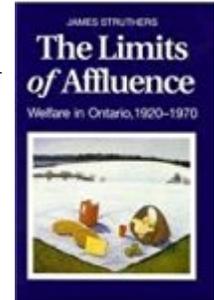


**James Struthers.** *The Limits of Affluence: Welfare in Ontario, 1920-1970* (Ontario Historical Studies Series). Toronto: University of Toronto Press, 1994. \$25.95, cloth, ISBN 978-0-8020-7582-6.



**Reviewed by** Kevin Brushett

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"Social Programs Targeted to Reduce Deficit" "Single Mothers To Be Cut From Welfare Rolls" "New Measures Implemented To Eliminate Welfare Fraud" Over the past few years North Americans have been waking up to headlines like these in their morning newspapers. The current condition and future of the welfare state has become the most controversial topic of the 1990s. With hundreds of thousands of recipients and annual costs to governments that run into the billions of dollars it is not surprising that welfare has attracted so much public attention. Yet more than its contribution to ballooning government deficits the issue of welfare lays at the heart of the battle over visions of both Canadian and American society. On one hand, neo-conservatives point to the economic and moral drain that an increasingly liberalized welfare state has placed on North American society, destroying the work ethic, promoting young women to have children out of wedlock, and fostering violent crime. On the other hand, advocates of the poor and the poor themselves counter that the current welfare state is neither comprehensive enough nor payments adequate for recipients to break the chains of de-

pendency. Even social democratic governments, long time defenders of the interests of the poor, have been forced to reduce welfare payments, crack down on so-called "welfare fraud," and realize the failures of a welfare system they have championed for so long. If welfare policy in the 1990s seems to be lacking direction or an accepted rationale for its existence we can rest assured that these controversies are not limited to our generation.

James Struthers' latest addition to the Ontario Historical Studies Series, *The Limits of Affluence* places this debate in historical perspective. The book is "a history of the response to poverty in a provincial society characterized until recently by abundance and rapid economic growth" (p. x). In recent years a wealth of scholarly work on poverty and the development of the welfare state has emerged. Most of this work, however, has focused almost exclusively on the development of national policies and programs from unemployment insurance to medicare (Guest, 1980; Struthers 1983; Moscovitch and Albert 1987). Yet according to Professor Struthers, as valuable as these studies are,

they obscure the extent to which the provinces and their municipalities have developed and administered the needs-based programs most directly targeted towards the poor. Moreover, Ontario and its municipalities, not the federal government, engineered the two greatest cycles of welfare reform during the Great Depression and the 1960s War on Poverty. For the rest of the book, then, Professor Struthers outlines the development of programs like mothers' allowance, old age assistance, unemployment relief, and the construction of the requisite bureaucratic structures to administer these and other provincial welfare programs.

Drawing upon the wealth of recent theoretical and historical perspectives on the development of welfare states, Struthers examines the development of needs-based welfare in Ontario through the lenses of six different theoretical approaches. These perspectives range from the heavily functionalist logic of industrialism school; political culture theories; the social democratic model, which views the shape of the welfare state as the product of the strength of labour in civil society; Marxist approaches stressing the incompatibility between the accumulation and legitimation aspects of state policy; recent state-centred approaches identified most closely with the work of Theda Skocpol; and finally recent gender analyses of welfare, which have alerted us to the two-tiered structure of most welfare states divided between rights-based "malestream" programs and needs-based female programs designed to buttress women's roles as mothers rather than wage earners or citizens. Over the course of the next eight chapters Struthers borrows freely from the insights of each one of these theories to illustrate the complexity of Ontario's welfare state as it evolved over a period of fifty years. His ability deftly to weave together each of these perspectives into a seamless web of interpretation and explanation is undoubtedly the study's strongest asset.

Professor Struthers begins his foray into the development of Ontario's welfare state with an examination of the province's first income security program, mothers' allowance. According to Struthers, that mothers' allowance and not unemployment insurance represents the cornerstone of the Ontario welfare state tells us much about the shape of welfare in Ontario. Drawing heavily on recent gender analyses of the development of "maternalist" welfare policies directed at single mothers, he illustrates how widowed mothers came to be the recipients of the province's first social security programme. Like Gordon and Skocpol, he emphasizes the role of middle class charity women in the development and administration of mothers' allowances (Gordon 1994; Skocpol 1992). By the end of the First World War, the intense lobbying of women's charity groups ensured there would be little opposition to the state employing mothers to raise the nation's future citizens. Yet as Struthers amply illustrates, not all mothers were qualified for the job. State support hinged on strict fidelity to specific moral behaviour and the qualities of a "good mother" and "good housekeeper." Unwed and deserted mothers were not originally included in these definitions of good mother and good housekeeper. For those poor widowed mothers who qualified for the allowances, reformers hoped that the assistance they received would be free of stigmatization and demoralization once associated with charity. However, the state drove a hard bargain with its mothering employees, and the allowances never approximated the cost of living. As a result, many mothers were forced to find part-time employment both to supplement their allowances and to satisfy the fears of caseworkers that the allowances would not pauperize recipients. The state made it very clear that the benefits were in the interests of the children, the future citizens of the country. Mothers were a secondary concern and hence had to pay their own way. Mothers' Allowance was also a limited time offer. When their

reproductive work was finished, so too was their claim to state support.

After dealing with the establishment of mothers' allowance, Struthers moves on to discuss the plight of the province's aged poor before and after the implementation of Old Age Pensions in 1929. Here Struthers paints a cruel picture of what life was like for the elderly before the 1930s. Hidden away in houses of refuge, asylums and even jails, the elderly were lumped together with the rest of the province's "degenerate" underclass. Old age pensions were thus a godsend for many elderly Ontarians when the federal government announced their implementation in 1927. Though enacted by the federal government, in Ottawa Struthers argues that the provinces and municipalities played an important role in the establishment of eligibility requirements and local administration. Indeed, old age pension represented the first in a long line of cost-sharing programs developed between the three levels of government. However, pensions were launched in Ontario with weak political commitment, little bureaucratic preparation and almost complete absence of administrative expertise at the provincial and municipal levels in assessing and responding to the needs of the elderly. Moreover, the rationale behind pension was rife with contradictions. On one hand, they were a reward for citizenship. On the other hand, governments stipulated that children were still ultimately responsible for the maintenance of their parents. The effects of the Great Depression only exacerbated these problems with the Ontario pension scheme. As Struthers illustrates, the politics of the administration of old age pensions in Ontario after 1933 had more to do with limiting costs than providing a decent social minimum to the province's dependent elderly. By 1945, however, public and government faith in means tested pensions had been seriously shaken, laying the basis for the emergence of a universal system of old age security in 1951.

Chapter 3 deals with a central theme in the development of welfare policy in Ontario, the failure adequately to assess and meet the minimum needs of welfare recipients. Spawned by the Depression, the province's public welfare system, claims Struthers, was "shaped as much by fiscal crisis as by the massive dimensions of need" among unemployed Ontarians (p. 77). On the one hand, the province faced an enormous challenge to put in place structures and programs to meet the daily needs of hundreds of thousands of families. On the other hand, providing relief drew governments and policy makers into the realm of assessing and defining minimum social needs. What were society's obligations to the poor? How much was needed to keep families alive and healthy? How should these standards be developed and whose opinions would be seen as authoritative? In short, the crisis of the Depression sparked a wide ranging debate over human needs, social obligations, and the imperatives of a market economy. For the rest of the chapter, and indeed throughout the rest of book, Struthers outlines the attempts by the unemployed, social workers, health care professionals and women activists to put forward definitions of minimum needs, as well as the opposition these groups faced from cash strapped governments and industrialists afraid that any definition of minimum needs would only fuel the fire of an emergent labour movement that had long been calling for a living wage.

The next two chapters (chapters 4 and 5) outline changes in welfare over the decade and a half after the end of the Second World War. Struthers argues that promises for reconstruction that envisaged a cradle to grave social security system and the establishment of an adequate social minimum "disguised deep and enduring divisions at all levels of society over relations between work and welfare" (p. 118). The return to near full employment in the post-war left only the old, the sick, and single mothers on the province's relief roles. Thus, instead of mobilizing for expansion,

the Ontario state moved towards retrenchment by opposing Ottawa's attempts to expand social security, and by reexamining the delivery of existing programs hoping to put them on a more rational, coherent and efficient foundation. As a result, although most Ontarians experienced great leaps in their standard of living in the post-war era, the province's poor were increasingly left behind as rapid increases in the cost of living ate into their monthly allowances. Unwilling to peg welfare payments to the local cost of living for fear of upsetting the balance between welfare and wages for the working poor, the state left the poor of Toronto (who represented 2/3 of the total welfare recipients in the province) in a miserable state. At the same time, the demographic composition of Ontario's welfare roles required less of an emphasis on shoring up the work ethic, and more of an emphasis on rehabilitation of clients. Though couched in the language of social psychology, the idea of rehabilitation resembled nineteenth century moral crusades for "moral uplift" and character reformation among the poor. As a result, the fundamentals of caseworkers' jobs changed very little. Their primary objectives remained the determination of eligibility and the moral regulation of family life. Indeed, the unrelenting inspection and moral regulation of welfare recipients, especially single mothers, made a mockery of the notion that social assistance was designed to uphold the self respect and dignity of the recipients. Equally damaging to this image was the fact that payments continued to fall far short of minimum standards of needs. Evidently the prosperity of the 1950s produced little in the way of improvement for the lives of Ontario's welfare recipients.

The remaining three chapters examine the re-discovery of poverty during the 1960s. The rise of unemployment, coupled with rising welfare costs, and the resurgence of labour and the political left in Ontario sparked a new round of debate over welfare policy across the province and across Canada. Indeed, the 1960s were extremely important for the future of welfare policy in Ontario. It

was this decade in which new federal/provincial cost-sharing programs such as the Canada Assistance Program were implemented, and in which the final form of many existing programs took shape. In the meantime, Struthers makes it abundantly clear that the province and its municipalities continued in their old ways, forcing the unemployed to complete work tests, and stepping up vigorous home investigations of single mothers hoping to catch the notorious "man about the house." In the face of the province's continued failure to define or deliver minimum standards of social assistance, welfare recipients and the working poor continued to rely on private charities to make ends meet. Struthers claims that "even though the rhetoric of the War on Poverty was about defining and meeting standards, poverty policy was more about avoiding it" (p. 259).

Struthers concludes by assessing the Ontario welfare state against the six theoretical perspectives outlined in the introduction. In doing so he questions many of the conclusions of the recent work in the field. He rejects out of hand the "Red Tory thesis" which claims Ontario's conservative traditions led to a more activist state. If anything, he claims, they were a constraining influence on the development and liberalization of welfare policy. He also claims that there is little evidence for the centrality of labour in the building of the Ontario welfare state. Labour and socialist groups provided key support at key times, but in no one instance was labour decisive in the timing or shape of the programs developed. Struthers also rejects much of the applicability of the state-centred approach. Compared to the development of the federal state, the provincial bureaucracy remained extremely underdeveloped throughout the period of study. To be sure there was a degree of policy feedback and bureaucratic leadership. However, this was limited to the administration of programs and not to the development of new or improved ones. The only place where Struthers sees the applicability of a state-centred approach concerns the impact of federalism. "Federalism,"

he states, "was not a force for either expanding or constricting welfare policy. It was, however, a critical field within which policy makers developed their response to poverty and it did influence timing and shape of programs that were developed" (p. 269).

According to Struthers, Marxist and gender analyses provide a better understanding of the development of welfare in Ontario over this period. The Ontario case confirms Marxist theories stressing the paradoxical nature of the state's role in attempting to reconcile issues of social justice with market incentives. Fearful that welfare would undermine the work ethic, the power of the Poor Law idea of "less eligibility" weighed heavy in the minds of those responsible for the design and implementation of the province's welfare programs. On the other hand, the Ontario case does not confirm the Piven and Cloward thesis regarding the cyclical nature of welfare expansion and contraction. According to Struthers, the agency of the poor in shaping the Ontario welfare state was limited at best. Without the explosive issue of civil rights, poor peoples' movements in Ontario during the War on Poverty simply could not capture enough support or attention (pp. 265-66).

According to Struthers, there can be no doubt that the centrality of the ethic of mothering, and a strong cross class gender identification with the poor was crucial to the development of political campaigns aimed at expanding welfare entitlements. By using gender rather than patriarchy as his chief analytical tool, Struthers provides a useful corrective to the view that maternal welfare policies simply reinforce the patriarchal domination of women by men within a "family ethic" (p. 271) (Ursel 1992). At the same time, Struthers remains sceptical about reaching the conclusion that Ontario was well on its way to developing a "maternalist" welfare state. Though women remained important to the development and administration of welfare in Ontario, male politicians

and civil servants determined who was eligible for welfare and the benefits they would eventually receive. Moreover, there is no evidence to support Skocpol's claim that the failure of mothers' allowance was due to its control by faceless male bureaucrats who, unlike women reformers and caseworkers, cared very little for their clients (Skocpol 1992, p. 479). On the contrary, many middle class women in Ontario did not possess starkly different assumptions about the moral character of the poor simply by virtue of their gender. They were concerned more with the moral adequacy of welfare recipients than the fiscal adequacy of their benefits. In short, despite the maternalist rhetoric surrounding mothers allowance, the actual administration of the program and benefit levels revealed that market concerns and market actors rather than claims of motherhood overwhelmingly determined the politics of welfare in Ontario (pp. 271-73).

Struthers' account of the development of welfare in Ontario provides a fresh new approach to the field. The book is well written, comprehensive in its scope, and subtle in its analysis. He presents the full complexity of his subject, never looking for the simple answer. Though dealing primarily with government policies, Struthers never loses sight of the fact that the Ontario welfare state was built by the actions and ideas of real human beings. He is also wary of treating the poor as the dupes of government policies. Despite the fact that welfare remained stigmatizing, intrusive, and wholly inadequate, Struthers clearly illustrates the difference it made in the lives of welfare recipients.

Moreover, his grasp of the national and international literature and his ability to weave many disparate theories together is the study's strongest asset. His use in particular of a number of recent American studies is rare among Canadian scholars who have tended to look for similarities between Canadian programs and their British and European analogues. This perhaps has been the

result of the focus upon national programmes such as medicare and unemployment insurance. Clearly, however, at the level of provincial needs-based programs Struthers has alerted Canadians to the many similarities between our welfare states and those of our southern neighbours.

Struthers' coverage of the primary material is also extremely comprehensive. The bulk of the material centres around a wide range of provincial, federal and municipal government records, including those of local welfare administrative bodies. The only problem is that starting with the third chapter the study becomes almost excessively centred in Toronto. Evidence from the rest of the province after the third chapter tends to be more anecdotal and drawn largely from secondary sources. Part of the problem simply has to do with the fact that somewhere between one-half and two-thirds of the province's welfare recipients lived in the Toronto area. Another reason for the concentration on Toronto also may lie in the fact that nearly one-third of Ontario municipalities, mostly rural small towns, did not pay any relief assistance to their citizens. Whether records for the 1940s onwards exist (and are available to researchers) for other Ontario cities and towns is unknown to the reviewer. However, they would be helpful in acquiring a more complete picture of the conditions faced by poor single mothers and other relief recipients in the province's more "conservative" small cities and rural towns.

On the other hand, Struthers' study does well in highlighting the contradictions produced by the intense localism built into the very heart of Ontario welfare state. Common assumptions lead us to believe that the modernization of the state in the twentieth century has resulted in increased centralization of administrative power. Yet, local administration of welfare continued in Ontario well into the 1960s. Over 500 of Ontario's 900 municipalities still administered their own welfare systems in which they continued to enjoy considerable discretion over how they interpreted eligi-

bility and determined benefit entitlements. Struthers reminds us there were very good reasons for this. Not the least was the fact the province felt that local administrations were best able to keep welfare rates in line with local wages. On the other hand, local control over the administration of welfare could present real problems for the provincial government if groups opposed to the parsimony of the provincial program gained control over local welfare boards. Here Struthers illustrates the running battle between the relatively generous Toronto welfare board, dominated as it was by labour and women's reform groups, and the province for control over welfare spending and entitlement provisions.

Struthers also gives a sophisticated reading of the relationship between the state and private charitable organizations as public welfare expanded throughout the twentieth century. In examining the evolution of social welfare, modern observers too readily adopt an overly naive view of the modern welfare state. We know by looking back on history that the state must organize social assistance in modern industrial capitalism, for only the state itself can truly command and organize the redistribution of social goods on a massive scale. Yet as Mariana Valverde notes, the very fact that social welfare and the moral regulation of citizens' private lives are wrapped up in each other ensures that there are both pragmatic and structural reasons why voluntary organizations have remained essential to the viability of the welfare state well into the late twentieth century (Valverde 1991; Valverde and Weir 1989). Many of these voluntary organizations worked alongside state-sponsored welfare programs. In many cases, Struthers notes, private agencies covered the discrepancies between entitlements and needs of welfare recipients. Many of these private agencies received a good deal of funding from the provincial, federal, and municipal states. Yet Struthers does not treat them as pawns of the state. Although it represents a minor part of the study, and something that should be investigated in

more detail, Struthers problematizes the relationship between private charities and the state by illustrating the tensions that existed between the two over the issues of eligibility and the size of benefit entitlements.

At the same time Struthers is less convincing in relating how changing ideas of the state had an effect on the transition from private charity to public welfare. We get very little sense of how the movement away from classical nineteenth century liberal individualism to the "new liberalism" of the twentieth century which stressed the positive power of the state, had an impact on charity reformers or state officials. Nor do we get any sense of how Keynesian thought, the highest stage of this "new liberalism," affected the thoughts and actions of welfare advocates, state social workers, welfare bureaucrats, or government officials (Ferguson 1993; Arblaster 1984; Owsram 1986).

Finally, Struthers overplays the gender specificity of moral regulation in the provision of welfare in Ontario. While it is true that welfare policies oriented towards men have tended to be couched in rights based language, and have delivered automatic, actuarially determined payments with little moral supervision, it would be wrong to conclude that moral and ethical judgments were not crucial to their design and administration. Indeed, as Struthers has amply illustrated in his previous work on the development of unemployment insurance in Canada, social policy directed towards male workers and citizens evolved out of the old poor law and organized charity distinctions between the deserving and undeserving poor; ideas saturated with moral and ethical judgments. Unemployment insurance tended to favour the "deserving poor" - male breadwinners with regular incomes from well paying jobs who for reasons beyond their control now need assistance - while immigrant, seasonal and women workers, mainstays of the degenerate "casual poor," were either left off the rolls or received minor benefits. This way unemployment insurance

would have less of a pauperizing effect and class differences among the unemployed could be preserved (Struthers 1983). In short, when governments give out public benefits to citizens they claim the right to make moral judgments about the recipients regardless of their gender.

Whether the moral regulation of welfare recipients is gender specific or not, Professor Struthers' study reminds us most importantly that the moral regulation of the poor is not an outdated "Victorian" remnant that was cast aside in favour of more "modern" or "scientific" approaches to social welfare. Rather, it remains even today as an integral part of the process of class and state formation. We only have to witness the increased popularity of the attacks on "welfare frauds" and "work-shys" to recognize how the conceptualization of poverty as an individual "moral" problem remains as strong today as it did one hundred years ago. By reminding us of this very important historical lesson, as well as for a host of other reasons, *The Limits of Affluence* deserves a wide audience.

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