive attitudes toward the worker and the department. In comparing this to the less favourable attitude toward both the worker and department showed that the positive relationship between client and worker was a major factor. (See Table 5.6.)



TABLE 5.6

A COMPARISON OF CLIENT ATTITUDE BETWEEN THOSE WHO KNOW  
AND THOSE WHO DO NOT KNOW ABOUT THE SERVICES  
IN THE COUNTY AND CITY SAMPLES

	Know				Do Not Know			
	Attitude to Department		Attitude to Worker		Attitude to Department		Attitude to Worker	
	County %	City %	County %	City %	County %	City %	County %	City %
Positive	50	64	100	73	33	36	33	36
Negative	25	36	0	27	50	64	50	44
No Opinion	25	0	0	0	17	0	17	20
	100	100	100	100	100	100	100	100

### The Need of Service

The need of service described in this section was those that were expressed by the respondents that they need additional service for the benefit of living and to alleviate the existing condition of life.

Both the County and City respondents expressed great need for the services under study. Eighty per cent of the County clients expressed the need for five of the six listed services. None of the respondents expressed need for day care service. The reason was speculated to be that mothers were unwilling to leave their children for work since they could not find any job that could maintain them. Another factor was that transportation was expensive. Dental service and drugs were the most "needed" services according to the respondents. The two

large families who did not receive any service and did not know about them expressed need for dental and drug service. They both were dissatisfied with the program in that they were not informed about services they were entitled to.

TABLE B.7

## CLIENT EXPRESSED NEED OF SERVICE IN THE COUNTY AND CITY SAMPLES

	County				City			
	Unattached Individual	Small Fam.	Large Fam.	Total	Unattached Individual	Small Fam.	Large Fam.	Total
V.O.N.	1	1		2	2	1	1	4
Homemaking	1		1	2	2	5	2	9
Dental	1	2	2	5	9	12	2	23
Prosthetic			1	1	2	2	2	6
Day Care				0	0	4	0	4
Drug	1	1	2	4	4	6	0	10
Other				0	4	2	0	6
Total	4	4	5	14	23	32	7	62

Seventy per cent of the City respondents expressed need for various kinds of services. Besides the six listed services they also indicated a need for such services as occupational training course, transportation, counselling, house repair, legal aid, and low-cost housing. Dental service and drug were also the most needed services being expressed. There were only seven of these respondents who expressed a need for services knew about them but did not apply for them. It was impossible

to determine from the data available if this unwillingness was a result of inadequate or unpleasant provision of service. This coincided with the findings in the Podell study that client might want to solve their problems in their own way, perhaps seeking service outside the Department.<sup>17</sup>

The majority of the respondents in the total sample who expressed a need for services other than financial did not apply for them because they did not know about them. This was confirmed by the Podell study that "knowledge of the actual availability of a service must be regarded as a major determinant of initiation of a request for that service".<sup>18</sup>

The Podell study also found that "knowledge of the availability of a service from the Department may, for many clients, increase the likelihood of their expressing a need for that service".<sup>19</sup> This supported the finding of this chapter that the respondents were informed about the availability of service by the interviewers and once the respondent became aware of the available services, he was eager to get help.

In comparing client expressed need with reported receipt, there was a discrepancy. A much greater number of respondents expressed a

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<sup>17</sup>Op. cit., p. 21.

<sup>18</sup>Richard Pomeroy in collaboration with Harold Yahr and Lawrence Podell, Studies in Public Welfare: Reactions of Welfare Clients to Caseworker Contact, New York: The Centre for the Study of Urban Problems, 1969, p. 7.

<sup>19</sup>Pomeroy, Reactions of Welfare Clients to Social Service, op. cit., p. 9.

need for service than was receiving them (see Fig. 5.1). One of the reasons was that client's perception of need might not be the same as the agency's definition of need. To some degree the findings of this chapter collaborate the Podell findings and other studies that find "the poor are likely to 'somaticize' their psychological distress and report it concurrent with their physical illness".<sup>20</sup> This means that the poor often feel ill, but may not have a medically certifiable disability even though their health as a group is poorer than that of the general population.

### Day Care Service

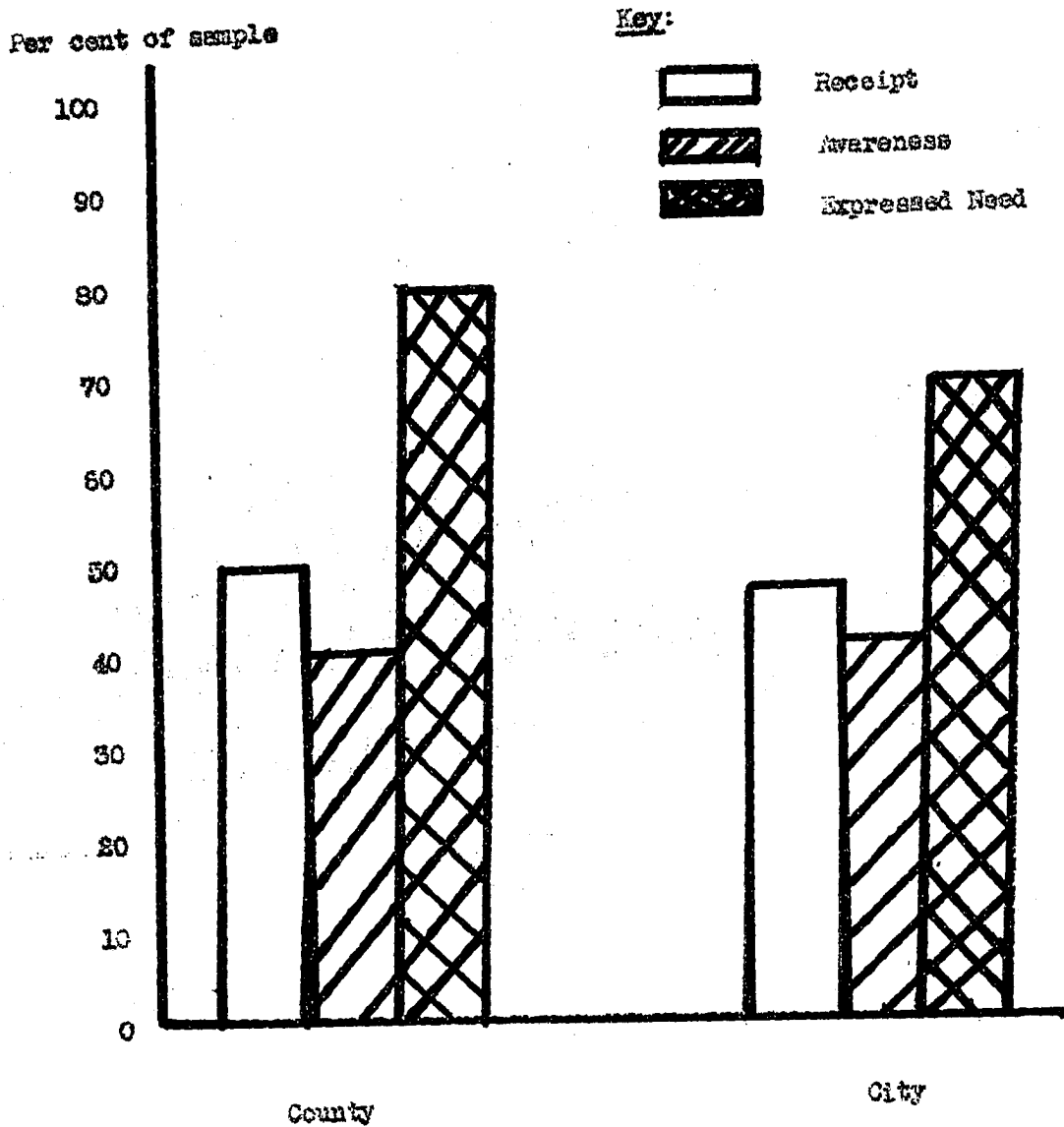
Because the need for day care centres sponsored by the government was recognized both in Essex County and the City of Windsor, both the County and City Councils approved the establishment of a public day care centre program in each area. The Essex County Day Care Centre was opened on April 20, 1970, in Amherstburg, and the Municipal Day Care Centre was opened on April 6, 1970, in the east end of the City. This section will explore whether any of the respondents who expressed need for day care service utilized this service.

In Essex County only one of the respondents in the sample lives within proximity of the Amherstburg Day Care Centre. This family has a child under one year of age and hence will not be eligible for the

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<sup>20</sup>Richard Pomeroy in collaboration with Robert Lejeune and Lawrence Podell, Studies in the Use of Health Services by Families on Welfare: Utilization by Public-Assisted Families. New York: The Centre for the Study of Urban Problems, 1969, pp. 96-97.

Fig. 5.1.--A comparison of client receipt, awareness and expressed need of service in the County and City.



services. It was found that there is a family receiving G.W.A. which is not in our sample is utilizing the day care service assisted by the Essex County Department of Social and Family Services.

In the City of Windsor, none of the four respondents expressing need for day care service utilizes the Municipal Day Care Centre. Upon exploration it was found that none of the welfare recipients was informed about the availability of this service. These four families meet the priority given on basis of need stated in the Policy of City of Windsor Day Nursery section 5 (a) and (b): "Priorities will include: (a) Families with only one parent in the home. (b) Families of low income."<sup>21</sup> These four families all have minor children and three of the parents are females under the age of 27 and are unable to work or take vocational training course because of the children. One male parent is unable to work because of his inability to find someone to take care of his two children.

Apparently, in the publicized Municipal Day Care Centre welfare recipients were not specially urged to utilize this day care service, although the public was informed of its program by general announcement and a letter to community agencies. Sections 2 and 5 of the Policy apparently disqualify welfare recipients in that "Primarily the Day Nursery will serve working parents of all incomes", and only "when the Day Nursery is fully subscribed, priority will be

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<sup>21</sup> Social Services Department, City of Windsor, Policy of City of Windsor Day Nursery, Windsor, Social Services Department, 1970.

given on basis of need."<sup>22</sup> This centre is "ideally situated for those in the east end of the city",<sup>23</sup> a middle and upper-middle class area. Transportation which is the responsibility of the parents,<sup>24</sup> hence, poses a major problem to families on welfare. This clearly does not take into consideration the recommendations of The Day Care Committee of the Social Planning Division of the United Community Services of Greater Windsor to Windsor City Council. The Committee recommended that "location should be in an area of the city that has easy accessibility as well as proven need", and also that "consideration be given to the addition of adequate day care program facilities for children in the public housing projects".<sup>25</sup> The present policy also overlooks the need of the welfare mother who "just cannot go out without her family due to the lack of money for the babysitter", and to have "a chance to get away from the daily routine".<sup>26</sup>

#### V. SUMMARY

This chapter presents an analysis of the inter-relationship between Essex County General Welfare Assistance recipients' awareness

<sup>22</sup>Ibid.

<sup>23</sup>Gail Pirie, "Windsor Day Care a Reality by the End of March", The Windsor Star, February 28, 1970, p. 22.

<sup>24</sup>Policy of City of Windsor Day Nursery, op. cit., Section 11.

<sup>25</sup>United Community Services of Greater Windsor, Day Care Committee Recommendations to Windsor City Council, United Community Services, 1968, p. 2.

<sup>26</sup>The Senate of Canada Proceedings of the Special Senate Committee, "Brief from 'Up to the Neck' Newsletter, Montreal", Poverty, No. 12, December 9, 1969, p. 34.

of, need for, and receipt of services other than financial, and the services actually available to them under the General Welfare Assistance Act of 1967 and Regulations and related legislation through the Essex County and City of Windsor social services departments, the two agencies serving G.W.A. clients in Essex County. A sample of 60 G.W.A. recipients (10 in the County and 50 in the City) were interviewed and asked to relate their present or past (as applicable)<sup>27</sup> experience with the G.W.A. segment of the public assistance program. In addition to their reported receipt of services, clients were also asked their knowledge of, their need for, and their opinion about the six available auxiliary services. Their reported receipt of any of these six services and their knowledge about them were related to their attitude toward the Department and the worker. Both receivers and non-receivers of services were related to their attitude toward work. This chapter also attempts to draw attention to the direction in which the existing types of services could be expanded in the future based on the client's point of view. For example, it is clear that a dental care service other than extractions only is necessary.

In summary, client awareness of the availability of services other than financial was very low--less than half of the sample (40 per cent in the County and 44 per cent in the City). Client reportage of receipt of service was also at a relatively low level (50 per cent in the County and 48 per cent in the City). The only service reported

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<sup>27</sup> Since the Municipal Welfare Agencies provide mainly temporary assistance, a number of the respondents were no longer receiving G.W.A. at the time of the interview.



being received by a relatively great number of the sample was drug. A small number received dental service and only one received homemaking service because of being hospitalized and another received eye-glasses because of diabetic condition. Other services like V.O.N. and day care services were not received and yet there was an expressed need for both, especially for day care service in the City. The initial policy of the City of Windsor Day Nursery does not readily avail itself for utilization by welfare clients. Knowledge of the availability of service was found to be an important determinant of initiation of a request for service. Many times need was aroused after clients learned about the availability of the services from the interviewers. There seemed to be a discrepancy between client's perception about need and the Department's definition of need. This was shown by the large number of clients expressing a need for more services while only a small number receives them. This difference could be due to the class and ethnic differences, the different values toward work, and the Department's attempt to discourage dependency. However, there was little consideration about the perpetuation of welfare clients' dependency because of the unmet needs.

Client attitude toward work was found to be more positive among non-receivers of service rather than receivers. Since the services received were mainly medical this reflected that non-receivers were healthier and more optimistic individuals. Client attitude was much more favourable toward the worker than the Department. Clients who were aware of the existing services showed more positive attitude

toward both the Department and worker than those who were not aware. Both receivers of services showed a more positive attitude toward the worker than the Department generally, showing a favourable relationship between worker and client in this group.

Seventy-five per cent of the sample was satisfied with the service they received. Regarding the services under study, the general pattern of dissatisfaction was with reference to the extensiveness of the available services offered by the Welfare Departments. For example, a family with two parents and eleven children, ten of whom were dependent, owed the dentist four hundred dollars for fillings and repair for the children. The father, forty years old, needed eye-glasses for far-sightedness but could not afford them so he ended up sharing the same eye-glasses with his wife. Dissatisfaction was also expressed by the respondents that they were not informed about the availability of the services. Another family with two parents and nine dependent children had to keep their oldest daughter, who was attending high school, at home to help the mother. They did not know anything about the services in the program. It was also the personal experience of the interviewer that a few clients even refrained from seeing doctors because they could not afford them. They had no knowledge about what they were automatically entitled to when they received public assistance. The author observed that there was no pamphlet or brochure in the City Welfare Agency waiting room to inform clients what was available to them whereas in the County Welfare Agency, an attempt was made in this direction. It

was also observed that it was up to the individual field worker to inform the clients about what they were entitled to apply for. The eligibility requirements for the services and agency policies were beyond the scope of this study.

The findings of the open-ended questions about client opinions showed that the vast majority of the clients wanted more money grants. This corroborated the Podall study that the vast majority of welfare clients knew about extra money grants and was ready to utilize them.<sup>28</sup> It therefore can be concluded that need is expressed in an hierarchical order according to A.M. Maslow (1962),<sup>29</sup> that need for services includes many more than the six listed ones. The additional inclusion of services could be further researched out.

Services are available and provided according to the General Welfare Assistance Act but how they are administered is often questioned critically by the public. Hence agencies need evaluative studies in the area of services. In sum, this is not a study of need, but rather an attempt to describe existing phenomena in terms of the receipt of services, the unmet needs for services, and the gaps of services offered by the agencies for further critical studies aimed at the improvement of services in public assistance, particularly General Welfare Assistance.

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<sup>28</sup>Pomeroy, Reactions of Welfare Clients to Social Service, pp. 9, 11.

<sup>29</sup>Abraham H. Maslow, Toward a Psychology of Being, Toronto: D. Van Nostrand Company, Inc., 1962, pp. 55-56.

CHAPTER 6

CLIENT ATTITUDES TOWARDS  
ELIGIBILITY REQUIREMENTS

--Joyce Timpson

## I. PURPOSE AND INTRODUCTION

The purpose of this chapter is to determine: (a) whether welfare clients have negative attitudes towards eligibility requirements; and (b) to what extent. The importance of this topic of negative attitudes towards welfare eligibility requirements lies in the fact that if shame and degradation are associated with proving eligibility, these factors may contribute to a person's loss of motivation for rehabilitation.

Currently the concept of the guaranteed annual income is being considered for implementation as the basic social welfare policy in some countries. The crux of this policy is the absence of stigma attached to receiving public financial aid and the elimination of the "means test". Under existing eligibility policies, applicants must continuously and extensively demonstrate their eligibility by conforming to multiple and complex eligibility investigations including home visits and very personal inquiries.

For the purpose of this author's research, welfare (specifically General Welfare Assistance) eligibility requirements are being classified into two categories--"official" and "unofficial" requirements. Official requirements refer to those requirements to which the applicant must conform in order to become eligible for welfare assistance; unofficial requirements refer to those requirements the recipient must conform to in order to remain eligible for welfare assistance. These two types of requirements will be explained further here:

a) Official Requirements. - These requirements are those which are stated explicitly in the General Welfare Assistance Act and Regulations outlining the conditions necessary for a person to qualify for welfare receipt. The following extract of the Act spells out this requirement:

...'person in need' means a person who by reason of inability to obtain regular employment, loss of the principle family provider, illness, disability of age, is found...to be unable to provide adequately for himself and his dependents, or any of them, because his budgetary requirements as determined hereunder exceed his income as determined under section 11.<sup>1</sup>

In determining whether a person in need is eligible for assistance, a welfare administrator or a regional welfare administrator shall, a) take into account the budgetary requirements of the applicant and any of his dependents<sup>2</sup> and the liquid assets that are available;...<sup>2</sup>

An application made for any class of assistance shall be accompanied by a consent to inspect assets in Form 3.<sup>3</sup>

These requirements are the basis of a procedure which is commonly referred to as the "means test". The means test consists of the applicant declaring to the welfare investigator all assets, resources and income he has and signing consent to an inspection of accounts he has in any financial institution. If he has assets which can be readily liquidated (savings, bonds) he must use these up to become eligible. In other words, he must prove his indigency, or become indigent to be eligible for public assistance.

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<sup>1</sup>Ontario, Province of; Department of Social and Family Services, General Welfare Assistance Act 1967 and Regulations, (Toronto: Parliament Buildings, 1967), Section 2 of the Regulations, p. 2.

<sup>2</sup>Ibid., Section 3 of the Regulations, Article 3, Clause (a), p. 3.

<sup>3</sup>Ibid., Section 6 of the Regulations, Article 5, p. 4.

There is general consensus in the literature on the detrimental effects of the means test that advocates the abolition of its present form. James Dumpson, former Commissioner of Welfare of New York City and now Dean of the Fordham University School of Social Service, has summed up the effects by the following statement: "We hold fast to the meanest possible application of a means test which strips those in need and who muster enough strength to apply for public assistance, of the last vestiges of dignity and self respect by requiring that they, in fact, be paupers . . . . We prattle about strengthening family life, yet we continue in public assistance practices and regulations to humiliate parents in the process of attempting to help them."<sup>4</sup> Walter Bentrup, Field Representative, Louisiana Department of Public Welfare, expanded on the humiliation process by pointing out that the means test results in a group of "sturdy beggars who go from place to place in a 'will of the wisp' search for jobs that do not exist, or find a physician who will state that a small tolerable pain is incapacitating."<sup>5</sup> Not only is the means test a humiliating experience but it is also believed to be an inefficient method of administration. Bentrup claims that it is a drain on the budget while this money could be used in providing needed services. He also argues against the means test on the basis that eligibility requirements are unrelated to need and poverty and should constitute the only test.<sup>6</sup> Other authors have proposed solutions to the

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<sup>4</sup>James R. Dumpson, "Our Welfare System--Radical Surgery Needed", Public Welfare, XXIII (October, 1965), 230.

<sup>5</sup>Walter G. Bentrup, "What's Wrong With the Means Test", Public Welfare, XXIII (October, 1965), 237.

<sup>6</sup>Ibid., pp. 238-40.

dilemma described by Bentrup. These solutions constitute what is basic to the Guaranteed Annual Income concepts. For example, Edward Schwartz proposed in 1964 when this concept was new that the client on welfare produce a personal statement, similar to the income tax procedure, in which the client declares his anticipated income, the number of dependents he has and a statement of value of his possessions. The government would reimburse him to make up his income deficit if necessary to an adequate income for his needs.<sup>7</sup> Others such as George Hoshino, who is Associate Professor of the University of Pennsylvania School of Social Work, advocate an applicant's self-declaration of need which would be handled by eligibility technicians while social workers would give service.<sup>8</sup> These ideas are not without testing. Stephen Simond, (Commissioner, Assistance Payments Administration, Social and Rehabilitation Service, D.H.E.W.) reports that the self-declaration system as tried in Maine revealed the applicants to be scrupulously honest.<sup>9</sup> Hoshino also cites examples of successful projects in Alabama, West Virginia, Colorado, and California where this was tried with Old Age Security.<sup>10</sup> The implications of these reports are that welfare clientele are more honest than generally thought. If so, then the rigid eligibility requirements are highly likely to instill an

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<sup>7</sup>Edward E. Schwartz, "A Way to End the Means Test", Social Work, IX (July, 1964), 4-5.

<sup>8</sup>George Hoshino, "Simplification of the Means Test and Its Consequences", Social Service Review, XLII (September, 1967), 237-49.

<sup>9</sup>Stephen Simond, "Declarations and Incentives: New Approaches to Public Assistance", Public Welfare, XXVI (January, 1968), 67-71.

<sup>10</sup>Hoshino, op. cit., pp. 242-3.



atmosphere of distrust of the client and hence humiliation.

Empirically on this subject, Harold Yahr and George Pomeroy in collaboration with Lawrence Podell (he is mentioned in the preceding chapter), found that a significant degree of negative attitudes towards the investigation did exist in the majority of their respondents. More significantly it was found in that study that negative attitudes towards eligibility requirements were positively related to the following:

- failure to regard the caseworker as a helping person.
- reluctance to ask the caseworker for advice about children, money management and shopping.
- failure to perceive the welfare department as a helping agency.
- less likelihood of being aware of other agency services such as marital counselling, college education opportunities.<sup>11</sup>

These findings are important as they are indicative of negative attitudes being a factor in lack of motivation for rehabilitation, that is the failure of clients to seek out those services implies this as these services mentioned are designed for rehabilitation.

b) Unofficial Requirements. - These requirements are those which are not outlined explicitly in the Act but are set down at the discretion of the local administrator by virtue of Section 5.

The municipal welfare administrator shall receive applications for assistance and shall determine the eligibility of each applicant for assistance, and where the applicant is eligible, shall determine the amount of the assistance and direct provision thereof, and he may from time to time vary any amount so determined.<sup>12</sup>

Such requirements vary with the administrator but the following

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<sup>11</sup>Harold Yahr and Richard Pomeroy, Effects of Eligibility Investigation on Welfare Clients, Studies in Public Welfare. (New York: City University of New York, 1966).

<sup>12</sup>General Welfare Assistance Act and Regulations, op. cit., Section 5 of the Act, Article 2, p. 2.

are requirements that are known to exist in some welfare agencies:

1. Employable clients must report weekly to the local Canada Manpower Centre to look for work.
2. Clients with automobiles are required to surrender their licence plates while on welfare.<sup>13</sup>
3. Clients are required to let their welfare officer into their homes even if they do not wish to.
4. Widowed, separated, divorced or single women on welfare may not have male companions who are not relatives stay with them.<sup>14</sup>
5. The purchase of beer or liquor or other luxuries may be questioned even if the person has adequately budgeted for them out of his allowance.

Violation of these requirements may put a client in danger of being cut-off assistance at the discretion of the administration. These requirements reflect the basic punitive policies of the welfare system. Dumpson attributes eligibility requirements to the Old English Poor Law mentality which pervades public welfare philosophy and administration.<sup>15</sup> Like the official requirements, the unofficial requirements could well induce feelings of shame and degradation as well as feelings of impingement on their rights. Again negative attitudes towards the unofficial requirements might be a factor in loss of motivation for rehabilitation.

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<sup>13</sup>This requirement is not applicable to the County welfare office because of the rural district served.

<sup>14</sup>This requirement was brought to the attention of the Ontario Court of Appeal by the Canadian Civil Liberties Association on behalf of a client who was cut-off welfare for this reason (see the Toronto Globe and Mail, January 14, 1970, p. 9). Recently the requirement has been changed by amendment of Ontario Regulation 239/67 to 458/67, Section 1, (1), (e), (iii), Amendments to the Regulations Under the General Welfare Assistance Act. Effective May 1, 1970, a person living as a "spouse" although not legally married may be included as an eligible dependent.

<sup>15</sup>Dumpson, op. cit., p. 230.

## II. DESIGN OF THE STUDY

### A. Hypotheses

The following is the hypothesis to be tested in this part of the study:

Eligibility requirements induce negative attitudes of clients towards them.

To support or refute this hypothesis the following hypotheses will also be tested:

Negative attitudes towards eligibility requirements are related to:

- the value of the client's assets at the time of application.
- the value of the client's assets required to be liquidated for eligibility.
- the reason for application for welfare.
- positive attitudes towards work.
- negative attitudes towards the agency and welfare worker.

### B. Tools for Collection of Data on Eligibility Requirements<sup>16</sup>

#### 1) Case Review Schedule

Information utilized will be the assets and resources at the time of application, family composition (whether a two parent or one parent family or a single person) and reason for application.

#### 2) Structured Interview Schedule

The introductory questions and the "Eligibility Requirements" section of the interview were designed to determine which respondents

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<sup>16</sup> For a detailed description of the tools, the reader is referred to Chapter 2 of this report and to Appendixes I and II for the Case Review Schedule and the Structured Interview Schedule.

had been required to conform to certain of the requirement issues. Specifically issues enquired about in the introductory questions were with regards to any assets they were required to liquidate, whether or not the respondent is required to report to the employment office weekly, whether or not the person (if a female) had male companions who were no longer allowed to stay overnight with her, and whether or not the person had surrendered his driving privileges.

The second set of questions were in the form of a Likert scale which is a five point ordinal scale. For each issue two statements were made to which the interviewee was to respond. One statement was phrased negatively and the other positively. This technique was designed to serve as a built-in validity test.<sup>17</sup> At the end of each question is a number which indicates the corresponding question(s) on that issue.

Each response was given a score ranging from -2 for a response indicating a strongly negative attitude towards the requirement to a score of +2 for a response indicating a strongly positive attitude towards the requirement. A neutral response was given a score of 0. For each respondent the algebraic sum<sup>18</sup> of all his responses was computed. A final score of 0 was taken as an overall neutral attitude towards the requirements. A positive score was taken as an overall

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<sup>17</sup>Although this was designed for this, the use of the technique was limited as will be discussed later.

<sup>18</sup>"Algebraic" rather than "arithmetic" sum is used here to take into account the fact that negative and positive values are being summated, not just absolute values (an arithmetic sum of numbers refers to simple addition of absolute value without regard to the sign of the number).

positive attitude and a negative score was taken as an overall negative attitude.

For the purposes of this research the symbol  $I$ , Index of Eligibility, will be used to represent the algebraic sum of responses for each respondent. Computations of  $I$  were made for both official and unofficial requirements separately ( $I_o$  and  $I_u$  respectively). The algebraic sum of the index for official requirements ( $I_o$ ) and index for unofficial requirements ( $I_u$ ) yielded the overall total attitudinal Index of Eligibility,  $I_t$ . The maximum possible positive value of each of  $I_o$  and  $I_u$  was +20 and the maximum possible negative value of  $I_o$  and  $I_u$  was -20. For  $I_t$  these figures were +40 and -40 respectively. A value of  $I$  less than ( $<$ ) 0 indicated negative attitudes, a value of  $I$  greater than ( $>$ ) 0 positive attitudes, and a value of  $I$  equal to ( $=$ ) 0 neutral attitudes.

The Likert scale was chosen over the usual open-ended question technique of measuring attitudes for several reasons. The first reason was so that quantitative data could be obtained for statistical analysis; the second reason was the nature of the population, the assumption being that many welfare clients are unable to verbalize their attitudes. The interview form rather than a questionnaire per se was used again due to the nature of the population, the assumption being that some interpretation and explanation of the questions would be necessary. It was found, however, that many of the respondents were able to express themselves quite adequately and it is conceivable that open-ended questions could have sufficed with many respondents. The technique of the Structured Interview did prove to be useful as it was found that

interpretation and explanation of questions was necessary with some respondents. It also gave the respondent the opportunity to qualify his responses if ambiguity was indicated.

The Likert scale technique was used in this same way for the following two chapters of the research, Client Attitudes Towards Work and Client Attitudes Towards the Department and the Worker.

C. Methods Used in Testing Hypotheses  
 --Working definitions, independent and dependent variables

Hypothesis 1: "Eligibility requirements will induce negative attitudes of clients towards them."

"Eligibility requirements": These have been outlined in section I of this chapter.

"Negative attitudes": These will be determined as outlined above. It will be determined the percentage of respondents with overall indices of negative attitudes as well as the percentage of persons with 75 per cent, 50 per cent, and 40 per cent of their twenty responses indicating a negative attitude.

It will also be determined the nature and degree of negative attitudes towards the various issues of official and unofficial requirements.

Independent variable - eligibility requirements.  
 Dependent variable - negative client attitudes as determined by questions 6-25 inclusive in the Structured Interview Schedule.

Hypothesis 2: "Negative attitudes towards eligibility requirements are related to the degree of indigency of the applicant."

Independent variable - Degree of indigency  
 Definition - Three groups were isolated--those who owned property, those with subsidized mortgages and those completely indigent.

Tool - Case Review Schedule, Item 19.

Dependent variable - Negative attitudes  
 Tool - Structured Interview  
 questions 6-25 inclusive.

Hypothesis 3: "Negative attitudes towards eligibility requirements are related to liquidation of assets by clients to become eligible for welfare."

Independent variable - Liquidation of assets

Definition - liquidated - converted into ready cash.

Tool - (a) Structured Interview

questions 1 and 2 (a), (b), (c)

(b) Case Review Schedule item 19, 20, 21.

Dependent variable - Negative attitudes

Tool - (a) Structured Interview

questions 6-25 inclusive

(b) Attitudes of those who were required to liquidate assets will be measured by questions 10 and 13 to obtain specific attitudes towards the fact that they had to liquidate assets.

Hypothesis 4: "Negative attitudes toward eligibility requirements are related to the reason for application."

Independent variable - Reason for application

Definition - Reasons for application will be

categorized into the following

groups: single person (illness),

one parent families, two parent

families (illness or unemployment of breadwinner).

Tool - Case Review Schedule, items 27, 29 and 4 and 7.

Dependent variable - Negative attitudes toward eligibility

Tool - Structured Interview questions 6-25.

Hypothesis 5: "Negative attitudes towards eligibility requirements are related to positive attitudes towards work."

Independent variable - Negative attitudes toward eligibility

Tool - Structured Interview questions 6-25.

Dependent variable - Attitudes towards work

Tool - The findings of client's attitudes

towards eligibility requirements will

be compared with the findings of client

attitudes towards work (Chapter 7)

using the Spearman Rank Method of

Correlation to indicate a positive or

negative correlation.

Hypothesis 6: "Negative attitudes towards eligibility requirements are related to negative attitudes toward the welfare agency and the welfare worker."

Independent variable - Negative attitudes towards eligibility

Tool - Structured Interview questions 6-25.

Dependent variable - Attitudes towards the agency and the worker

Tool - The results of client attitudes towards eligibility requirements will be compared with the findings of client attitudes towards the agency and the worker (Chapter 8). Correlation coefficients will be determined using the Spearman Rank Method of Correlation to indicate a positive or negative correlation.

### The Issues

The following are the various issues in eligibility requirements and the questions designed to determine client attitudes towards them:

Liquidation of assets - questions 10 and 13.

Inquiry into reasons for application - questions 8 and 12.

Inquiry into assets - questions 7 and 9.

Right to inspect assets - questions 11 and 14.

Client unable to refuse admission of welfare officer into his home - questions 16 and 19.

Employables must report weekly to the employment office - questions 17 and 20.

Single women unable to have men in home overnight - questions 18 and 22.

Use of welfare money for beer or liquor - questions 21 and 24.

Loss of driving privileges - questions 23 and 25.

### III. THE FINDINGS

#### A. Eligibility Requirements and Client Attitudes

Hypothesis 1: Eligibility requirements will induce negative attitudes of clients towards them.

The findings are summarized in Tables 6.1, 6.2, 6.3 and 6.4 with respect to findings for the city and county both separately and combined, and with respect to official and unofficial separately and combined.



### 1) Kinds of Attitudes Towards Eligibility Requirements

The percentages of respondents who have negative, positive or neutral attitudes are summarized in Table 6.1. In the entire sample the percentage of persons with general negative attitudes towards the requirements is 28.3 per cent. For generally positive attitudes the percentage is 60 per cent and for generally neutral 11.7 per cent. In the entire sample 26.6 per cent of the respondents have at least one half of their responses indicating negative attitudes towards the requirements (Table 6.2).

### 2) Comparison of City and County Samples

The percentage of respondents with an overall negative Index of Eligibility  $I_t$  in the city sample is 30 per cent. In the county this figure is 20 per cent. It is not possible to conclude that the city respondents have 10 per cent more negative attitudes because the size of the city sample as compared to the county sample is much too large. The total county sample consists of only ten cases; therefore the 20 per cent represents only two cases.

However when attitudes towards official and unofficial requirements are considered separately, there is a trend for county respondents to indicate more negative attitudes than city respondents (Table 6.2). Again, the size of the county sample is much too small for valid comparison of the county sample with the city sample. Hypothetically if the percentage were vastly different between county and city (say 90 per cent for the county and 10 per cent for the city), then some conclusions might be made. Also it is not possible to statistically test the results we do have because the tool used was an ordinal scale on

which only limited statistical analysis is possible, that is, calculations of medians and percentages only.

TABLE 6.1

PERCENTAGE OF CLIENTS WITH NEGATIVE, POSITIVE AND NEUTRAL ATTITUDES  
TOWARDS ELIGIBILITY REQUIREMENTS IN THE CITY OF WINDSOR  
DEPARTMENT OF SOCIAL SERVICES AND ESSEX COUNTY  
DEPARTMENT OF SOCIAL AND FAMILY SERVICES  
RESEARCH SAMPLES

Type of Requirement	Group	Per cent negative I's in sample (I<0)	Per cent positive I in sample (I>0)	Per cent neutral I in sample (I=0)
Overall attitudes towards requirements (I <sub>t</sub> )	City	30	58	12
	County	20	70	10
	City & County combined	28.5	60	11.7
Attitudes towards official requirements (I <sub>o</sub> )	City	22	70	8
	County	30	60	10
	City & County combined	25.3	68.3	8.3
Attitudes towards unofficial requirements (I <sub>u</sub> )	City	38	52	10
	County	50	50	0
	City & County combined	40	51.7	8.3

TABLE 6.2

NEGATIVE ATTITUDES TOWARDS ELIGIBILITY REQUIREMENTS FOR  
CITY AND COUNTY SAMPLES

Type of Requirement	Group Considered	Median	Range of I scores		Degree of Negative Attitudes as percentages	
			Min.	Max.	Per cent of all respondents with negative attitudes (I < 0)	Per cent of all respondents with 50% of their responses negative
Overall (I <sub>t</sub> )	City	3.0	-15	+19	30	28
	County	3.0	-9	+7	20	20
	City & County samples combined	3.0	-15	+19	28.3	26.6
Official (I <sub>o</sub> )	City	2	-9	+9	22	28
	County	3	-7	+5	30	40
	City & County samples combined	2.5	-9	+9	23.5	30
Unofficial (I <sub>u</sub> )	City	1	-13	+12	33	42
	County	0	-4	+8	50	50
	City & County samples combined	5.5	-13	+12	40	43.5

One noteworthy fact in comparing the city and county lies in the ranges of the responses. The range for the city for official requirements is -9 to +9, for unofficial requirements, -13 to +12, and for the combined requirements, -15 to +19. The range for the county for official requirements is -7 to +5, for unofficial requirements -4 to +8 and for the combined requirements, -9 to +3. These results are summarized in Table 6.3. The persons who have the most extreme negative scores lived in the city.

TABLE 6.3

COMPARISON OF RANGE OF SCORE OF I FOR  
CITY SAMPLE AND COUNTY SAMPLE

	City		County	
	Min.	Max.	Min.	Max.
Official	-9	+9	-7	+5
Unofficial	-13	+12	-4	+8
Total	-15	+19	-9	+13

It is still not possible to conclude that any differences exist between the city and county respondents even if the degree of positive responses are considered. Table 6.1 exemplifies the ambiguities. The county has more positive attitudes than the city for overall requirements but fewer for official requirements and approximately the same for unofficial requirements. Because of the size of the county sample, these ambiguities and the limited statistical analysis possible with the tool employed, definite conclusions cannot be drawn in comparing

attitudes of city and county respondents towards eligibility requirements. A larger sample or a tool allowing more extensive statistical tests might have facilitated the formation of some more definite conclusions in comparing the city respondents with the county respondents.

The city sample and county sample of respondents are hereafter treated as one sample.

### 3) Comparison of Official and Unofficial Requirements

Table 6.4 summarizes the comparison of official with unofficial requirements. A clear trend is seen for more negative attitudes towards the unofficial requirements than towards the official requirements, that is, it is indicated that requirements for a person to prove that he remain eligible may be seen as more degrading than the means test.

TABLE 6.4

COMPARISON OF NEGATIVE ATTITUDES TOWARDS OFFICIAL AND UNOFFICIAL REQUIREMENTS, CITY AND COUNTY SAMPLES COMBINED

Type of Requirement	Median	Degree of Negative Attitudes			
		Per cent of all respondents with negative attitudes (I<0)	Per cent of all respondents with 50% responses negative	Range of I Min. Max.	
Overall (I <sub>T</sub> )	3.0	20	20	-9	+7
Official (I <sub>O</sub> )	2.5	23.3	30	-9	+9
Unofficial (I <sub>U</sub> )	.5	40	43.3	-13	+12

$$p = .20$$

A correlation coefficient between official and unofficial requirements was computed using the Spearman Rank Order Method and  $\rho = .20$  was obtained, indicating a low positive correlation between negative attitudes towards official and unofficial requirements. Hence it can be hypothesized negative attitudes towards official requirements are related to negative attitudes towards unofficial requirements.

#### 4) Distribution of Scores

The distribution of scores is shown in Table 6.5 using five point intervals. Scores for attitudes towards official, unofficial requirements, and general requirements are compared. There is clustering of  $I_o$  scores in the +3 to +7 range; clustering of  $I_u$  scores in the -2 to +2 range and clustering of  $I_t$  scores in the -2 to +7 range.

TABLE 6.5

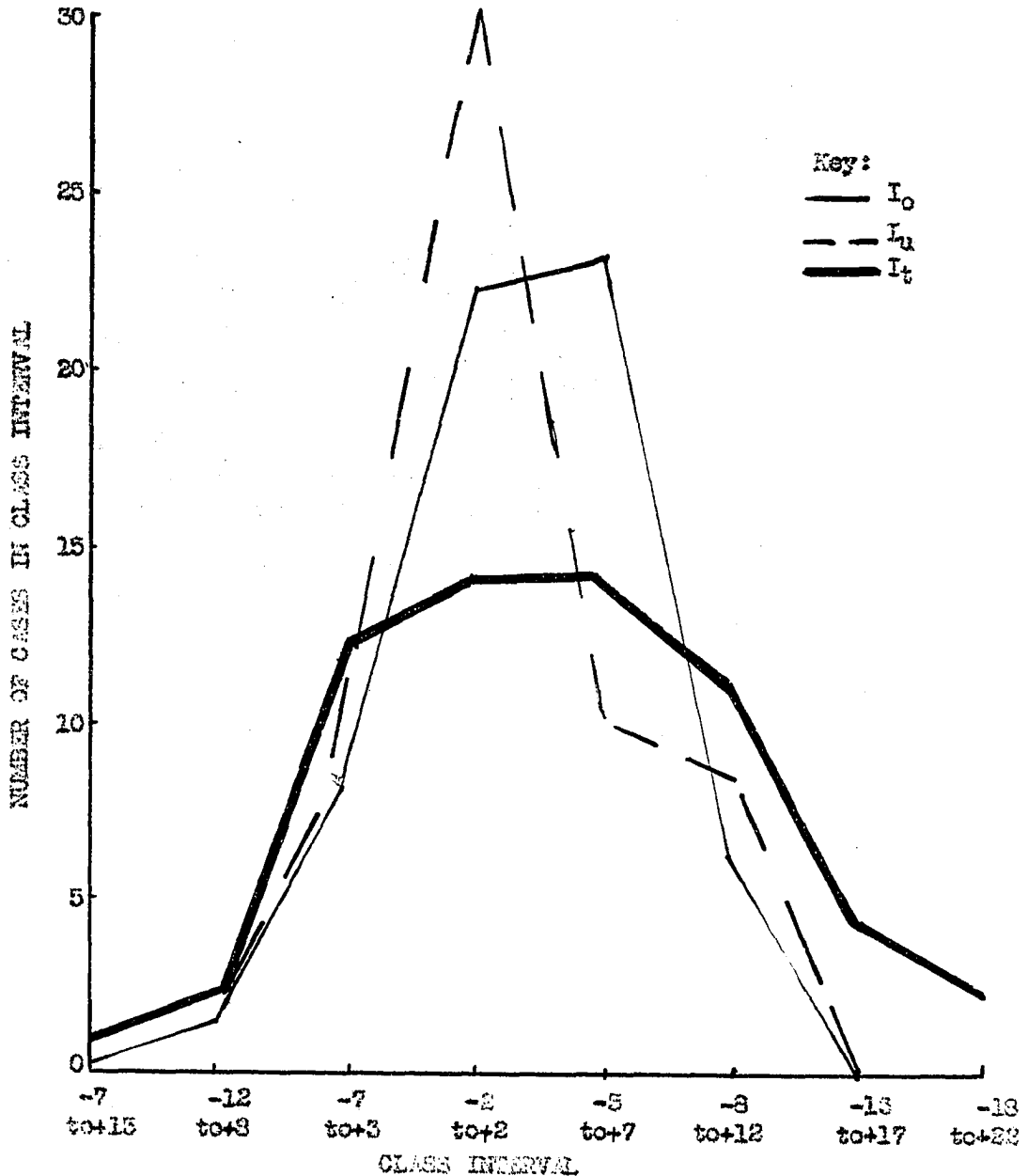
NUMBER OF CASES IN EACH CLASS INTERVAL FOR  $I_t$ ,  $I_o$ , AND  $I_u$   
CITY AND COUNTY SAMPLES COMBINED

Interval	Number of Cases in Interval		
	$I_t$	$I_o$	$I_u$
-17 to +13	1	0	1
-12 to -8	2	1	2
-7 to -3	12	8	9
-2 to +2	14	22	30
+3 to +7	14	23	10
+8 to +12	11	6	8
+13 to +17	4	0	0
+18 to +22	2	0	0

The distribution is shown graphically in Figure 6.1. The figure simulates the normal curve for  $I_t$  scores. It is noted that the shape of the distribution varies when the attitudes are broken up into the

official and unofficial requirements. The greater incidence of negative attitudes towards unofficial requirements than towards official requirements can be seen in the figure.

Fig. 6.1.--Graph showing distribution of cases according to 5 point class intervals for  $I_o$ ,  $I_u$ ,  $I_t$ .



Hypothesis 1, then, has been supported with differences between city and county unclear and with more marked negative attitudes about unofficial eligibility requirements than official eligibility requirements, and a small positive correlation between attitudes towards official and unofficial requirements.

#### B. Negative Client Attitudes and Resources

Hypothesis 2: Negative attitudes towards eligibility requirements are related to the degree of indigency of the applicant.

A total of 18, or 30 per cent of the sample, own the premises on which they live. In this group, ten have completed payments on their property and eight have their mortgage subsidized. For purposes here these groups will be called group A and group B.

The findings in this area are summarized in Table 6.6. There are no differences in negative attitudes towards the requirements by persons who have had resources when compared with the whole sample as indicated by the medians, and only very slight difference in the per cent of respondents with total scores negative (22.2 per cent for group of owners vs. 23.3 per cent for entire population). It was found that only slight differences existed in percentage of respondents with 50 per cent of their responses negative (27.2 per cent and 26.6 per cent). It was also found that in the group of owners there were only 22.2 per cent with negative Indices of Eligibility,  $I_t$ , as compared to 23.3 per cent in the entire population. It is not possible to test if these differences are significant because of the limitations of the tool but a general speculation based on the different sizes of the two groups (18 and 60) is that the differences are not significant.



TABLE 6.6

NEGATIVE ATTITUDES AND PROPERTY OWNERSHIP,  
CITY AND COUNTY SAMPLES COMBINED

Group Considered	Number in Sample	Median	Per cent respondents with $I_t < 0$	Degree of Negative Attitudes	
				Per cent respondents with 50% responses negative	Per cent respondents with 40% responses negative
Whole Group of Owners	18	3.0	22.2	27.2	38.9
Property Paid For (Group A)	10	3.5	20	20	40
Mortgage Subsidized (Group B)	8	2.5	37.5	25	37.5
Entire Sample	60	3.0	28.3	26.6	46.7

Table 6.7 compares the group of owners with those who were completely indigent without any initial assets or resources. The hypothesis is not supported (see Table 6.7). It is indicated by the medians that those who were property owners had fewer negative attitudes towards eligibility requirements than those who were completely indigent. A greater percentage of indigents had negative Indices of Eligibility (31.1 per cent as opposed to 22.2 per cent) and over half the indigents had 40 per cent of their responses negative as opposed to 38.9 per cent of the property owners. However, the ambiguities do not support the hypothesis that non-indigent persons have more negative attitudes towards the requirements and even suggest that the opposite is true.

TABLE 6.7

## COMPARISON OF NEGATIVE ATTITUDES OF PROPERTY OWNERS AND INDIGENTS

Group Considered	Number in Sample	Median	Per cent respondents with $I_t < 0$	Degree of Negative Attitudes		
				Per cent respondents with 75% responses negative	Per cent respondents with 50% responses negative	Per cent respondents with 40% responses negative
Property owners	18	3.0	22.2	5.5	27.2	38.9
Indigents	42	2.5	31.1	0	31.1	51.8
Entire Population	60	3.0	28	3.3	26.6	46.7

The hypothesis is again not supported if group A and group B of the property owners are compared, although the reverse is not evident. Although group B showed a lower median, and a higher per cent of respondents with  $I < 0$ , the difference is relatively small considering that groups A and B had only 10 and 8 cases each.

It was expected that persons who had held up values of thrift as indicated by ownership of property, would feel more degraded in being subjected to eligibility investigation. However, this hypothesis is not clearly demonstrated here and hence can not be supported. There were in fact indications of trends that indigents felt more degraded by the requirements. If this speculation were true, it would appear that indigents might esteem values of thrift more than is popularly believed. It could also indicate a tendency on the part of investigators to be less punitive when investigating the affairs of property owners. Another

indication is that indigent persons have the unofficial requirements applied to them more frequently than do the property owners producing a greater I-negative score.

It can be concluded that property ownership is either irrelevant in determining if a person has negative attitudes towards eligibility requirements or a cause of positive reactions by agency.

#### C. Negative Attitudes and Assets Liquidated

Hypothesis 3: Negative attitudes towards eligibility requirements are related to liquidation of assets to become eligible for welfare.

It was expected that those who were required to spend their savings to become eligible for welfare would have more negative attitudes towards eligibility than those who were not. Table 6.8 summarizes these findings. There was a lower median for this group but other factors do not support the hypothesis. However, on the issue regarding welfare clients having money in the bank, 64 per cent agreed that this should be allowed (question 10) and 64 per cent felt that it was unfair to force persons to spend all their savings to become eligible for welfare (question 13). This figure for negative response, however, was different from the total population response to these questions, 53 per cent and 67 per cent respectively.

#### D. Negative Attitudes and Reasons for Application

Hypothesis 4: Negative attitudes towards eligibility requirements are related to the reason for application.

The population was divided into three categories according to family composition as: (a) single persons (26 in the sample), (b) one parent families (19 in the sample), (c) two parent families (15 in the

sample). All the single persons were on welfare because of ill health or age, being yet too young for Old Age Assistance. The heads of the families of all the one parent families were females, a fact which is self-explanatory as to reason for application. In the two parent families health and unemployment were the only reasons for application.

TABLE 6.8

## NEGATIVE ATTITUDES AND ASSETS LIQUIDATED

Group Considered	Number	Median	Per cent respondents with $I_t < 0$	Degree of Negative Attitudes		
				Per cent of all respondents with 75% responses negative	Per cent of all respondents with 50% responses negative	Per cent of all respondents with 40% responses negative
Those who Liquidated Assets	14	0	23.6	7.1	21.1	50
Completely Indigent (no property)	33	2.5	31.1	0	31.1	51.8
Entire Sample	60	3.0	28	3.3	26.6	46.7

The findings for the three main groups are summarized in Table 6.9. It is clear that the single persons have the fewest negative attitudes towards eligibility requirements of the three groups. Several speculations as to why this fact exists may be made. First, the single persons on welfare were of an older age group with health being the prime reason for application. Such a group may be considered the "deserving poor" and may receive less punitive, degrading treatment. Too, welfare

assistance for the aged is becoming quite acceptable with Old Age Security now a universal right. Secondly, stemming from the factor of deserving poor, most of these respondents having toiled the greater part of their life may uphold traditional work ethics and hence agree with the requirements. Factors affecting a higher incidence of negative attitudes among heads of two parent families could be the factor of more shame by the head of a family when more than just he himself is affected by their condition of having to apply for welfare.

TABLE 6.9

## NEGATIVE ATTITUDES AND FAMILY COMPOSITION

Family Composition	Number in Sample	Median	Degree of Negative Attitudes			
			Per cent respondents with I=0	Per cent with 75% of responses negative	Per cent with 50% of responses negative	Per cent with 40% of responses negative
Singles	26	+3	19.1	0	11.1	38.3
One Parent	19	0	42.1	0	49	56.8
Two Parent	15	+3.5	33.3	13.3	20	40

The most negative attitudes towards eligibility were seen in the one parent families. Breaking this category down further yielded results summarized in Table 6.10. Although the number of cases is by far too small from which to generalize conclusions, there does appear to be interesting trends among the group of one parent families. The deserted, separated and widowed mothers all showed marked positive attitudes towards eligibility requirements while the two divorcees and the seven

unmarried mothers showed negative attitudes. The unmarried mother group had by far the highest negative scores of the entire sample. Speculations can be made why the unmarried mothers had the most negative attitudes. Their embarrassment at declaring reasons for their eligibility or more punitive treatment by welfare authorities or both factors could account for their high degree of negative attitudes towards the requirements.

TABLE 6.10

## NEGATIVE ATTITUDES AND REASONS FOR SINGLE PARENTHOOD

Reason for Single Parenthood	Number in Sample	Median	Degree of Negative Attitudes			
			Per cent of respondents with I <sup>2</sup> 0	Per cent of all respondents with 75% of responses negative	Per cent of all respondents with 50% of responses negative	Per cent of all respondents with 40% of responses negative
Unmarried mother	7	-5	71.4	0	71.4	83.8
Deserted	6	-8.5	0	0	16.7	33.3
Widows	2	11.5	NUMBER IN SAMPLE TOO SMALL FOR COMPARISON			
Separated	1	+9				
Divorced	2	-5				
Husband Imprisoned	1	-6				

For the two parent families the results are shown in Table 6.11. There are trends for unemployed family heads to have more negative attitudes towards the requirements than disabled family heads. Again we

can speculate factors involved here. A man with a family may be more likely to have negative attitudes because of degradation felt if he is unable to find employment. Employment may be seen as being more under a person's wilful control than ill health and he might feel more reticent about asking for help, and therefore prejudiced more negatively even before the actual application. It is also conceivable that the unemployed applicants receive less sympathy and more pressure to return to work from welfare officials than would disabled applicants.

TABLE 6.11

## NEGATIVE ATTITUDES AND REASONS FOR APPLICATION IN TWO PARENT FAMILIES

Reason for Application	Number in Sample	Median	Degree of Negative Attitudes			
			I<0	75% neg.	50% neg.	40% neg.
Unemployment	8	+4	37.5%	25%	37.5%	50%
Health	7	3	28.5%	0	28.6%	42.8%

In Table 6.12, the five categories of reason for application are compared and it is significant to note that there is a constant progression towards increased negative attitudes in six of the seven columns. A conjecture can be made that there is increasing stigma attached to these categories. It would then appear that as the stigma of the person's misfortune becomes greater, the greater are his negative attitudes towards eligibility requirements. Speculations are: (a) that as stigma is greater the more humiliated a person is at declaring his state and (b) that as stigma is greater the less sympathetic treatment he receives from welfare officials, that is, either the person feels

the stigma from within or the stigma is imposed on him externally. If welfare applicants are categorized in this way there may be a relationship between negative attitudes and the concepts of deserving and undeserving poor.

TABLE 6.12

NEGATIVE ATTITUDES AND HEALTH AS A FACTOR IN APPLICATION FOR WELFARE  
AS COMPARED TO UNEMPLOYMENT

Reason for Application	Number in Sample	Median	Degree of Negative Attitudes			
			100	75% neg.	50% neg.	40% neg.
Health (Singles)	26	2.5	16.7%	0	11.1%	50%
Health (2 parent families)	7	3	28.5%	0	28.6%	42.8%
Unemployment (2 parent families only)	8	4	37.5%	25%	37.5%	50%
All One Parent Families	19	0	42.1%	0	49%	56.8%
Unmarried Mothers	7	-5	71.4%	0	71.4%	83.8%
Total Sample	60	3.0	28%	3.3%	26.6%	46.7%

It could then be hypothesized: Negative attitudes towards eligibility are related to the degree of stigma attached to reason for application.



E. Attitudes Towards Eligibility  
and Attitudes Towards Work

Hypothesis 5: Negative attitudes towards eligibility requirements are related to positive attitudes towards work.

The results of this section of the research project were correlated with the results of the chapter on attitudes towards work. Index of Eligibility,  $I_t$ , was correlated with the Index of Work attitudes. Negative attitudes towards eligibility were correlated with positive attitudes towards work and the result using the Spearman Rank Order Method was  $\rho = -.03$ . This indicates that there is almost no correlation between the two variables. Therefore, hypothesis 5 cannot be supported.

F. Attitudes Towards Eligibility  
and Attitudes Towards the  
Department and Worker

Hypothesis 6: Negative attitudes towards eligibility requirements are related to negative attitudes towards the agency and worker.

The results of the section of the research project on attitudes towards eligibility requirements were correlated with the results of the section on attitudes towards the agency and worker. Negative attitudes towards eligibility were correlated with negative attitudes towards agency and worker using the Spearman Rank Order Method. The coefficient of correlation  $\rho$  was  $+ .42$  indicating a moderate positive correlation between the two variables. The results coincide with the results of the work of Yahr and Pomeroy. In that study, it was found that a definite positive correlation did exist between negative attitudes towards eligibility investigation and failure to perceive the Department to be a helping agency and the workers as helping persons.<sup>19</sup> It can be

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<sup>19</sup>Yahr and Pomeroy, op. cit., p. 55.

speculated that negative attitudes towards eligibility may be partially induced by how the person feels about the investigator. In turn, how the person feels about the investigator may be related to the tact and sensitivity used in determining eligibility. Thus if the investigation is conducted in a tactful, respectful way clients may feel less negatively about it.

Relating this fact back to the findings that more negative attitudes exist in persons whose reasons for application have stigma attached to them, the hypothesis can be supported that shame may be imposed on these clients by the investigator.

#### G. Negative Attitudes Towards the Issues

For each of the issues outlined in the design of the study the attitudes of those in the sample was taken.

##### 1) Official Requirements

##### a) Ease of getting welfare (questions 6 and 15)

Eighteen of the sixty respondents felt that welfare was hard to get but 30 felt that having to prove you needed welfare was not an easy experience.

##### b) Having money in the bank (questions 10 and 13)

Forty-one of the respondents felt that welfare clients should be allowed to have some money in the bank, but quite frequently the word "some" was emphasized to the interviewer with added comments that this be allowed for unforeseen emergencies. A few of the older clients felt this should be allowed for funerals.

##### c) Asking value of assets and resources (questions 7 and 9)

Twenty-four respondents (40 per cent) disagreed with the

investigator asking the value of assets while 12 (20 per cent) disagreed with them asking what their income was.

d) Investigator asking reason for application (questions 8 and 12)

Only 2 in the sample (3.3 per cent) felt that the investigator had no right to ask why a person needed welfare while 37 said they felt uncomfortable doing so. Of the 57 who agreed that the investigator had the right to inquire about the reason for application, 36 said they were uncomfortable talking about their personal troubles.

e) Inspection of bank accounts (questions 11 and 14)<sup>20</sup>

Twenty-one said that the welfare officer should accept a person on his word and not look into the bank accounts (question 11) but when question 14 was read, 100 per cent agreed with the procedure. It would seem that these questions tended to prejudice the respondents' answers by their phrasings. The phrase in question 11, "should accept a person on his word", evokes a negative response towards the requirement whereas the phrase in question 14, "many people will lie", evokes a positive response to the requirement.

2) Unofficial Requirements

In this section results were tabulated for the whole population and for those who themselves had been directly subjected to the requirement.

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<sup>20</sup>The questions read:

11. The welfare officer should accept a person on his word that he needs welfare and not pry into his personal business such as looking into bank accounts.
14. Many people applying for welfare will lie to the welfare officers about how much money they have, therefore the welfare officer should check everyone's bank account.

## a) Welfare officers visits (questions 16 and 19)

The number of respondents who felt they would let the welfare officer into their home even if they were not required to was 40. Fourteen felt this was an invasion of privacy.

## b) Reporting to the employment office for employables (questions 17 and 20)

No respondent in the sample said they were responsible for reporting but only 13.3 per cent or 8 disagreed with the requirement.

## c) Purchase of beer or liquor (questions 21 and 24)

The number who said that this should be allowed was 35. Many respondents emphasized that it was impossible to have any money left over. Thirty-three disagreed with cutting the person off welfare for this. Many respondents added that they would have loved a beer if they could afford it.

## d) Single mothers having male companions overnight (questions 18 and 22)

In response to statement 18, "A separated or single woman on welfare should be allowed to have men stay at her place if she wants to", 26.6 per cent of the sample agreed with this statement and 65 per cent disagreed. However, in response to question 22, "If a woman on welfare whose husband does not live with her has men stay at her house, she should be cut off welfare immediately", 45 per cent disagreed. In other words, although 62 per cent (or 37) of the respondents felt that a single woman on welfare should not have men staying overnight with her, 45 per cent of all the respondents were against a single woman being cut off for this reason. Of the 37 respondents who disagreed with single women having men stay with them, 13 did not think they should be cut off

welfare for this.

The question has been raised as to whether the respondents disagreed with the single women's morals or the welfare officer's right to investigate them. It is implied from the figure of 13 who disagreed with cut-off policies that many respondents (at least these 13 did) disagreed with the morals of these women but were against investigation of them. It is conceivable that they were aware of the Canadian Civil Liberties Union investigation of this factor and hence support the new law.

e) Permission to drive while on welfare (questions 23 and 25)

In the sample 12 persons had cars at the time of application, 5 from the county and 7 from the city. In the county, confiscation of licence plates is not practised by the welfare department because of the rural district served, hence they were all still driving. In the city, 4 (of the 7) had their plates confiscated of whom 3 had an overall negative Index of Eligibility. One of these respondents was going to be required to sell the car but refused to do so and got off welfare. Of the remaining 3, one respondent's car did not work at time of application; another had lost his plates already; and the third was allowed to keep the plates because of the lack of bus service in the area and inaccessibility of shopping facilities.

Every one of the 13 disagreed with loss of driving privileges and 5 stated this emphatically. In the rest of the population, 34 out of 60 disagreed with the requirement. The comments made were varied--that many factories that were hiring were not on bus lines, in the case of a person having to be rushed to the hospital a car would be necessary as

cabs are expensive and bus service poor.

#### IV. SUMMARY AND CONCLUSIONS

##### A. Summary

This area of research was conducted to determine how clients feel about eligibility requirements and to determine if these requirements induce feelings of shame and degradation as the literature suggests. Two areas of requirements were focused upon--the means test for eligibility (official requirements) and the requirements for continued eligibility (unofficial requirements).

The findings were that the majority of clients (sixty per cent) had positive attitudes towards the requirements, but with a significant number (28.3 per cent) having negative attitudes towards them. The results showed that there was much more negative feeling towards the unofficial requirements. From this it can be concluded that requirements that restrict the person's liberty are more degrading than investigation of his financial affairs.

It was hypothesized that persons who had upheld values of thrift would have more feelings of degradation on applying for welfare. This value of thrift was measured by the property he had. However, no clear indications were found that this was true and indications were that indigents felt more negatively about the requirements. If this were so an area that could be explored further is attitudes of indigents towards values of thrift.

It was hypothesized that persons who were required to liquidate

assets to become indigent and eligible would disagree strongly with this requirement. Although they did not have any more general negative attitudes than others in the sample, this group did strongly disagree with that requirement.

Significant results were found regarding attitudes and reasons for application. It appeared that persons who for so called "socially unacceptable" reasons applied for welfare, felt much more negatively about eligibility requirements. Speculations are that feelings of stigma originate from within the applicant or are imposed upon him. If either speculation is true, it is highly conceivable then that eligibility requirements would rob a person of his last feelings of self respect.

The requirements with which most respondents disagreed were (a) the requirement of loss of driving privileges (51 per cent disagreed) (b) the requirement of not being allowed to have emergency financial resources (40 per cent disagreed). Although only 3.3 per cent disagreed with having to explain their reasons for wanting welfare, 62.8 per cent said they felt uncomfortable doing so.

It is possible that a person who is dependent on an automobile does not consider it a luxury and finds the restriction very confining. Also being without any financial reserves could induce tremendous anxiety and insecurity in the person.

No relationship was found between attitudes towards eligibility requirements and attitudes towards work. It was thought that degradation resulting from eligibility investigation could be a factor in a loss of motivation towards work but these results do not confirm this

hypothesis.

A relationship was found to exist in negative attitudes towards eligibility and negative attitudes towards worker and agency. This finding indicates that how the investigation is carried out and generally the personal treatment the person receives from the agency has a large bearing on the amount of degradation he feels in applying for welfare and hence on his attitudes towards the eligibility requirements.

#### B. Conclusions

The findings have not conclusively indicated to the researcher that the eligibility requirements for welfare assistance are degrading to the extent that is described in the literature (in particular Bentrup's quote) and as was expected when this project was conceived. However, there were a significant number of respondents (17, or 28.5 per cent) who had definitely negative attitudes towards the requirements as indicated by their total scores. If it were possible to generalize this finding based on the 5 per cent sample to the entire population of welfare recipients in the city of Windsor and the county of Essex, we might conclude that about 340 persons in the entire population of 1,197 would have negative attitudes towards the requirements. One quarter of a population is a significant number of persons. There is also the fact that persons who themselves were subjected to certain particular requirements (namely, liquidation of assets, loss of driving privileges, single women being unable to have men friends stay with her) had, almost unanimously, negative attitudes towards those particular requirements



even if generally their scores were positive. These two findings then do indicate that for many persons eligibility requirements are degrading experiences.

It is necessary to speculate on reasons why the majority of respondents expressed positive attitudes towards the requirements. First, it is possible that there was client lack of trust for the interviewer leading to fears of being reported to the agency if they expressed their real attitudes. Secondly, it is possible that they were not subjected to the requirements in a punitive fashion. Thirdly, it is possible that the respondents were appreciative of the assistance that they did have and therefore had grateful and accepting attitudes towards the requirements. However, a more general speculation is that welfare recipients have accepted the doctrine of the Protestant Ethic that values of thrift, hard work and independence, and are content to castigate themselves for the ethic. It is also conceivable that the state of applying for and being on welfare has so degraded them that they have no self-respect left with which to demand respect.

### C. Recommendations

Because the policies (a) of not allowing recipients to have any money in the bank and (b) of confiscation of license plates were the issues towards which the greatest amount of negative attitudes were expressed, further examination of the necessity and practicality or method of administering these requirements is indicated.

It is also indicated that staff recruiting and training methods may be necessary as a way of minimizing adverse effects of the

preliminary eligibility investigation by sensitive conduct of the investigation. Staff training might prove helpful in eliminating punitive, judgemental attitudes at the basis of the unofficial requirements.

The above recommendations only apply while it is still necessary for welfare clientele to prove their eligibility to receive and to remain on welfare. The next step is the advocated elimination of all eligibility investigation making welfare assistance a universal right under a guaranteed income program.

CHAPTER 7

CLIENT ATTITUDES TOWARDS WORK

--Mara Pavelsona

## I. PURPOSE AND INTRODUCTION

The purpose of this chapter is to discover whether General Welfare Assistance clients in Essex County have favourable or unfavourable attitudes towards work. The word, work, is used with the meaning of attitudes that would be conducive to maintaining gainful employment, that is, being economically self sufficient. This area of enquiry has been subject to much controversy in the mass media. Examples of polarized viewpoints appear constantly. Two examples will be referred to briefly as an illustration. Gordon Sinclair, a free-lance journalist has often been quoted on his opinions of welfare recipients. He believes that most recipients are merely contented loafers who do not wish to work, nor make use of any other opportunities for self advancement.<sup>1</sup> It is likely that Gordon Sinclair's views on work and attitudes of welfare recipients fall close to an extreme end of the continuum of public opinion. An opposing viewpoint would be that of a widowed mother with five children who has been living on Mother's Allowance for the past six years. This lady contends in a recent article in the Windsor Star Weekend Magazine that she has found it impossible to obtain employment because of obstacles such as age, lack

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<sup>1</sup>Pierre Barton, The Bnug Minority, (Toronto: McClelland and Stewart Limited, 1968), 12-16.

of recent work experience, and incomplete training for a job.<sup>2</sup> Viewpoints such as the preceding have suggested to the researcher that the area of work attitudes of welfare recipients is relevant to any research project dealing with welfare.

Welfare programs in Canada have stressed the movement of public welfare recipients to employment. At present there is only one alternative to receiving welfare assistance in Canada and that is being employed and/or economically self sufficient. For the majority of Canadians economic self sufficiency is the result of gainful employment; very few are able to be economically independent as a result of accumulated wealth, that is, stocks, bonds, and other investments. The "work focus" or goal of moving welfare recipients to employment has been evident in the vocational rehabilitation programs associated with departments of social service. A federal-provincial Vocational Rehabilitation program which began in 1952 has had three subsequent amendments to expand the scope of the program in 1961 as well as in 1966 and 1967.<sup>3</sup> Each amendment to the basic program increased the types of applicants who could benefit from the monies allotted for counselling service and retraining.

Since the only alternative to being on welfare is employment, and since the welfare department has been granted funds through various programs for the purpose of vocational rehabilitation of people who are

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<sup>2</sup>Windsor Star Weekend Magazine, Vol. 20, No. 29, July 18, 1970, 4-8.

<sup>3</sup>Canada Yearbook, Dominion Bureau of Statistics, 1968, 338.

either unemployed, on welfare, or both, it is pertinent to attempt to study the attitudes towards work of public assistance clients.

### Review of Related Literature

Historically attitudes towards work in industrialized Western societies have been dominated by the Protestant or Puritan Work Ethic as expressed by Max Weber.<sup>4</sup> According to this viewpoint, work becomes the avenue to all good things during life as well as the promise of salvation after death. In effect, work in the present life became a measurable index of whether a person would achieve salvation in the life after death. Since one can never be sure that he has worked sufficiently to achieve salvation, work for individuals became associated with attitudes of compulsiveness, and striving for increasingly greater gains often well beyond the basic necessities of life. It can be said that work acquired a strong moralistic connotation which meant that anyone who was self sufficient was a good, decent person; anyone who was not self sufficient was morally inferior. Obvious exceptions to these premises were the young, the aged, and the disabled.<sup>5</sup> This value system of equating employment with virtue has resulted in general negative attitudes to those seeking welfare assistance.

The pervasiveness of the Work Ethic in the mainstream of North American society can be illustrated by several studies which have been

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<sup>4</sup>Max Weber, The Protestant Ethic and Spirit of Capitalism, translated by Talcott Parsons, (New York: Charles Scribner's Sons, 1930).

<sup>5</sup>Ibid., 158-162.

summarized by Peter L. Berger, Sociology Professor at the New School for Social Research, Hartford, Conn., who concludes that the majority of people describe themselves primarily in terms of their occupation. In response to vague questions such as "who are you?" or "describe yourself", the respondents almost always gave their occupation as answers. Even when other responses were given, the person's occupation tended to come close to the top of the list of answers. Although the studies Berger cites were done on American not Canadian citizens, and the people studied were not necessarily welfare recipients; nevertheless, this research strongly suggests that the majority of people in the United States and possibly Canada tend to describe themselves to a large extent in terms of their employment.<sup>6</sup> These findings support the viewpoint that the Work Ethic is a strongly accepted feature permeating American society and probably Canadian society as well.

Since the researcher was not able to find previous, empirical studies of the attitudes of welfare recipients towards work, it was necessary to devise a research tool expressly for this purpose. The Protestant Work Ethic is a value system which is highly conducive to employment in competitive societies. A model for differentiating value systems that are conducive to successful employment and those that are not conducive to employment has been developed by the following social scientists. Orville R. Gurslin is a sociologist who is presently associate professor at the State University of New York at Buffalo;

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<sup>6</sup>Peter L. Berger, ed., The Human Shape of Work, (New York: The MacMillan Company, 1964), 211-215.

Raymond G. Hunt is also an associate professor of social psychology at State University of New York (S.U.N.Y.) at Buffalo, N.Y.; Jack L. Roach is an associate professor of psychology at Albion Hills College, Michigan. These three researchers have described four concepts which they believe differentiate people who have positive attitudes towards work and function well in terms of societal expectations from those who do not. One of their conclusions posits that there is an affinity between the Protestant Work Ethic and the concept of mental health as discussed in published articles on mental hygiene. In other words, a person who functions well, which includes being successfully employed, is more likely to be considered a mentally healthy person in terms of current mental health concepts.<sup>7</sup> Gurselin, Hunt, and Roach label the two groups of people as middle and lower class people, that is, the value systems of those who can sustain high levels of employment are likely to be middle class; the value systems of those who have great difficulty in finding and sustaining employment are likely to be lower class. In other words, the assumption is made that the value systems of the middle class have high positive correlations with success in obtaining and sustaining employment of a higher calibre than those of the lower classes. The researcher of this chapter does not wish to study social class differences among welfare recipients. The purpose of referring to the studies of Gurselin, Hunt, and Roach is to utilize the following four concepts in order to create a tool

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<sup>7</sup>Orville R. Gurselin, Raymond G. Hunt, Jack L. Roach, "Social Class and the Mental Health Movement", Mental Health of the Poor, eds., Frank Riessman, Jerome Cohen, Arthur Pearl, (New York: The Free Press, 1964), 37.



to measure the degree of favourable or unfavourable attitudes towards work:

(a) Conformity. - Middle classes are very prone to following the set guidelines of their society. Lower classes are not as conforming to main stream guidelines and seem to act more spontaneously.

(b) Problem Solving. - Middle class people succeed in planning ahead and foreseeing future problems. (Deferred gratification). Lower class people tend to deal with problems as they arise. (Immediate gratification).

(c) Value of work. - Middle class people tend to see having zest for work as mentally healthy. Work is also seen as providing a main source of personal fulfilment and satisfaction. Lower class people tend to see work as something necessary to buy the essentials for life.

(d) Striving. - Middle class people tend to set goals they think they can reach and have high aspiration levels. Lower class people have far fewer aspirations and those that they do have are short term.<sup>8</sup>

Although Gurrslin, Hunt, and Roach have used the preceding four concepts in studies dealing with social class differences as well as with the degree of ability to function well in a competitive society, the author of this section will only use these four concepts as a theoretical rationale for creating a questionnaire designed to discriminate between welfare recipients with favourable or unfavourable attitudes towards work. The construction of the research tool or Structured Interview Schedule is described in Section II dealing with

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<sup>8</sup> Ibid., 60-62.

the design of the study.

There is a limitation in this study which is necessary to note. At present the Structured Interview Schedule on attitudes towards work has only content validity, that is, there are no established quotients of reliability and validity.

## II. DESIGN OF THE STUDY

### A. Hypotheses

The main hypothesis of this chapter is the following:

1. Welfare recipients in Essex County have positive attitudes towards employment.

The following specific hypotheses will also be tested:

2. Length of time employed.
3. Reason for seeking welfare assistance (unemployment, poor health, mothers with children).
4. Years of schooling completed.
5. Use of extra services provided by the department.
6. Negative attitudes towards eligibility requirements.
7. Negative attitudes towards the welfare department and field worker.

The preceding specific hypotheses were chosen since these facts were readily available from the findings of the whole research project on welfare recipients in Essex County. Because this study is exploratory in nature, it is necessary to find as many variables which could be tested for a possible relationship with the dependent variable, positive attitudes towards work. Since previous empirical study has not been found in this area, the independent variables chosen were simple, factual ones which nevertheless might provide significant information for future studies of welfare recipients' attitudes towards work. In other words the findings in this chapter may prove to be

valuable as a basis for additional research. There were no theoretical underpinnings for choosing the independent variables of the specific hypotheses.

### B. Tools for Data Collection

#### 1) Case Review Schedule

The following information will be used from the fact sheet (form 2) of the Welfare Investigator's files:

- length of time employed.
- reason for application.

#### Chapter 2. - Client Profile

- years of schooling completed.

#### Chapter 6. - Client attitudes towards Eligibility Requirements

- index of negative attitudes towards eligibility requirements.

#### Chapter 8. - Client attitudes towards the Department and Worker

- index of positive attitudes towards the department and the worker.

#### 2) Structured Interview Schedule

Twenty questions have been formulated to constitute an index of positive attitudes towards work. These questions are in the form of a likert scale, that is, a five point, ordinal ranking scale. A response indicating a strongly positive attitude to an item was given the score of +3. A favourable but less positive response was scored as a +2 item. All neutral responses were scored as 0. Strongly unfavourable responses were given scores of -3. Unfavourable or negative responses were scored -1. For each subject in the sample all of the items were summed algebraically in order to obtain the individual's index of

attitudes towards work. A total score of 0 was interpreted as a neutral attitude towards work. Any score between +1.0 and +40.0 was interpreted as a positive attitude towards work. Conversely, any score between -1.0 and -40.0 was interpreted as indicative of a negative attitude towards work.

The Structured Interview Schedule is in the form of an ordinal, ranking scale of the Likert type.

An ordinal scale defines the relative position of objects or individuals with respect to a characteristic, with no implication as to the distance between positions.

...An ordinal scale is like an elastic tape measure that is being stretched unevenly; the scale positions as indicated by the numbers on the tape are in a clearly defined order, but the numbers do not provide a definite indication of the distance between any two points.<sup>9</sup>

In other words the distance between a score of 5 and 6 may be equal to, less than, or greater than the distance between a score of 1 and 2. With ordinal scales it is not possible to state how much greater or how much less.

The only statistics which may be applied to ordinal scales are the following:

number of cases  
the mode  
chi-square  
medians  
percentiles  
and rank order correlations.<sup>10</sup>

A structured interview schedule in the form of a Likert scale was chosen since it was felt that it might be difficult for the population

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<sup>9</sup>Claire Selltiz, Marie Jahoda et al., Research Methods in Social Relations, (New York: Holt, Rinehart and Winston, 1951), 191.

<sup>10</sup>Ibid., 190-193.

in question to verbalize their feelings. Moreover it is also much easier to quantify the results of a structured interview rather than the open-ended questionnaire. A structured questionnaire is most helpful in studies where a large amount of data is to be collected.

### 3) Relationship of Items in Structured Interview Schedule to Theoretical Basis

It has been discussed in the Introduction section of this chapter, pages 155-161, that the following four concepts used by Gurslin, Hunt, and Roach will be used as a theoretical basis for the construction of a tool to discriminate between positive and negative attitudes towards work.<sup>11</sup>

<u>Concept</u>	<u>Items in Structured Interview Schedule</u>
(a) Conformity	6, 15, 17
(b) Problem Solving	4, 12, 13, 20
(c) Value of Work	1, 2, 7, 9, 11, 14, 18, 21
(d) Striving	3, 5, 8, 10, 22

### 4) Addition to Research Sample

It was noted in Chapter 2, Procedures, page 19, that there was a gap in the sample of ten cases for county General Welfare Assistance clients since only one case out of the ten was classified as fully employable by the agency. Because the purpose of this chapter is to study attitudes towards work of welfare recipients, it was considered valuable to administer the Structured Interview Schedule to three

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<sup>11</sup>The reader is referred to Chapter 2 of this study for detailed descriptions of the research tools and procedures. The Case Review Schedule and Structured Interview Schedule are contained in Appendices I and II.

additional clients who are classified as employable by the agency. The researcher was able to compare nine cases considered unemployable to four cases considered employable. The increase of the county sample from ten to thirteen cases will be used only to clarify the findings of Chapter 7.

### C. Specific Hypotheses

#### Formal Definition

Positive attitudes towards work can be defined as acceptance and practice of the Protestant Work Ethic. Activities such as diligent, hard work, thrift, planning for the future, and striving for self-advancement constitute the Work Ethic.

#### Operational Definition

A positive work attitude will be considered any score ranging between +1.0 and +40.0 for questions 1-20 inclusive on the work section of the structured interview schedule.

Hypothesis 1: "General welfare assistance (G.W.A.) recipients in Essex County have positive attitudes towards work."

"Positive attitudes" will be calculated as described. The percentage of G.W.A. recipients having positive, negative, or neutral attitudes towards work will be given.

Independent variable - Work Ethic

Dependent variable - positive attitudes to work as determined by questions 1-20 inclusive in the Structured Interview Schedule.

Hypothesis 2: "The longer a person has worked before obtaining general welfare assistance, the more favourable will be his attitude toward work."

Independent variable (X) - length of time employed

Tool - See Case Review Schedule #26

Dependent variable (Y) - positive attitudes towards work

Tool - See Structured Interview Schedule,  
Items 1-20 inclusive

Hypothesis 3: "Positive attitudes towards work vary directly with the following reasons for seeking public assistance:

- (a) unemployment
- (b) mothers with children  
(i.e. unmarried, divorced or separated)
- (c) poor health"

Independent variable (X) - unemployment or mothers with children or poor health

Tool - See Case Review Schedule #27

Dependent variable (Y) - positive attitudes towards work

Tool - See Structured Interview Schedule,  
Items 1-20 inclusive

Hypothesis 4: "The more years of school the (G.W.A.) recipient has completed, the more favourable will be his attitudes towards work."

Independent variable (X) - years of school completed

Tool - See Chapter 2, Client Profile

Dependent variable (Y) - positive attitudes towards work

Tool - See Structured Interview Schedule,  
Items 1-20 inclusive

Hypothesis 5: "General welfare recipients who have used the extra services provided by the Department of Social and Family Services will be more likely to have favourable attitudes to work than those who have not."

Independent variable (X) - greater use of extra services provided by the department of social and family services for welfare recipients

Tool - See Chapter 5 on Services, section on Findings, page

Dependent variable (Y) - positive attitudes towards work

Tool - See Structured Interview Schedule,  
Items 1-20 inclusive

Hypothesis 6: "The more negative are the attitudes of General Welfare recipients toward eligibility requirements, the more favourable are their attitudes towards work."

Independent variable (X) - index of negative attitudes towards eligibility requirements

Tool - See Chapter 6, section on Findings, page

Dependent variable (Y) - positive attitudes towards work

Tool - See Structured Interview Schedule, Items 1-20 inclusive

Hypothesis 7: "The more negative are the attitudes of welfare recipients to the department of social and family services and to their field worker, the more positive are the attitudes towards work."

Independent variable (X) - index of negative attitudes to the welfare department and field worker

Tool - See Chapter 8, section on Findings, page

Dependent variable (Y) - positive attitudes towards work

Tool - See Structured Interview Schedule, Items 1-20 inclusive

### III. THE FINDINGS

#### A. Descriptive Findings and Discussion

Hypothesis 1: General welfare assistance recipients in Essex County have positive attitudes towards work.

The results are given in Table 7.1 for both city and county clients separately as well as for city and county clients combined. It has been found that 86% of city clients have positive attitudes towards work; in the county 77% of the clients have positive attitudes towards work. The combined percentage for both city and county is 84% favourable attitudes towards work. Although the sample of cases for the county is small, consisting only of 13 cases, it appears that there is no significant difference in attitudes towards work between the city and county populations.



TABLE 7.1

## CLIENT ATTITUDES TOWARDS WORK

Attitude	Clients (N = 63)					
	City		County		Combined City & County	
	Number	Per Cent	Number	Per Cent	Number	Per Cent
Positive	43	86	10	77	53	84
Negative	3	6	3	23	6	10
Neutral	4	8	0	0	4	6
Total	50	100	13	100	63	100

In order to compare further the scores in work attitudes between the sample from the city and from the county, the medians and the range of scores are presented in Table 7.2 which follows.

TABLE 7.2

ATTITUDE SCORES EXPRESSED IN MEDIANS AND RANGES OF SCORES  
FOR THE CITY, COUNTY, AND COMBINED  
CITY AND COUNTY POPULATIONS

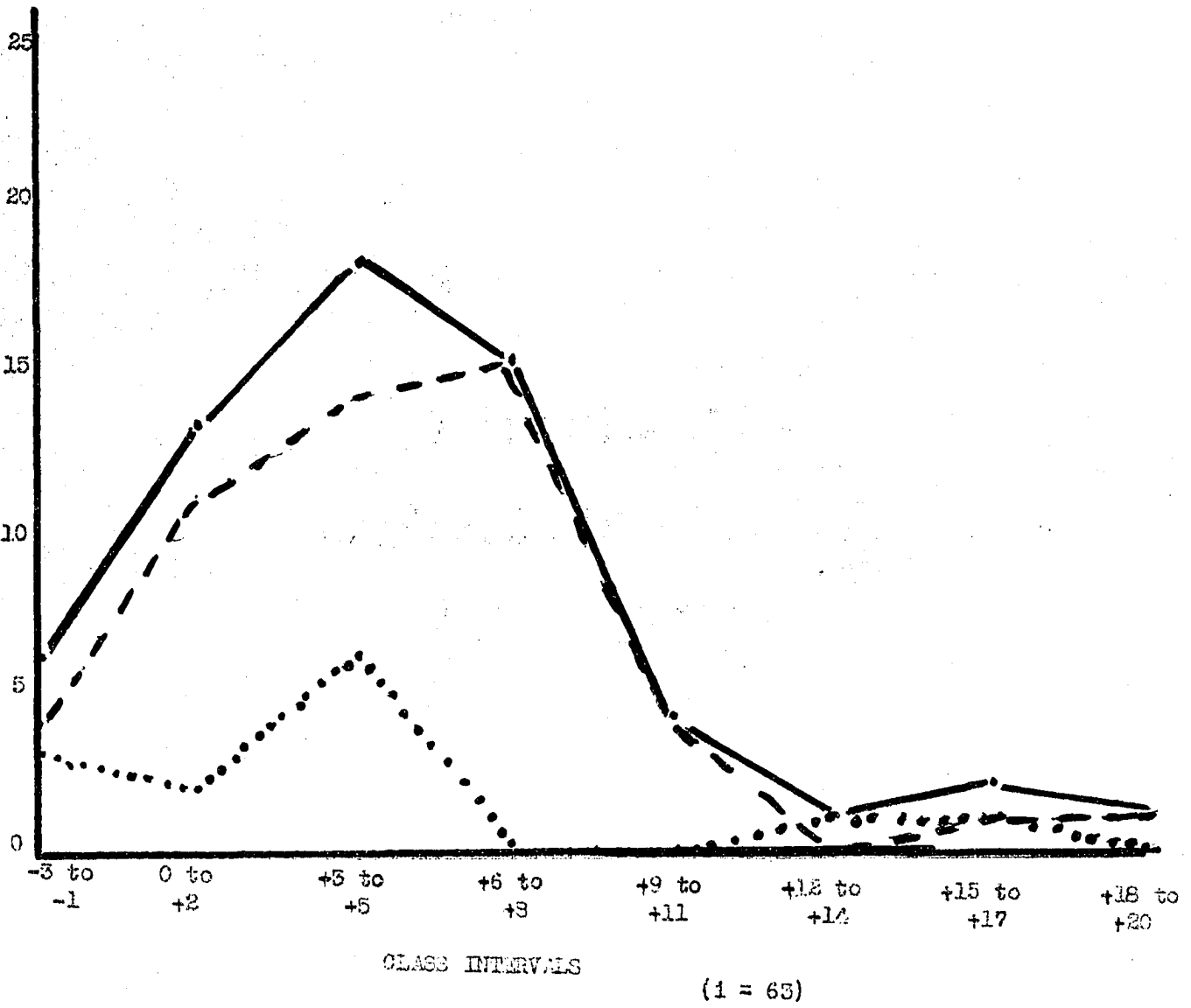
Group	Median	Range of Scores	
		Maximum	Minimum
City	4.33	+ 20	- 3
County	4.0	+ 17	- 5
Combined	4.21	+ 20	- 5

The median score for the city is 4.33; for the county it is 4.0; and for both combined it is 4.21. The range of scores for the city is

Fig. 7.1.--Distribution of scores for attitudes towards work for City, County, and Combined Samples.

Key:

Combined Sample —————  
 City - - - - -  
 County . . . . .



a high of +20 and low of -3; for the county the scores range from +17 to -3; the combined range of scores is from +20 to -3.

Figure 7.1 illustrates the distribution of scores of the index of positive work attitudes for the city, the county, and the combined sample. The shape of the graph for the combined and city samples resembles a bell curve which is negatively skewed. The median score for city, county, and combined sample falls in the class interval +3 to +5. The most noteworthy feature of the three curves is that the bulk of the scores fall just slightly right or on the positive side of the score 0 which is considered to be the dividing point between negative and positive scores. In other words the high percentages of scores indicating positive work attitudes are just barely positive in terms of the research tool. The Structured Interview Schedule does not at present have established quotients of reliability and validity. This is a limitation of the tool which demands that all conclusions be considered in light of the limitation.

As has been discussed in section II, Design of the Study, #2 Structured Interview Schedule, page 163, an ordinal scale does not allow one to ask how much greater or how much less one score is from another; it merely allows one to rank scores in a given order, that is, the median score of positive work attitudes for the city is 4.53; the combined sample is 4.21; the county sample is 4.0. With an ordinal scale, it is not possible to comment on the difference between the median scores. Since the differences among the median scores for the city, county, and combined sample are all well below .50; and since the

curves of the three samples in Figure 7.1 look very similar, it is highly likely that there are only minimal differences between attitudes towards work in the city and county samples.

In relation to Hypothesis one, it is possible to accept the hypothesis that General Welfare Assistance recipients do have positive attitudes towards work, if the following qualifications are made:

- A. The bulk of positive scores are only slightly positive.
- B. The research tool has not yet been standardized.

Hypothesis 2: The longer a person has worked before obtaining general welfare assistance, the more favourable is his attitude toward work.

In Table 7.3 the median scores indicating positive work attitudes are presented in relation to work experience, specifically in relation to length of employment. The group which has never worked has a score of 3.16. Those having worked 0-6 mos. have a score of 3.0. The group having worked 6-12 mos. has a score of 5.5; the group having been employed 1-3 years has a score of 4.75. Those who worked 3 years or longer have a score of 4.25. Although the progression of scores is not even, it does seem, however, that there is a slight increase in positive work attitudes along with an increase in the length of time employed prior to seeking General Welfare Assistance.

Since the scores in Table 7.3 show that those who have worked 6 mos. or longer have the same median score as that for the whole population, it is likely that there are other variables besides length of employment which contribute to positive work attitudes. Because it is not possible to apply a test of significance to the different median

scores, Hypothesis 3 cannot be accepted nor rejected at this time. It is possible to say, however, that the length of time employed is definitely one variable associated with positive work attitudes.

TABLE 7.3

MEDIAN SCORES FOR INDEX OF POSITIVE WORK ATTITUDES  
EXPRESSED IN RELATION TO LENGTH OF WORK EXPERIENCE

Length of Time Employed	Median Scores	f (N = 63)
Never	3.16	6
0-6 Mos.	3.0	11
6-12 Mos.	3.5	8
1-3 Yrs.	4.75	12
3 Yrs. +	4.25	26

Hypothesis 3: Positive attitudes towards work vary directly with the following reasons for seeking public assistance:

- (a) unemployment
- (b) mothers with children
- (c) poor health

The relationship between positive work attitudes and the reason for welfare application is shown in Table 7.4. Those applicants who applied primarily for reasons of poor health have a median score of 4.25. The group consisting of mothers with children obtained a score of 3.66. Those who applied because of unemployment have a score of 3.10.

Some of the clients could have been classified under more than one of the three above-listed groupings as reasons for their application. The chief reason for the application was used. These findings

lend themselves to several interesting conclusions. First the category of "health reasons" comprised 48% of the sample (N = 30). This figure is significant to policy makers in social services especially if the majority of the 48% who receive welfare have illnesses which tend to be chronic. Quite obviously chances for vocational rehabilitation in such cases would be very slight. It might be advisable for a larger percentage of these people to be transferred to disability pensions if indeed their illnesses are chronic rather than maintaining them on General Welfare Assistance (G.W.A.) which after all is intended to be a temporary relief measure.

TABLE 7.4

RELATIONSHIP BETWEEN REASON FOR WELFARE APPLICATION  
AND POSITIVE ATTITUDES TOWARDS WORK

Reason for Application	Number of Clients (N = 63)	Per Cent	Median Scores
Health	30	48	4.25
Mothers	19	30	5.66
Unemployment	14	12	2.0

The highest score of any group towards positive work attitudes was 5.66, that is, the group of mothers with dependent children who are 30% of the whole sample (N = 19). It was noted by several of the research interviewers that many of the people interviewed found it difficult to answer a question which did not correspond exactly to their situation in real life. In other words, many of the recipients seem to

find difficulty in responding to abstract material requiring generalizations from first hand experiences. Since 5 out of the 20 items on the Structured Interview Schedule dealt with parental aspirations for children as a possible way of inferring attitudes of striving for advancement, it may be that it was easier for mothers with children to answer these items positively than for people whose thinking is very concrete and who do not have any children.

Although the mothers with dependent children have obtained the highest scores in positive work attitudes, it has been noted in Chapter 5 dealing with Services that not one mother in the sample of Essex County has applied for day care services provided by the department. There seems to be a disparity between positive attitudes towards work and the actual activities such as seeking day care which are necessary in order to make employment aspirations become a reality. A study done by the United States' Department of Health, Education, and Welfare states that there are 8.2 per cent of mothers with dependent children who refuse to consider employment and retraining even when day care facilities are available.<sup>12</sup> It would follow that in the New York City study of Aid to Dependent Children mothers, (A.D.C.) a sizeable number do not wish to place children in day care centres and go out to work. The same study reports that 18.2 per cent of mothers with dependent children claim that they are unable to work since adequate child care arrangements are not available

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<sup>12</sup>U.S.S.S. Report E-5 (4-6/89), U.S. Department of Health, Education, and Welfare, 3.

in their area.<sup>13</sup> Although lack of day care facilities do limit women who may want to work, it seems to be necessary to note that there still are numerous women who prefer not to relinquish the care of their children. It may be that the mothers in Windsor and Essex County prefer strongly to stay home and rear their families. It may also be that existing day care facilities are not convenient in some way nor sufficiently promoted. Perhaps the crux of this point is that actions and attitudes do not necessarily coincide.

The only score in Table 7.4 which falls below the median score of the whole sample is that of 2.0, the score for those applying solely for reasons of unemployment. It may be that this low score reflects the greater stigma that these recipients feel in having to apply for welfare since they may consider themselves as well as being considered by others as "less deserving" than those who apply for reasons of health and mothers with dependent children. It may also be that this low score reflects less positive attitudes towards work since this group of people is likely to have been rejected repeatedly in their attempts to find steady, gainful employment. This group of recipients (N = 14) makes up 12 per cent of the whole sample. It may also be possible to conclude that this group of people did not feel that they had to give very positive responses on employment to the research interviewer as a way of meeting some of the unofficial eligibility requirements which are work focused. (See Chapter 6, section on Findings, page 140).

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<sup>13</sup>Ibid., 2-3.



After the initial analysis of data it became evident that only one case in the county sample of ten cases was classified by the agency as an employable person. This occurrence was seen as a limitation of the sample especially for a research chapter dealing with attitudes towards work where it is necessary to compare the responses of people seen as employable and not employable by the agency. See Section II, Design of the Study, B. Tools for Data Collection, page 164, for additional description. There were no limitations of this kind in the city sample.

In order to clarify reasons for the low median score of 2.0 for those who applied for reasons of unemployment, it was decided to interview three additional cases in the county which were classified by the agency as employable. This addition of three cases would increase the county sample from ten to thirteen cases, making possible a sub-analysis of four cases classified employable and nine cases classified unemployable. These three additional cases have increased the combined sample from sixty cases to sixty-three. All statistics for the whole chapter have been altered to include the extra three cases. These three cases have also been plotted in Figure 7.1.

In order to examine in detail the differences in the sub-analysis of county respondents classified employable or unemployable, selected vital characteristics will be presented in Table 7.5.

In Table 7.6 the median scores of county welfare recipients who are employable, are unemployable, and the combined county sample are presented.

TABLE 7.5

DESCRIPTION OF COUNTY "EMPLOYABLE" CLIENTS AND COUNTY  
"UNEMPLOYABLE" CLIENTS ACCORDING TO SEVERAL CHARACTERISTICS

County Clients	Sex	Educa- tion	Yrs. of Employment	Type of Employment	Health	Work Index
Employ- ables (N = 4)	F	9	0-6 Mos.	Service	Good	+5.0
	F	8	0-6 Mos.	Service	Good	+4.0
	F	7	Never	None	Fair	+1.0
	M	4	2 yrs. +	Factory	Fair	-3.0
Unemploy- ables (N = 9)	F	8	0-3 Mos.	Seasonal, unskilled	Poor Low I.Q.	-3.0
	F	8	0-3 Mos.	Seasonal, unskilled	Disabled, Epilepsy Dull	+4.0
	M	8	2 yrs. +	Factory	Fair	-2.0
	F	9	10 yrs.	Tobacco Factory	Crippling Arthritis	+18.0
	F	9	Never	Mother with child	Good	+19.0
	M	9	5 yrs.	Truck Driver	Ill, pneumonia	+3.0
	M	4	15 yrs. +	Factory	Depression Arterio- sclerosis	+2.0
	F	10	1-3 yrs.	Factory & Service	Pregnant	+5.0
	F	9	3 yrs. +	Factory	Accident can't work	+5.0

TABLE 7.6

MEDIAN SCORES OF POSITIVE ATTITUDES TOWARDS WORK OF  
EMPLOYABLE, UNEMPLOYABLE, AND COMBINED COUNTY SAMPLE

Clients	Median Score
Employable	1.5
Unemployable	4.0
Combined County	4.0

In examining the findings in Tables 7.5 and 7.6 there are two differences apparent between the employable and unemployable groups in the county sample:

- (a) Those classified employable have a lower median score of 1.5 in positive attitudes towards work rather than 4.0 for the unemployables.
- (b) The employment histories of those who are classes as employable are poorer in terms of type of occupation and length of employment. People in this category worked at seasonal, low level skill jobs for very short durations of time.

The main differences between these two groups tend to support the earlier discussion pertaining to the whole sample of sixty-three. It is indicated that those clients who are classified as employable may suffer from feelings of shame and humiliation since they have to apply for "less deserving" reasons for welfare than other clients. Because of the overall poor work history of the employable clients, it is likely that they have experienced repeated rejections, frustrations in their attempts to be employed. The jobs that they have managed to attain seem to have been of poorer quality. Their frustrations in not being able to find steady, satisfying work are possibly related to their lower scores in positive work attitudes.

Returning again to Hypothesis 5, it has been found that positive attitudes towards work vary with the reason for welfare application.

Hypothesis 4: The more years of school the (G.W.A.) recipient has completed, the more favourable will be his attitudes towards work.

The relationship between positive work attitudes and years of schooling completed has been expressed by the Spearman Rank Order Coefficient of Correlation:<sup>14</sup>

Result  $\rho = +.32$

This coefficient indicates that there is a low, moderate relationship between years of schooling completed and positive work attitudes. Perhaps the relationship can also be stated in these words: the more schooling a person has, the more readily he tends to fit into the mainstream of society, the more satisfaction he gets from mainstream values, the more he espouses these values. It may be that the more schooling a person has, the better able he is to answer research questions.

Hypothesis 4 can be said to be supported by these findings.

Since a low, moderate, positive relationship has been established between years of schooling completed and positive attitudes towards work, it seems indicated that examining both the quality (type of employment), and the years of schooling may provide additional information for this relationship.

In Table 7.7 a profile will be given on the number of years of schooling the (G.W.A.) recipients in this study's sample have

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<sup>14</sup>A coefficient of correlation indicates the degree of relationship between two variables. A perfect positive correlation between two variables would be described as +1.0. This concept is related to the theory of the normal curve.

completed. The data was obtained from the Structured Interview Schedule for Chapter 3. The findings show that two thirds of the clients in the sample have completed 8 - 10 years of schooling, that is, the majority are literate but have not obtained enough education to be considered skilled employees.

TABLE 7.7

PROFILE OF YEARS OF SCHOOLING COMPLETED FOR THE  
SAMPLE OF ESSEX COUNTY WELFARE RECIPIENTS

Years of School Completed	Number of Clients (N = 63)
0	1
2	2
3	1
4	3
5	0
6	1
7	4
8	17
9	12
10	13
11	4
12	3
13	0
14	2

From the findings in Table 7.7 it is possible to say that the level of education for two-thirds of welfare recipients is such that they do not have the employment skills (like skilled labour, technician or professional) which can provide some security against the vagaries of unemployment.

The type of occupations of general welfare recipients is given in Table 7.8.

TABLE 7.8  
CLASSIFICATION OF OCCUPATIONS

Occupation	Number (N = 65)
1. Never employed	7
2. Seasonal work, very low skill e.g., cannery, dock work, farm labour	5
3. Domestic work, e.g., housekeeping, babysitting	2
4. Services: restaurant, laundry, janitor, sales	20
5. Clerical, i.e., bookkeeping	1
6. Transportation and Construction e.g., truck driver, painter, labourers, unskilled construction workers	5
7. Factory, e.g., Chrysler's, Hiram Walker's, dominant industries	20
8. Professional, i.e., Reg. nurse	1
9. Self-employed, own business	2

It can be seen that sixty-two per cent of the (G.W.A.) recipients found employment in either services or factories both of which have strong job insecurities or disadvantages. The service industries are known for their low, minimum wage scales; the factories are known for their regular, periodic lay-offs. In both types of employment the chief requirement seems to be capacity for strenuous, physical labour which requires good health. As has been discussed previously in this chapter, 50 per cent of the welfare applicants apply for reasons of poor health. In other words, in order to be employable in either a

factory or in a service industry, very good health is a prerequisite. Other occupations involving more skill and training may enable a person to be employed even with ailments such as the following which render many welfare recipients unemployable: hernias, varicose veins, back injuries, pregnancy, etc.

Hypothesis 5: General Welfare recipients who have used the extra services provided by the Department of Social and Family Services will be more likely to have favourable attitudes to work than those who have not.

In Table 7.9 the welfare recipients have been grouped into two categories, that is, those who used the extra services provided by the department and those who did not use the extra services. The median score for those who used the services is 3.25; the median score for those who did not use the services is 5.0.

TABLE 7.9

RELATIONSHIP BETWEEN USE OF EXTRA SERVICES  
AND POSITIVE WORK ATTITUDES

	Median Score
Services Used	3.25
Services Not Used	5.0

The findings given in Table 7.9 show the opposite of the relationship expressed in Hypothesis 5, that is, those who used the department's services have a median score of 3.25 which is lower than the median score of 4.21 for the whole sample; those who did not use the services

have a higher median score of 5.0. Hypothesis 5 was based on the rationale that those who used the extra services would also have higher positive scores towards work attitudes since the maximization of advantages was seen as a possible behaviour indicative of striving for self-advancement. Upon reviewing what type of services were used by G.W.A. recipients, it was found that almost 100 per cent of the cases receiving services used only the drug and dental services. (See Chapter 5, section on Findings, page 99.) Hence, it may be possible to conjecture that those who have positive attitudes towards work and did not use the services are:

- (a) healthier people with more optimistic, positive outlooks toward life
- (b) people who value independence and self-reliance more than they value the opportunities to make use of every departmental service.

The group using services was 45 per cent of the sample; the group not using services was 55 per cent of the sample. Bearing in mind that the services used were almost entirely medical, the figure of 45 per cent using services corresponds closely to that of 50 per cent of sample applying for welfare because of poor health.

It has been noted in Chapter 5, Use of Services, Findings Section, page 99, that those who did use services were the elderly and children who needed medical treatment. It is also possible that those who used services since they were ill felt less optimistic and less likely to desire striving and planning for future goals. Hence,



their scores on the index of positive work attitudes would be lower than for those who were not ill, and did not use the department's medical services.

An earlier study done by Podell dealing with the attitudes of welfare recipients toward services of the welfare department in New York City tends to contradict the underlying rationale for Hypothesis 5. It has been stated that the rationale for Hypothesis 5 (greater use of departmental services is related to higher positive attitudes towards work) is the conjecture that ability to use to best advantage every service is a behaviour indicative of striving for advancement or one aspect of the Work Ethic. Podell's study concludes that the predominant variable related to asking for services is a positive relationship with the field worker. It is also noteworthy that in this study the more education a client has, the less likely is he to ask for services.<sup>15</sup> Podell's study does not support the viewpoint that the more able, more capable welfare recipient is the one who would best utilize the services of the department. Hence, greater use of services is likely to be related to a good relationship with the field worker rather than an example of striving behaviour.

Therefore, the preceding findings indicate that the opposite of Hypothesis 5 seems to occur, that is, those who do not use the extra services offered by the department tend to have on the whole more positive attitudes towards work.

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<sup>15</sup> Richard Pomeroy, Harold Yahr, and Lawrence Podell, Studies in Public Welfare: Reactions of Welfare Clients to Social Service, (New York: The Center for Study of Urban Problems, 1960), 71-73.

Hypothesis 6: The more negative are the attitudes of General Welfare recipients toward eligibility requirements, the more favourable are their attitudes towards work.

The indices of negative attitudes toward eligibility requirements (see Chapter 6, Section on Findings, page 144) and positive attitudes towards work of the total sample were correlated using the Spearman Rank Order Method.

Result  $\rho = -.03$

The correlation coefficient of  $-.03$  indicates that there is no relationship between the scores designed to give an index of negative attitudes towards eligibility requirements and those designed to give an index of positive attitudes towards work.

Hypothesis 7: The more negative are the attitudes of welfare recipients to the Department of Social and Family Services and to their field worker, the more positive are the attitudes towards work.

The Spearman Rank Order Method of Correlation was used to test how the indices of negative attitudes toward the department and worker (see Chapter 8, Section on Findings, page ) might correlate with the indices of positive attitudes towards work.

Result  $\rho = -.31$

The Spearman Rank Order Coefficient of Correlation indicates that there is a low, moderate relationship between positive attitudes to work and positive attitudes to the department and field worker. In other words, the more positive is the attitude towards work, the more positive is the attitude towards the department and field worker. The reverse relationship was predicted in Hypothesis 7, that is, the more negative are the attitudes toward the department and worker, the more

positive is the attitude towards work. It may be that those who are more accepting of the department and field worker are also more positive in work attitudes because of the following reasons:

1. The two indices may measure to a certain extent the same characteristics such as optimism, enthusiasm, attitudes to planning goals in living.
2. Clients who have positive attitudes towards work, the department and worker may be more accepting of the status quo than those who do not.

A positive relationship between the client and worker does seem to be related to positive work attitudes.

#### IV. SUMMARY AND CONCLUSIONS

##### A. Summary of Findings

There are seven hypotheses for this chapter which will be summarized very briefly. The first hypothesis stated that welfare recipients in Essex County have positive attitudes towards work. The findings of this chapter have supported this hypothesis. In the county 77 per cent of clients have positive attitudes towards work; in the city it is 86 per cent; the combined sample is 84 per cent. These findings are significant in terms of the research tool which has been used, although the bulk of the scores for the population cluster slightly to the right or the positive side of the distribution curve.

The second hypothesis postulated that the longer a person worked

before obtaining welfare assistance, the more favourable is his attitude towards work. There is a slight increase in positive work attitudes along with an increase in the length of time employed prior to seeking welfare assistance although it is not an even progression. Hypothesis 2 cannot be clearly accepted nor rejected at this time. It is possible to say, nevertheless, that length of employment is definitely one variable associated with positive work attitudes.

Hypothesis 3 deals with the relationship between the reason for welfare application (unemployment, mothers with children, poor health) and positive attitudes towards work. It was found that the highest positive attitudes towards work were found in the group of mothers with children, the next highest in those applying for health reasons, and the lowest scores were found among those applying solely for reasons of unemployment. Hypothesis 3 was confirmed that positive attitudes towards work do seem to vary with the reason for seeking public assistance. These findings may point to the need to examine more closely the feasibility of preparing mothers with children for employment. This group does seem to have positive attitudes towards work. It seems relevant to study whether there are factors other than favourable attitudes which could be useful in either retraining programs or day care programs to enable these women to work. Since it has been noted in Chapter 5, Use of Services, Findings section, page 99, that not one mother on welfare applied for day care, it may be that attitudes alone do not lead to actions or that the availability of services is not promoted sufficiently.

Hypothesis 4 predicts that the more years of schooling a welfare recipient has completed, the more favourable will be his attitudes towards work. A Spearman Rank Order Coefficient of Correlation was used to test this hypothesis. The result is  $\rho = +.32$ . This coefficient indicates that there is a low, moderate positive relationship between years of schooling completed and positive work attitudes.

Hypothesis 5 predicts that welfare recipients who have used the services of the department will have higher positive attitude towards work scores than those who have not. The findings are the reverse of the hypothesis. Those who have not used the department's services have a median score of 5.0 for work attitudes; those who have used the services have a lower median score of 3.25. The only services used by the sample of welfare recipients in this study were drugs and dental services. The rationale for Hypothesis 5 was that the use of extra services was indicative of striving for self-advancement or maximization of every advantage. The findings of this study as well as those of an earlier study done by Podell (see section on Findings of this chapter, page 182) tend to reject Hypothesis 5 and its underlying rationale since it has been found that use of services is related to a positive relationship with the field worker rather than related to striving behaviours of the more able welfare recipients.

Hypothesis 6 states that negative attitudes of welfare recipients toward eligibility requirements are related to positive attitudes towards work. This hypothesis was tested by using the Spearman Rank Order Method of Correlation. The result is  $\rho = -.03$  which indicates

that there is no relationship between the indices designed to measure negative attitudes towards eligibility requirements and positive attitudes towards work.

Hypothesis 7 states that the more negative are the attitudes of welfare recipients to the welfare department and field worker, the more positive are the attitudes towards work. Again this hypothesis was tested using the Spearman Rank Order Method of Correlation. The result being  $\rho = -.31$  which indicates that there is a low, moderate, positive relationship between attitudes to work and positive attitudes to the department and field worker. In other words, the more positive is the attitude towards work, the more positive is the attitude towards the department and field worker. A good relationship with the field worker seems to be conducive to, or "goes along with" positive work attitudes. The impact of the personal one-to-one experience with the field worker appears to be a very significant factor involved in modifying other attitudes of the client. Hence, the training and personal characteristics of the field worker are of great importance to a social service department.

#### B. Recommendations

The design of this study is exploratory which indicates that the purpose of the project is to point to additional, more refined areas of study. As well as the long range purpose, it is possible to use the findings now available as a basis for a few recommendations to both the city and county social service departments of Essex County.

(i) Recommendations to the Social Service departments:

This chapter along with other chapters in the whole research project concludes that the attitude the client has toward the field worker tends to influence strongly his attitudes to numerous other aspects of departmental policy. Hence, the selection and training of field work personnel regarding the agency's goals is vital to the acceptance of its programs by the clients.

The criteria for classifying certain clients as "employable" by the county social service department do not seem to be particularly consistent nor understandable to the researcher. The people in the research sample who were classified as "employable" by the agency tended to have very poor work histories and very slight chances for employment. It may be that the four cases of employable clients which fell into the research sample reflect an eagerness of the county social service department to move as many clients as possible to gainful employment.

It has been found that 84 per cent of the total sample have favourable attitudes towards work as measured by the research tool devised for this purpose. In view of social service departments' concern for vocational rehabilitation programs, it would be significant to discover whether positive attitudes towards work are related to other factors which would make movement to employment feasible.

(ii) Recommendations for future research:

A sample of welfare recipients from another area of Ontario might yield different results than those found in Windsor and Essex County. Windsor being predominantly a factory-dominated city concentrating in

the subsidiary industries of automobile production. In fact if a study were done using a representative, random sample for Canada, it would prove to be useful as a comparison with the bulk of research in this area based on studies of American welfare recipients.

Since the most prevalent obstacles to employment of welfare recipients was found to be either ill health or mothers with dependent children, specific questions such as the following might prove to be heuristic for future study:

In what way is the degree of ill health or disablement related to work attitudes?

Is there a relationship between the degree of positive work attitudes and qualities in the individual which make retraining for employment feasible? In other words, are work aspirations related to the qualities necessary for employment?

Why have mothers who wish to work not asked for the day care service available? Is the service not convenient in some way for the mothers?

If this study were to be replicated using other groups of welfare recipients, it would be advisable to standardize the research tool designed to measure favourable attitudes towards work.



CHAPTER 8

CLIENT ATTITUDES TOWARDS THE  
DEPARTMENT AND THE WORKER

--Daniel B. Bogue

## I. PURPOSE AND INTRODUCTION

In large North American cities, the consumers of social services, better known as clients or recipients, have been increasingly asserting themselves in expressing their feelings toward the services they receive, the agency which administers the services and the people who staff the agencies. This is evidenced by the growth of welfare rights movements. Consequently, policy makers have been compelled to be more sensitive to clients' opinions, attitudes and reactions. In Canada, welfare clients, the poor generally and other disadvantaged groups are included in the New National Council of Welfare established in January, 1970, as an advisory body to the Department of National Health and Welfare. Also, in both American<sup>1</sup> and Canadian<sup>2</sup> cities, advisory bodies made up of welfare clients have already been formed to play an advisory role in the policy making of the Welfare Department.

Since it was felt that a study of "welfare" cannot be considered complete without investigating the attitudes of the welfare clients toward the Welfare Department and its workers, this chapter was undertaken to investigate the attitudes of the City of Windsor and Essex County Welfare clients toward the Department of Welfare and their field

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<sup>1</sup>Nathan Handlin, "The Organization of a Clients' Advisory Committee", Public Welfare, XXV (October, 1967), 270-77.

<sup>2</sup>Windsor Star, January 21, 1970, reports the appointment of Alice Payne, a welfare client and member of Calgary's social service committee to the National Council of Welfare. She is the author of "It's Hell to be on Welfare", Chatelaine, May, 1969.

workers. This investigation was conducted by measuring the clients' perception of the two Welfare Departments and their workers.

Phenomenologists tell us that each individual sees an object differently--from a different perspective--which leads, among other things, to different attitudes toward the object. Thus, a person's perception largely determines his attitude. Therefore, it was thought that the client's perception of the Department and the worker would be useful in measuring the client's attitudes. The questionnaire used is designed specifically to measure whether or not the clients perceive the Department of Welfare as a helping agency and their individual worker as a helping person. Thus, perceiving the Welfare Department as a helping agency is measured as a positive attitude, and not perceiving it as a helping agency is measured as a negative attitude. The same process applies for the client attitude toward his or her worker.

Harold Yahr and Richard Pomeroy in collaboration with Lawrence Podell, professor of Urban Studies and Sociology at the Graduate Division of Bernard M. Baruch College, conducted a series of studies in public welfare for the New York City Department of Social Services. In studying the effects of eligibility investigation on welfare clients they investigated the clients' perceptions of the Welfare Department and their workers separately.<sup>3</sup> Clients' perception of the Welfare Department and their workers were investigated in the study for the purpose of relating them with client attitude toward eligibility investigation. Podell and colleagues did find a relationship between

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<sup>3</sup>Harold Yahr and Richard Pomeroy, Effects of Eligibility Investigation on Welfare Clients, Studies in Public Welfare, (New York: City University of New York, 1966).

client attitude toward eligibility requirements and client perceptions of the Department and workers separately. They found that negative client attitudes toward eligibility requirements is positively related to the extent to which clients failed to perceive their Welfare Department as a helping agency<sup>4</sup> and the worker as a helping person.<sup>5</sup> Podell's general conclusion was that "a substantial proportion of clients reported that eligibility investigation engenders negative feelings such as shame, being insulted and distrust of the public assistance system and its representatives".<sup>6</sup>

Also, while Hugh McIsaac and Harold Wilkinson were students at the School of Social Work of the University of Southern California, they conducted a research investigation to study the relationship between welfare clients and their workers.<sup>7</sup> The research design consisted mainly of an investigation of the clients' attitude toward their workers. The study revealed a need for better communication between workers and clients. In the case of good worker-client relations, it showed that the clients' own humanity and sense of identity was enhanced by the humane, understanding response of the worker, because the client was perceived as a person of value.

Although it is a secondary purpose, welfare clients' attitudes toward the grant they receive--its adequacy or inadequacy--will also

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<sup>4</sup>Ibid., p. 19.

<sup>5</sup>Ibid., p. 77.

<sup>6</sup>Ibid., p. 53.

<sup>7</sup>Hugh McIsaac and Harold Wilkinson, "Clients Talk About Their Caseworkers", Public Welfare, XXIII (September, 1965), 147-54.

be investigated in this chapter. This is done for the purpose of relating it to the main investigation--client attitude toward the Welfare Department and the worker.

The findings will be compared to and correlated with other findings arrived at in this study. Results in the City will be compared with those of the County; client attitudes toward the Department will be correlated with those toward the worker for each of the two Welfare Agencies studied. The size of families and the reason for applying for welfare will be correlated with general client attitude. For the purpose of this study, the general client attitude will refer to the combined client attitudes toward the Department and worker.

## II. METHOD OF COLLECTING DATA

The findings of this chapter are based on data obtained from the Case Review Schedule and the Structured Interview Schedule, both of which were applied to a random sample of sixty General Welfare Assistance Clients in both the City of Windsor and the County of Essex public welfare departments. (See Chapter 2 for a fuller discussion on the population and sample).

### A. Case Review Schedule

The information from the Case Review Schedule used in this chapter is the size of family and the reason for applying for welfare (Appendix I, Items 5, 6, 7, and 27).

### B. Structured Interview Schedule

The part of the questionnaire used in the Structured Interview which pertains to this chapter is made up of three sections which

consist of attitudinal rating questions in the form of a Likert Scale. The first two sets of questions are taken from Podell's study on the Effects of Eligibility Investigation on Welfare Clients (see Appendix II, Section on Attitudes of Clients).

The first set of questions investigated the client's perception of the Welfare Department in terms of a helping agency. The questions measured the client's attitude toward the Department of Welfare. Perception of the Department was obtained by client responses to the following questions:

Now I would like to read you some things that people sometimes say about the Department of Welfare. For each one, I would like you to tell me whether you personally strongly agree; agree; are undecided; disagree; or strongly disagree.

- 1) Most people in the Department of Welfare do not understand the problems of welfare clients.
- 2) If your worker tries to get you things you're entitled to, the Department of Welfare will usually go along with him and get them for you.
- 3) The Department of Welfare really cares about welfare clients and their problems.
- 4) The Department of Welfare tries to help anyone who really needs it.
- 5) The Department of Welfare gives some families too much money and others too little.
- 6) The Department of Welfare is more interested in checking to see if you are eligible than in helping you.<sup>8</sup>

The second set of questions investigated the clients' perception of their individual worker in terms of a helping person. The questions measured the clients' attitude toward their worker. Perception of the

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<sup>8</sup>These questions were taken from Yahr and Pomeroy, p. 19. The wording of the original text was adapted for this particular study, but the sense of the questions was not changed.

worker was obtained by clients' responses to the following questions:

Now I'm going to read some things that people sometimes say about their workers and for each one I would like you to tell me whether you strongly agree; agree; are undecided; disagree; strongly disagree.

- 1) He or she is more interested in checking your eligibility than in helping you.
- 2) If he or she finds out you need something and you are entitled to it, he or she will try to get it for you.
- 3) He or she doesn't answer your questions.
- 4) He or she usually finds time to talk to you about your problems.
- 5) He or she tries to help you.
- 6) You can always ask him or her for things you need.<sup>9</sup>

The third section consisted of one question, designed by the author, which investigated the client's feelings toward the grant he receives, that is, the client's opinion about its adequacy or inadequacy. The client was asked to respond to the following statement:

Now I would like your frank opinion of the following.

- 1) I feel that my allowance is adequate to live on.

Responses to each question in the three sections were scored on a five-point scale ranging from a negative score of -2 to a positive score of +2:

strongly agree	agree	undecided	disagree	strongly disagree
+2	+1	0	-1	-2

In the first two sections, the scores of each item were combined to form a total cumulative perception index which ranged from a possible low of -12 (negative attitude) to a possible high of +12 (positive attitude).

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<sup>9</sup>These questions were also taken from Yahr and Pomeroy, p. 11. Again, the original text was adapted for this particular study.

### III. RESULTS

#### A. Descriptive Findings

##### 1) Client Attitude Toward the Department

The scores measuring the client attitude toward the Department ranged from -8 to +8 in the City and from -3 to +6 in the County. The distributions of the client attitude are presented in Table 8.1.

TABLE 8.1

CLIENT ATTITUDE TOWARD THE CITY OF WINDSOR AND  
ESSEX COUNTY WELFARE DEPARTMENTS

Attitude	Clients			
	City		County	
	Number	Percentage %	Number	Percentage %
Negative	21	42	4	40
Positive	25	50	4	40
Neutral	4	8	2	20
Total	50	100	10	100

In the City, 42 per cent of the clients showed a negative attitude toward the Department; 50 per cent showed a positive attitude; and 8 per cent fell into the neutral category. In the County, 40 per cent showed a negative attitude; 40 per cent showed a positive attitude; and



20 per cent fall into the neutral category. The median was 1.08 in the City and .20 in the County. (The Median is the point which divides the sample into halves, that is, it is exactly the midpoint). The median is a central tendency measurement which gives the reader an idea of the range in the distribution of scores.

2) Client Attitude Toward  
the Worker

The scores measuring the client attitude toward the worker ranged from -10 to +6 in the City and from 0 to +12 in the County. The distributions of the client attitude are presented in Table 8.2.

TABLE 8.2

CLIENT ATTITUDE TOWARD THE WORKER IN THE CITY OF WINDSOR AND  
ESSEX COUNTY WELFARE DEPARTMENTS

Attitude	Clients			
	City		County	
	Number	Percentage %	Number	Percentage %
Negative	16	32	0	0
Positive	31	62	9	90
Neutral	3	6	1	10
Total	50	100	10	100

In the City, 32 per cent of the clients showed a negative attitude toward the worker; 62 per cent showed a positive attitude; and 6 per cent fell into the neutral category. In the County none showed a negative attitude; 90 per cent showed a positive attitude; and 10 per

cent fell into the neutral category. The median was 2.86 in the City and 4.25 in the County.

### 3) General Client Attitude

The scores measuring client attitude toward the worker and the Department were combined to form the general client attitude. The scores ranged from -13 to +14 in the City and from 0 to +12 in the County. The distributions of the general attitude are presented in Table 8.3.

TABLE 8.3

GENERAL COMBINED CLIENT ATTITUDE IN THE CITY OF WINDSOR AND  
ESSEX COUNTY WELFARE DEPARTMENTS

Attitude	Clients			
	City		County	
	Number	Percentage %	Number	Percentage %
Negative	17	34	0	0
Positive	31	62	9	90
Neutral	2	4	1	10
Total	50	100	10	100

In the City, 34 per cent of the clients showed a general negative attitude; 62 per cent showed a positive attitude; and 4 per cent fell into the neutral category. In the County, 90 per cent showed a positive attitude and 10 per cent fell into the neutral category.

4) Client Attitude Toward  
the Grant

The scores measuring the client attitude toward the grant ranged from -2 to +1 both in the City and the County. The distributions of the attitude are presented in Table 8.4.

TABLE 8.4  
CLIENT ATTITUDE TOWARD THE GRANT

Attitude	Clients			
	City		County	
	Number	Percentage %	Number	Percentage %
Negative	41	82	6	60
Positive	7	14	4	40
Neutral	2	4	-	--
Total	50	100	10	100

In the City, 82 per cent of the clients felt that their grant was inadequate; 14 per cent felt that it was adequate; and 4 per cent (2 cases) did not voice an opinion on this item. In the County, 60 per cent felt that it was inadequate; and 40 per cent felt that it was adequate.

B. Discussion of Findings

1) Client Attitude Toward the  
Department and Worker: Comparison

In both the City and the County the attitude of the clients toward the worker was less negative than the attitude toward the Department.

In the City, 42 per cent of the clients had a negative attitude toward the Department and 32 per cent toward the worker. The median changed from 1.08 to 2.86 respectively, which indicates that clients tended to score more positively on items related to the worker. In the County, 40 per cent had a negative attitude toward the Department and none toward the worker. The median changed from .20 to 4.25 respectively, again indicating a more positive attitude towards the worker. The difference in the distribution of scores between the attitude toward the Department and the worker are shown in Figures 8.1 and 8.2. Notice that in Figure 8.1 the curve representing the attitude toward the worker leans slightly to the right of the curve representing the attitude toward the Department. This indicates that, in the City, the client attitude toward the worker was slightly more positive than the attitude toward the Department. In Figure 8.2 the curve representing the attitude toward the worker lies almost entirely to the right of the curve representing the attitudes toward the Department. This indicates that in the County, the client attitude toward the worker was much more positive than the attitude toward the Department.

The shapes of the distribution curves in the City (see Figure 8.1) call for some explanation. The distribution curve of the attitude toward the Department has a "bell shape". This is considered a normal distribution curve, with the majority of the clients lying in the middle of the curve, with a small number at both extremes. The distribution curve of the attitude toward the worker has two "peaks", one lying on the negative side and the other on the positive side. This suggests a polarization of attitude toward the worker; a substantial number of

Fig. 8.1.--Client Attitude Toward the Department and Worker in the City.

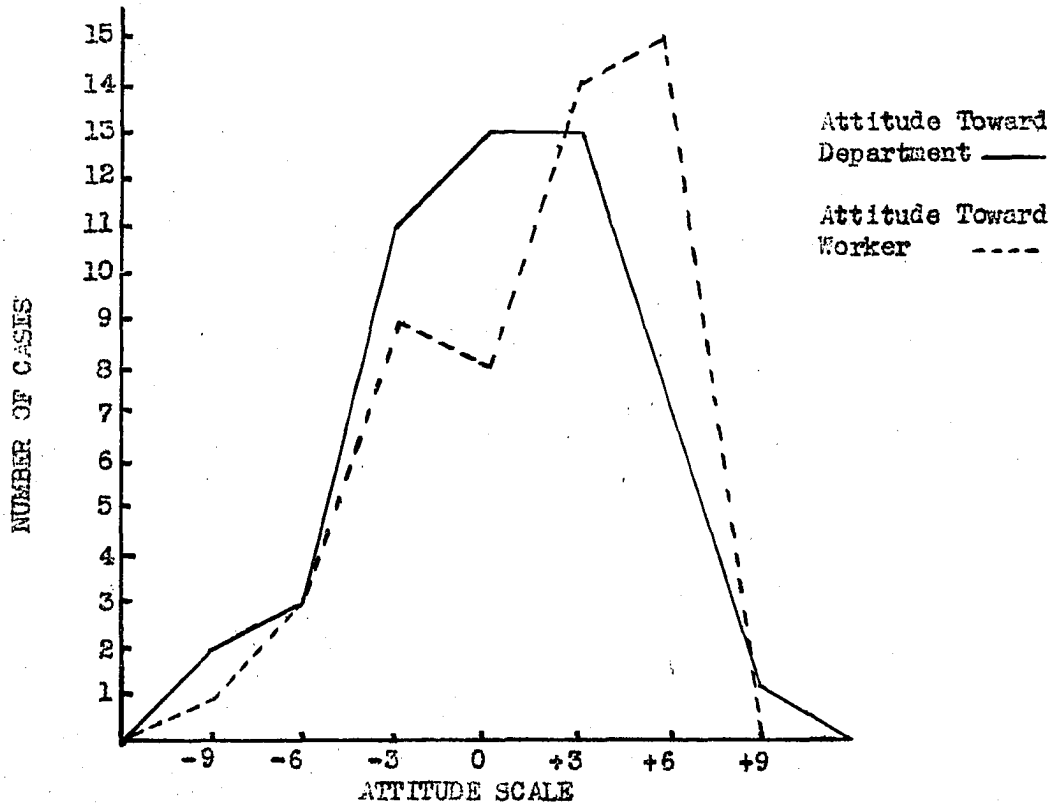
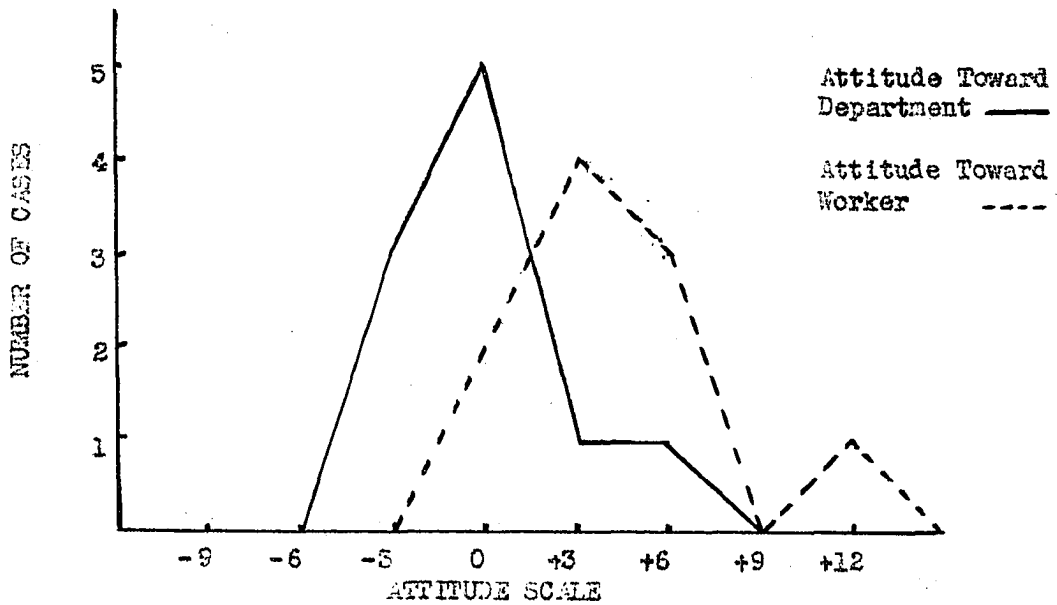


Fig. 8.2.--Client Attitude Toward the Department and Worker in the County.



clients either responded all positive or all negative on the six questions concerning the worker. Notice also that the peak representing a positive attitude is much higher and farther away from the center (0) than the negative peak. This two-peaked curve indicates that the clients had a concrete and definite attitude toward the worker. This is to be expected since they have to deal directly with him in their home; whereas the Department, perceived as an impersonal bureaucracy can easily lead to an ambiguous or mixed attitude.

Since there are a number of workers in this agency, the various personalities and attitudes of the workers also could logically be presumed to account for the polarization of the client attitudes. Certain workers, for example, may have a better relationship than others with their clients. During the interview with the clients, several who had a positive attitude toward their worker pointed out that their last worker was just the opposite. The attitudes of the workers were not investigated in this study, but a need for such an investigation is made apparent here, since correlation of client attitudes with worker attitudes could be interesting and significant.

At first glance, the shapes of the distribution curves in the County seem to differ greatly from those of the City (see Figure 8.2). However, if one takes into account that the attitudes toward the worker were all positive, it becomes apparent that the clients in the County responded in a similar manner. The client attitude toward the Department has the same ambiguous nature--bell shape in the center; and the client attitudes toward the worker are all polarized at one pole (positive attitude), which explains the reason for only one peak. Also,

the small number of cases involved makes for a more jogged appearance rather than a smoother continuous bell appearance.

2) Client Attitude Toward the  
Department and Worker: Correlation

The client attitude toward the Department was correlated with the client attitude toward the worker, using the Spearman Rank method of correlation. A high correlation coefficient was found to exist between the two in both the City and County: .78 in the City and .73 in the County. These findings show that, although there is a difference in client attitude toward the Department and the worker, both are closely related. Since the clients are in closer contact with their workers than with the Department as a whole, and since their perceptions or attitudes towards their workers were much more definite than towards the Department (as shown in Figure 8.1 and 8.2), it is concluded, therefore, that the attitude toward the worker is a determining factor in forming the client attitude towards the Department. This high correlation, then, indicates that the worker is a key influence in the overall client attitude.

For example, while interviewing clients, the questions pertaining to the Department and the worker often had to be differentiated with some lengthy explanation. That is, many clients found it hard, at first, to differentiate the worker from the Department. Since some clients found it so difficult to differentiate their perception of the Department from that of the worker, it is not surprising to find such a high correlation between the two. To the client, the worker represents all that the Department, the program, the welfare statutes, etc., stand for.

Also, this high correlation was certainly apparent when the client attitude toward the Department and worker were combined to form the general client attitude (see Table 8.5, which is a composite of Tables 8.1, 8.2 and 8.3). Notice in Table 8.5 that the client attitude toward the worker is practically identical with the general client attitude in the City and absolutely identical in the County. This means that in combining both client attitude toward the Department and worker, the attitude toward the worker was vitally influential in determining the general client attitude, making it notably more positive, remarkably so in the County.

TABLE 8.5

COMPARISON OF CLIENT ATTITUDE TOWARD THE DEPARTMENT AND  
WORKER WITH GENERAL CLIENT ATTITUDE

Attitude	Clients					
	City			County		
	Dept. %	Worker %	General %	Dept. %	Worker %	General %
Negative	42	32	34	40	--	--
Positive	50	62	62	40	90	90
Neutral	8	6	4	20	10	10
Total	100	100	100	100	100	100

3) Comparison of Client Attitude  
Between the City and County

The client attitude toward the Department was very similar in both the City and County, whereas the attitude toward the worker was very



different. In Tables 8.1 and 8.2, these findings are demonstrated in percentages.

In the City, 32 per cent of the clients had a negative attitude toward the worker, whereas in the County, none perceived their worker negatively--90 per cent perceived him as a helping person.

When the client attitude toward the Department and the worker were combined to form the general client attitude, the County had no negative scores, but 34 per cent of the clients in the City had a negative score (Table 8.3).

The client attitude toward the grant was also much more positive in the County (see Table 8.4). In the County, 40 per cent of the clients felt that their grant was adequate, whereas, in the City only 14 per cent felt this way about their grant. It is interesting to note that in Chapter 4, it was found that actually the grants in the City were more adequate than in the County (see Chapter 4).

These findings, besides showing that the overall client attitude is more positive in the County, also point out the importance or influence of the worker-client relationship and the client's perception of the worker. Again, the worker seems to be the key influence in determining the client's attitudes. This positive attitude in the County seems to be strongly related to a good worker-client relationship. This once again suggests the need for a study of the attitude of the workers and further study to determine the basis of client attitudes toward the worker.

4) Correlation of the General Client  
Attitude With the Size of Family

The general attitude of the clients were cross-tabulated with the "size of family" to see if there were any relationships between the two. The clients were classified into three categories according to the size of their family: single, small family (up to four persons), and large family (five or more persons). In the City, there were 22 single persons, 20 small families, and 8 large families; in the County, there were 4 single persons, 4 small families, and 2 large families. In each category, the distribution of the general attitude was tabulated in percentages; the results in the City are presented in Table 8.6.

TABLE 8.6

GENERAL CLIENT ATTITUDE IN RELATION TO SIZE OF FAMILIES  
IN THE CITY OF WINDSOR

Attitude	Clients		
	Single Persons %	Small Families %	Large Families %
Negative	23	40	50
Positive	68	60	50
Neutral	9	--	--
Total	100	100	100

As shown in Table 8.6, in the City the general client attitude tends to become more negative as the size of the family increases: 23 per cent of the singles, 40 per cent of the small families and

50 per cent of the large families had a general negative attitude.

Possibly, living arrangements could account for this difference in attitude. A substantial number of single persons are living in reasonably comfortable homes. That is, many of them are either living with their parents or relatives who have an adequate living standard, or they are widows living in their own homes which have long been paid for. Living arrangements do not present too many hardships for these people.

Families, on the other hand, were found to be living under coerced arrangements. Many of them were living in run down houses or with relatives in crowded quarters. Unlike many single persons, ownership was scarce among families. Also, families especially have to contend with high rents. Further, families usually live with their relatives because their alternatives are limited, whereas single persons do so more by choice or at least with less strain.

In the County, the size of the sample is too small for this kind of comparative analysis. Once the sample is broken down into the three types of families, there are not enough cases for each category to make the analysis valid. And furthermore, in terms of the attitudinal categories--negative, positive and neutral--all of the cases except one in the neutral category, fall into the positive category. Therefore, in the County, no relationship can be established between the general attitude and the "size of the family", since there is no difference in attitudes by family size.

5) Correlation of the General Client  
Attitude With the Reason for  
Applying

The general attitude of the clients were also cross-tabulated with the "reason for applying" to determine whether a relationship between the two existed. The reasons given for applying for welfare according to the Case Record Review findings seem to fall into three general categories: illness or old age; mother caring for children without wage earner; and a family head being unemployed. There is no doubt that many cases actually fall into more than one category; for example, the mother who is ill or the "bread winner" who is unemployed because he is ill. This comparative study, however, deals only with the original reason for applying as it is recorded in the case record when a person fills out an application form. Therefore the reason given upon application easily falls into one of the three categories.

In the City there were 23 clients who applied because of illness or old age; 19 mothers without wage earner applied; and 3 applied because of unemployment. In the County, there were 5, 4, and 1 clients in each category respectively. In each category, the distribution of the general attitude was tabulated in percentages; the results in the City are presented in Table 8.7.

As shown in Table 8.7 in the City, a negative attitude was found to exist in 26 per cent of the clients who applied because of illness or old age; in 37 per cent of the mothers without a wage earner; and in 50 per cent of those who applied because of unemployment.

The County is not used in this comparative study for the same reasons outlined above in the comparative study of the size of the family.

TABLE 8.7

GENERAL CLIENT ATTITUDE IN RELATION TO REASON FOR APPLYING  
IN THE CITY OF WINDSOR

Attitude	Clients		
	Unemployed %	Mother & Child %	Illness or Old Age %
Negative	50	37	26
Positive	50	63	65
Neutral	0	0	9
Total	100	100	100

In this comparative study, there is a noteworthy difference in attitude among the different groups. Since the general attitude reflects to a certain extent the way clients are treated by the agency as a whole, these findings suggest that some discrimination against certain groups of clients may be present on the part of the agency.

This comparative study seems to reflect client attitudes sensitized by a welfare tradition based on the Elizabethan Poor Law distinction between the "deserving" and "undeserving" poor. The poor are worthy of receiving financial assistance only when illness or disability prevent them from working (deserving poor). On the other extreme, poor people who are able to work, but cannot find work are not considered worthy of receiving financial assistance (undeserving poor). Of course, the underlying assumption in this latter instance is that they are not working because they are lazy.

#### IV. CONCLUSION

The client's attitude toward the Department as compared to the attitude toward the worker differed to a certain extent, especially in the County. The attitude toward the worker was much more positive. On the other hand, a high coefficient of correlation between these two variables revealed that the worker is a big influence in determining the overall client attitude.

These findings along with the fact that the attitude toward the worker had a strong influence in determining the general client attitude, suggests that the worker-client relationship is a very important one. It seems clear that in the welfare system, the worker has much impact on the client, since to the client, the worker personifies the whole program. Therefore, a healthy attitude translated into humane, dignified and just case handling on the part of the workers toward the clients should be a prime concern for every welfare agency. These findings strongly suggest the need for research on the workers' attitude toward the clients and on the specific basis of positive and negative client attitudes.

Previous studies found this same relationship between client attitude toward the worker and client attitude toward other phases of welfare programs. McIsaac and Wilkinson, in their study of the relationship between welfare clients and their workers,<sup>10</sup> also found

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<sup>10</sup>McIsaac and Wilkinson, op. cit.

that the worker-client relationship was very important and influential in determining the client attitude (as noted in the Introduction of this chapter). Similarly, Podell found that negative perception of the worker was substantially related to a negative attitude toward eligibility requirements.<sup>11</sup>

The general client attitude in the County was much more positive than in the City. Again, the attitude toward the worker seems to have been the determining factor.

The general client attitude also seems to be related to "living arrangements", as the comparative study between the general attitude and the size of the family demonstrated. It was found that single persons had the least negative attitude, and that large families had the most negative attitude. It is speculated that various living arrangements account for the difference in attitude; that is certain living arrangements cause more hardships which may in turn induce negative feelings toward the Welfare Agency, which the clients feel forced these living arrangements on them.

The comparative study between the general client attitude and the reason for applying suggests that the Welfare Agency discriminates against certain groups of people. Those who applied because of unemployment had the most negative attitude and those who applied because of illness or old age had the least negative attitude. There seems to be a distinction made between the "deserving" and "undeserving" poor. Perhaps the clients' own psychology based on general public acceptability

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<sup>11</sup>Yahr and Pomeroy, op. cit., p. 55.

of dependency for certain reasons is also a factor. Again, a study on the attitudes of the worker and further study of clients' attitudes would verify some of these speculations.

Finally, it is interesting to note that the overall client response was positive. Similarly Podell found that client attitudes are more positive than negative toward public welfare, although one would expect to find the opposite.<sup>12</sup> Possibly, as some of the data suggest, clients do in fact, have a good relationship with their worker which in turn induced an overall positive attitude.

On the other hand, practically every client felt that his grant was inadequate. If this is not a reason to express dissatisfaction with the program, what is! After all, the primary purpose of a welfare agency is to provide adequate financial assistance--that is, enough for basic human sustenance such as food, shelter and clothing. If the clients feel that the agency is failing in its primary purpose, what is it that makes them react positively to the agency? Surely it is not just a good client-worker relationship.

During the interviews, casual conversation with the clients about their feelings toward the agency, workers, or services rendered (or not rendered), projected a very deferential attitude toward the agency. In other words, it seemed apparent that most clients still perceived welfare as a privilege rather than a right. The welfare agency was not perceived as a governmental service based on public law and policy but rather as a benevolent charitable organization.

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<sup>12</sup>Ibid., p. 53.



Therefore a good client-worker relationship may not necessarily be a healthy relationship. A worker can be a very "nice" person and be very paternalistic at the same time. That is, the good relationship can just as easily be used to charm a client into submissiveness against the client's best interest. Since welfare is a right, the worker should first of all perceive welfare as a right and secondly, inform his clients of this right, including the full range of services available as part of that right.

CHAPTER 9

SUMMARY

## SUMMARY

The purpose of this research was to identify selected client characteristics; to explore the adequacy of General Welfare Assistance and its auxiliary services; and to present attitudes of the clients towards the welfare programs in Essex County, Ontario. The aim was to determine the impact of welfare policies on the recipients and the possible reasons for failure of welfare programs to rehabilitate recipients, such failures often evoking much public criticism. It was aimed at exploring the adequacy of welfare programs in concrete and non-concrete areas. The long term goal of this kind of research is to develop policies that encourage independence and maintain client self-respect. We will now briefly look at the significant findings and recommendations. More detailed discussions of findings and recommendations are found in the individual chapters.

It was found that the majority of welfare clients are classified as "unemployable", being disabled, ill or mothers with dependent children.

The inadequacy of the grants was clearly demonstrated in smaller families and unattached individuals. These persons received smaller rent allowances but paid as much rent as did larger families who themselves received a greater total grant. Larger families were more likely to be in public subsidized housing while the smaller families and unattached individuals were likely to move in with relatives to

minimize their rent payments.

Little knowledge existed of available non-financial services, with only one-half of the respondents using any services. Many clients expressed needs for available services they were not receiving. An interesting finding was that those who used the services had favourable attitudes towards their workers. A significant number of respondents (one-quarter to one-third) had negative attitudes towards the eligibility requirements. There were more negative attitudes towards the requirements that the person demonstrate his continuous eligibility when it constituted an invasion of privacy (unofficial requirements). The group that had by far the greatest prevalence of negative attitudes were the unmarried mothers and unemployed family heads. This fact may indicate that stigmatized individuals feel more negatively towards the requirements.

The most negative attitudes towards work were expressed by unemployed family heads (again stigmatized individuals?). Those respondents with the most positive attitudes towards work were mothers with children, and yet none of this group had applied for day care services. A positive attitude towards work was closely related to a positive attitude towards the worker.

The research on attitudes towards the worker and agency demonstrated clearly that the worker personified the program and was influential in determining overall client attitudes. Large families showed the most negative attitudes and unattached individuals the fewest negative attitudes.

Throughout several areas of the research we saw that unattached

individuals tend to be the most content in the sample. These persons did not mind eligibility investigations, were positive about work and had positive attitudes towards the program. As all these persons were classed "unemployable" because of age or disability, they could be classed according to the notion of "deserving poor". Conversely, those who could be classed as "undeserving poor" tended to be less positive about eligibility requirements, work and the welfare program. If the term "undeserving poor" connotes a chance of rehabilitation, then it is of necessity that more attention be focused on this group. It was conjectured in the text that possibly these individuals were treated with less respect than the others, with more pressures to work and conform to the Protestant Ethic. A positive attitude towards the worker appears to be important in the welfare program, being related to positive attitudes towards the eligibility requirements, towards work and towards the program.

On the basis of the above points, several suggestions for research and policy formation have been made. The following are proposals for more extensive future research into social welfare programs:

1. Research into the extent of dependency other than financial in welfare clients. Is social and emotional dependency related to poverty?
2. Research into attitudes of welfare workers towards welfare clients. Would negative worker attitudes evoke negative client attitudes?
3. Research into why aspirations are not connected to actions. Why did mothers with positive attitudes towards work not pursue day care services?

The following are recommendations in the formulation of more effective welfare assistance programs:

1. Rent allowance in realistic accordance with existing rents and increased standard of living.
2. More public housing units, for the benefit of small families, unmarried mothers and their children as well as large families.
3. Abolition of degrading eligibility requirements in particular those which impinge on the personal rights and privacies of the individual. Develop spot-check methods as are used in the national income tax schema.
4. Pursuit of opportunities to work for unattached mothers.
5. Advisory boards consisting of welfare recipients.
6. Increased staff training and development programs in welfare agencies to promote non-judgmental, positive attitudes towards the so-called "undeserving poor" and to promote sensitive treatment of all those on welfare.

**APPENDICES**

APPENDIX I

CASE REVIEW SCHEDULE - TAKEN FROM THE RECORD OF ENQUIRY,  
Form 2, General Welfare Assistance Act,  
Department of Social and Family Services

1. Name: Case No:
2. Address:  
Municipality or Post Office:
3. Type of assistance:
4. Marital status: Date of marriage:  
Date of death, desertion, separation, or divorce:
5. Applicant: Sex: Age: Place of birth:  
Employability:
6. Spouse: Age: Place of birth: Employability:
7. Children and other dependants in home:

	Name	Sex	Age	Place of birth	Relation to app.	Employ-ability	Payments into home
a.							
b.							
c.							
d.							
e.							
f.							

8. Non-dependants in home:

	Name	Sex	Age	Relation to app.	Payments into home: wk.	no.
a.						
b.						
c.						



## 9. Residence for last 3 years:

	Address	Municipality or P.O.	Prov.	From	To
a.					
b.					
c.					
d.					

## 10. Landlord's relationship to applicant:

11. Total rooms in premises: No. of rooms occupied:

12. Type of Premises:

13. Actual rent or shelter cost: Furnished or unfurnished:

14. Telephone: Yes No Cost Phone No.

15. Utilities included in rent: Yes No Cost

Heat:

Water:

Gas:

Electricity:

## 16. Amount of public assistance in the home now:

Dates:

Received by	Type	Prev. Rec.	Now Rec.	Will Rec.	Ant.

a.

b.

c.

## 17. Present employment: (some may be subsidized)

Employee	Employer	Full or Part-time	Wages Gross Net	Date employ. began
a.				
b.				

## 18. Past employment:

	Employee	Employer	Occupation	Dates:		Weekly Wages
				From	To	
a.						
b.						
c.						

## 19. Resources:

	Description	Owner	Ass. value	Incom. no. pay	Gross revenue	Annual taxes
a.						
b.						

## 20. Assets:

	Type	In whose name?	Am't. or value	Yearly income or div.
a.				
b.				

## 21. Insurance:

	Name of insured	Am't. of insurance
a.		
b.		
c.		

## 22. Contributions: (other income that welfare is subsidizing)

	Relation to applicant	Age	Am't. of contribution
a.			
b.			
c.			

## 23. Other children and relatives not in home:

Relation to applicant	Address	Age
a.		
b.		
c.		

## 24. Other income:

Source	Received by	Expected by	Amnt.:	Wk.	mo.
a.					
b.					

## 25. Debts:

To whom	For what	Amnt.
a.		
b.		
c.		

## 26. Length of time on welfare:

## 27. Reason for application:

## 28. Amount of Family Allowance:

## 29. Physical or mental disability:      Yes      No

If yes, extent - specify:

APPENDIX II

STRUCTURED INTERVIEW SCHEDULE

Case No.:

Client Profile

1. How long have you lived at your current address? \_\_\_\_\_
2. Where were the last three places in which you lived?  
(approximate dates)  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
3. Highest grade in school that you completed.  
0 1 2 3 4 5 6 7 8 9 10 11 12 13 higher
4. Highest grade your spouse completed. \_\_\_\_\_
5. Do you have any physical disability? If disabled, extent of disability. Specify:  
\_\_\_\_\_  
\_\_\_\_\_
6. What is your religion? \_\_\_\_\_
7. Were your parents ever on welfare? \_\_\_\_\_  
your grandparents? \_\_\_\_\_  
any other relatives \_\_\_\_\_
8. Interviewer should note race, ethnic or nationality origin if obvious. If interviewer cannot tell, then it should be asked.

Financial Profile

1. What is your actual rent or shelter cost? (i.e. mortgage and taxes)
2. What Family Allowance (Baby Bonus) do you receive? (\$)
3. Do you have a phone? Cost?
4. What time payments do you have to make? (for anything before buying food)
5. What are your fuel and utility costs? (for October)

Other Services

I would like to ask you some questions about the services you are receiving, what other services you could have made use of and your suggestions for what other kinds of services could be added to the program.

1. Do you receive any services other than financial assistance?

State these. Yes \_\_\_\_\_ No \_\_\_\_\_

(If answer "no", please continue to No. 3)

2. If answer "yes":

(i) What kind/kinds are you receiving?

V.O.N. \_\_\_\_\_  
 homemaking \_\_\_\_\_  
 prosthetic \_\_\_\_\_  
 drugs \_\_\_\_\_  
 day care \_\_\_\_\_  
 dental \_\_\_\_\_  
 any other (specify) \_\_\_\_\_

(ii) How long have you been receiving it/these? \_\_\_\_\_

(iii) From whom did you FIRST obtain information about the services?

friends \_\_\_\_\_  
 relatives \_\_\_\_\_  
 field worker \_\_\_\_\_  
 other recipients \_\_\_\_\_

(iv) When did you FIRST find out about it/these?

Date \_\_\_\_\_

(v) When did you FIRST apply for it/them? \_\_\_\_\_

(vi) What was the result? \_\_\_\_\_

(vii) Are you aware of the other services offered?

Yes \_\_\_\_\_ No \_\_\_\_\_

(a) If "yes", which ones?

V.O.N. \_\_\_\_\_  
 homemaking \_\_\_\_\_  
 prosthetic \_\_\_\_\_  
 drugs \_\_\_\_\_  
 day care \_\_\_\_\_  
 dental \_\_\_\_\_  
 any other (specify) \_\_\_\_\_

From whom did you FIRST find out about them?

friends \_\_\_\_\_  
 relatives \_\_\_\_\_  
 field worker \_\_\_\_\_  
 other recipients \_\_\_\_\_

(b) If "no", could you have made use of them?  
 (the ones they weren't aware of)

Yes \_\_\_\_\_ No \_\_\_\_\_

Under what circumstances?

3. If answer "no" to No. 1:

(i) Are you aware of the services offered?

Yes \_\_\_\_\_ No \_\_\_\_\_

(ii) If "yes" (a) which ones?

V.O.N. \_\_\_\_\_  
 homemaking \_\_\_\_\_  
 prosthetic \_\_\_\_\_  
 drugs \_\_\_\_\_  
 day care \_\_\_\_\_  
 dental \_\_\_\_\_  
 any other \_\_\_\_\_

(b) When did you FIRST find out about them?  
 \_\_\_\_\_

(c) From where did you find out about them?

friends \_\_\_\_\_  
 relatives \_\_\_\_\_  
 field worker \_\_\_\_\_  
 other recipients \_\_\_\_\_

(iii) If answer "yes" or "no" to No. (ii):

(a) could you have made use of them? Yes \_\_\_\_\_ No \_\_\_\_\_

(b) which ones?

V.O.N. \_\_\_\_\_  
 homemaking \_\_\_\_\_  
 prosthetic \_\_\_\_\_  
 drugs \_\_\_\_\_  
 day care \_\_\_\_\_  
 dental \_\_\_\_\_  
 any other (specify) \_\_\_\_\_

(c) under what circumstances could you have used them?

4. Do any of your family members receive any of these services?

Yes \_\_\_\_\_ No \_\_\_\_\_

(If answer "no", please refer to No. 5)

If "Yes": (i) what kind/kinds is he/she receiving?

V.O.N. \_\_\_\_\_  
 homemaking \_\_\_\_\_  
 prosthetic \_\_\_\_\_  
 drugs \_\_\_\_\_  
 day care \_\_\_\_\_  
 dental \_\_\_\_\_  
 any other (specify) \_\_\_\_\_

(ii) How long has he/she been receiving them?  
 \_\_\_\_\_

(iii) From whom did he/she FIRST find out about it/them?

friends \_\_\_\_\_  
 relatives \_\_\_\_\_  
 field worker \_\_\_\_\_  
 other recipients \_\_\_\_\_

(iv) When did he/she FIRST apply for it/them?  
 \_\_\_\_\_

(v) What was the result?

5. If answer "No" to No. 4:

(1) Could he/she have made use of it/them?

Yes \_\_\_\_\_ No \_\_\_\_\_

(ii) If "yes" (a) which ones?

V.O.N. \_\_\_\_\_  
 homemaking \_\_\_\_\_  
 prosthetic \_\_\_\_\_  
 drugs \_\_\_\_\_  
 day care \_\_\_\_\_  
 dental \_\_\_\_\_  
 any other (specify) \_\_\_\_\_

(b) under what circumstances could they have used it/them?

6. Have you ever applied for the other services available?

Yes \_\_\_\_\_ No \_\_\_\_\_

(If answer "no", please refer to No. 7)

If "yes":

(i) which one did you apply?

V.O.N. \_\_\_\_\_  
 homemaking \_\_\_\_\_  
 prosthetic \_\_\_\_\_  
 drugs \_\_\_\_\_  
 day care \_\_\_\_\_  
 dental \_\_\_\_\_  
 any other (specify) \_\_\_\_\_

(ii) When did you FIRST apply for it/them? \_\_\_\_\_

(iii) What was the result?

7. If answer "no" to No. 6:

(i) Are you aware of these other services offered?

Yes \_\_\_\_\_ No \_\_\_\_\_

("Yes" or "No") (ii) Could you have applied for it/them?

(iii) Under what circumstances?

8. What other services could you or your family use? (Please ask clients to specify)

9. Are you or your family satisfied with the services you are receiving? Yes \_\_\_\_\_ No \_\_\_\_\_

10. ("Yes" or "No" to No. 9) What is the reason?



Elizibility Requirements

## A. GENERAL:

1. How long were you aware you would have to go on welfare before you went on welfare? \_\_\_\_\_
2. (a) How did you manage during that time? \_\_\_\_\_  
\_\_\_\_\_
- (b) Were you required to spend any savings, sell anything, etc. before you could be eligible? Yes \_\_\_\_\_ No \_\_\_\_\_
- (c) What was the total value of these assets? (itemize)
3. Are you required to report to the employment office every week? Yes \_\_\_\_\_ No \_\_\_\_\_
4. Before you went on welfare did you used to have companions stay with you who are no longer allowed to? Yes \_\_\_\_\_ No \_\_\_\_\_
5. Did you have a car before you went on welfare? Yes \_\_\_\_\_ No \_\_\_\_\_
- If yes: Are you driving now? Yes \_\_\_\_\_ No \_\_\_\_\_

If no: Why are you not driving now? (too expensive, sold car, not allowed to, etc.)

Is this a hardship? Yes \_\_\_\_\_  
No \_\_\_\_\_

## B. OFFICIAL REQUIREMENTS:

I would like to ask you your opinions about the requirements the government has for people to receive welfare. Please tell me after I read the statements if you strongly agree, agree, are undecided, disagree or strongly disagree with them.

6. Welfare is usually pretty hard to get (15).

S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_

7. The welfare officer should not ask how much a person's car, house, or property is worth (9).  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ B. \_\_\_\_\_ S.D. \_\_\_\_\_
8. The welfare officer has every right to know why people need welfare (12).  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ B. \_\_\_\_\_ S.D. \_\_\_\_\_
9. People are only too glad to tell their welfare officer what their income is (7).  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ B. \_\_\_\_\_ S.D. \_\_\_\_\_
10. I think that a person should be allowed to have some money in the bank even if he is on welfare (13).  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ B. \_\_\_\_\_ S.D. \_\_\_\_\_
11. The welfare office should accept a person on his word that he needs welfare and not pry into his personal business such as looking into bank accounts (14).  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ B. \_\_\_\_\_ S.D. \_\_\_\_\_
12. People don't feel comfortable telling the welfare officer their personal troubles about why they need welfare (3).  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ B. \_\_\_\_\_ S.D. \_\_\_\_\_
13. It is unfair to force people to spend all their savings before they can get welfare (10).  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ B. \_\_\_\_\_ S.D. \_\_\_\_\_
14. Many people applying for welfare will lie to the welfare officers about how much money they have, therefore the welfare officer should check everyone's bank account (11).  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ B. \_\_\_\_\_ S.D. \_\_\_\_\_
15. Having to prove you need welfare is an easy experience (6).  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ B. \_\_\_\_\_ S.D. \_\_\_\_\_

C. UNOFFICIAL REQUIREMENTS:

16. I would let the welfare officer into my home even if I did not have to (19).  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ B. \_\_\_\_\_ S.D. \_\_\_\_\_
17. It is unfair for an employable person on welfare to be made to report to the unemployment office every week (20).  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ B. \_\_\_\_\_ S.D. \_\_\_\_\_
18. A separated or single woman on welfare should be allowed to have men stay at her place if she wants to (22).  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ B. \_\_\_\_\_ S.D. \_\_\_\_\_

19. The welfare officer's visits are a nuisance and an invasion of my privacy (16).  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
20. Everyone who is on welfare and able to work should report to the employment office every week to find a job (17).  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
21. Persons on welfare should be allowed to spend their welfare cheques the way they wish, even on a few beers if they can afford it (24).  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
22. If a woman on welfare whose husband does not live with her has men stay over at her house, she should be cut off welfare immediately (18).  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
23. If a person on welfare has a car it is not right that his license plates be taken from him so he can't drive (25).  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
24. Persons on welfare should only spend money on food, clothing and rent. If they buy unnecessary things, like liquor, they should be cut off welfare (21).  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
25. A person on welfare should not be allowed to keep on driving his car if he has one (23).  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_

Employment History and Attitudes

I would like to talk with you about jobs that you have had and some of your own ideas about work.

1. Have you ever had a job? Yes \_\_\_\_\_ No \_\_\_\_\_
2. Tell me about your last job. (Indicate part-time)
 

What was it? \_\_\_\_\_

How long did it last? \_\_\_\_\_

Why did the job end? \_\_\_\_\_

Have you had other jobs? What were they? (as much information as possible) \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Because I am interested in knowing some of your ideas about different aspects of working, I will read out some opinions that other people have. For each one, I would like you to tell me whether you: strongly agree; agree; are undecided; disagree; or strongly disagree.

1. Some people think that what they learned in school did not help them learn how to do a job.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
2. If the government set up training courses for adults to learn how to do new jobs, many people who are not working now could learn to work for "good" money.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
3. Because it is getting harder these days for kids at school to learn everything that they need to know, I sometimes worry that my kids will not be able to finish school and get a steady job.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
4. Ordinary people must often feel like giving up when big companies like Chrysler's ask for a high school diploma for someone just to sweep floors.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_

5. Most poor people often hope that their children will be able to live a better life than their parents.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
6. When grown up people look back at their school days, they often wish they had stayed in school longer since school was pretty good.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
7. Some people think that it is too difficult for adults with family responsibilities to try to learn new skills in order to compete for jobs.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
8. Often some people wish for a few breaks to give them a chance to try new things.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
9. It is hard these days to find a decent job.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
10. For myself and my family it is very important that we try hard to make the best use of whatever abilities we have.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
11. For some children school is just too hard or boring. For these children the government should make sure that they can have a good life without working steady.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
12. It does not make much sense to try to figure things out ahead of time since most plans are different from the way things work out in real life.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
13. I think it is important for parents to help their children learn in school by making them do their home-work and telling them how important education is in getting a good job.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
14. The only thing that matters about a job is that "it pays very good money".  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
15. I cannot even imagine what might happen to my family in the next few years since things change so fast these days.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
16. It is necessary for a person to know what he wants most from life if he is to try to reach his goals.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_

17. It is very important for me to feel that the job I work at is important to a lot of other people.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
18. For me the most important thing is to relax and take things as they come.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
19. Most people think that those who work for a living are more respectable than those who do not.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
20. In general, I have a pretty good idea of the kinds of things I would like to happen to me and my family in the next five years.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_

Attitudes of Clients

Now I would like to read you some things that people sometimes say about the Department of Welfare. For each one, I would like you to tell me whether you, personally, strongly agree; agree; undecided; disagree; or strongly disagree.

1. Most people in the Department of Welfare do not understand the problems of Welfare clients.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
2. If your investigator (worker) tries to get you things you're entitled to, the Department of Welfare will usually go along with him and get them for you.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
3. The Department of Welfare really cares about Welfare clients and their problems.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
4. The Department of Welfare tries to help anyone who really needs it.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
5. The Department of Welfare gives some families too much money and others too little.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
6. The Department of Welfare is more interested in checking to see if you are eligible than in helping you.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_

Now I am going to read some things that people sometimes say about their investigators (workers) and for each one I would like you to tell me whether you strongly agree; agree; undecided; disagree; strongly disagree.

1. He or she is more interested in checking your eligibility than in helping you.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
2. If he or she finds out you need something and you are entitled to it, he, or she, will try to get it for you.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
3. He or she doesn't answer your questions.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_

4. He or she usually finds time to talk to you about your problems.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
5. He or she tries to help you.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
6. You can always ask him, or her, for things you need.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
7. He or she really cares about you and your problems.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
8. He or she is not an understanding person.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_

Now I would like your frank opinion on the following:

1. I feel that my allowance is adequate to live on.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
2. I feel that every person that has not enough to live on has a right to receive welfare.  
S.A. \_\_\_\_\_ A. \_\_\_\_\_ U. \_\_\_\_\_ D. \_\_\_\_\_ S.D. \_\_\_\_\_
3. What is an adequate cost per week for food and other household items such as soap, toothpaste, etc., for your family? \_\_\_\_\_
4. What is an adequate cost per month for clothing in your family? \_\_\_\_\_
5. Do you wish to make any other comments regarding the agency, the worker, or the services, bearing in mind that anything you say will remain confidential?  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



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## VITA

Daniel Bernard Bogue was born on May 28, 1945 in the small eastern Ontario town of Hawkesbury, where he attended elementary school.

At the age of 14, Dan left home to enter St. Mary's College, a boarding school in Brockville, Ontario. There he completed his secondary education five years later, in 1964.

In the Spring of 1968, he obtained his B.A. degree from the University of Windsor. Two years later he was awarded his M.S.W. degree from the University of Windsor School of Social Work.

Dan is presently employed by Kingston General Hospital as a psychiatric social worker.

## VITA

Joanne Ruth Helper was born on January 28, 1943 in Detroit, Michigan. She attended Hally Elementary School, Detroit, and Seaholm High School, Birmingham, Michigan, from which she graduated in 1960. She was awarded a Bachelor of Arts degree from Albion College, Albion, Michigan in 1964 with honours in sociology and major in psychology.

She was admitted to the Master of Social Work programme at the University of Windsor in 1968 and received the degree in 1970. She was employed by the State of Michigan as a public assistance social worker and as a psychiatric social worker at Pontiac State Hospital on the inpatient service. She is currently employed by Macomb County, Michigan in a community health center as a Clinical Social Worker for outpatients doing individual, marital, family and group therapy.

## VITA

Mara Pavelsons was born July 22, 1943 in Latvia. She immigrated to Canada after she finished her elementary education in her native land. She attended Oakwood Collegiate high school in Toronto.

After she finished her high school education she was admitted to the University of Toronto in 1961 where she spent three years and then left in 1964 before graduating. She moved to Windsor and attended the University of Windsor in 1965 and graduated with a B.A. degree in June 1967.

In September 1968, she was admitted to the Master's Program of the School of Social Work of the University of Windsor and graduated in October 1970 with an M.S.W. degree.

## VITA

Arthur James Pope was born in London, England on January 28, 1928. He attended East London Elementary School and Dagenham County Grammar School, but dropped out at age 14. He entered the British Royal Navy at age 15, and obtained his matriculation under the auspices of the Royal Naval Educational Services. Following seven years in the Royal Navy, he entered the Engineering field with the Ford Motor Co. of Dagenham. He received a diploma in Industrial Administration from the South Essex Technical College.

On his emigration to Canada he commenced work with the Ontario Department of Social and Family services as a case worker in income maintenance programmes, and obtained a Bachelor of Arts degree at the University of Windsor in 1967 by means of extension. In 1968 he entered the School of Social Work and graduated with an M.S.W. in 1970. He is currently employed as supervisor of Rehabilitation Services for the Niagara Peninsula.



## VITA

Resela Assumpta Fung-Sai Shum was born in Hong Kong on March 7, 1944. She completed both her elementary and secondary school education at St. Mary's Canossian College, Kowloon, Hong Kong in 1958 and 1965 respectively.

In 1965 she was admitted to the University of Windsor, Windsor, Ontario. Upon completion of her Bachelor of Arts program in the spring of 1968 she was admitted to the Master of Social Work program at the same University in the fall. After graduation in the fall of 1970 she was employed by the Peel County Children's Aid Society as a caseworker at the Family Protection Department.

## VITA

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