and starts to become psychological. In the welfare culture the golden rule of capitalism, resources for disciplining and stimulating competition, is often rejected. Although they want to be productive and honestly earn a decent standard of living, their environment retards their chances. People become frustrated in their attempts to find a useful and worthwhile niche in society. Families brought up on welfare in their closed society are made to feel that welfare is not a temporary state but permanent and chronic.

Their environment of poor housing, lack of medical care, poor nutrition, lack of recreation and a lack of education disillusion a child growing up under such conditions. They come to expect abuse. This leads to a number of costly problems. Vandalism and crime have, by far, the highest incidence rate within this class. Medical care is greatly needed and very costly to society. It has been estimated in the U.S. that one poor man can cost the public as much as \$140,000 between the ages of 17 and 57. Yet it is more costly in another way.

Marriage separation is high as is family break-up. Parents sometimes place their children in foster homes voluntarily to give both themselves and their children a better chance in life. These problems threaten our society as we know it. How do we cope with this problem?

To aim at eliminating poverty is idealistic. It is similar to aiming at zero unemployment. This problem is too complex to even attain such a goal. Instead every possible opportunity should be made available to those on welfare to raise themselves from their status and to achieve a more acceptable place in our society. We must aim at eliminating the environment which causes much of the problem.

The two most important channels of aid to the low-income class are education and recreation. Without heavy dependence on programs in these two fields the poverty problem will never be coped with. The poverty problem is becoming increasingly more of an urban phenomenon. Great problems arise from the housing and caring for great numbers of people in small areas. Lack of recreation becomes a major problem leading to vandalism and other forms of crime. At the same time education is becoming a more fundamental ingredient in one's success in urban society. It has been found that there is a high rate of failure and drop-out amount lowincome pupils as is stated in the following excerpt from a sociology text:

Low-income homes have relatively few the child in ways that are helpful in his schooling. There is less practise in reading, less use of formal language, less effective development of self-control, less effort by adults to encourage and satisfy curiosity. These deficiencies, compounded by an often turbulent and uncertain home life, contribute to school failure. Furthermore, most schools do not adequately cope with the problems of the lower-class child.1

This is what I shall discuss, the urban poverty problem, specific areas of concern and ideas from programs to deal with them.

What problems do the urban poor in Canada face? I have already mentioned a few-poor housing, lack of recreation poor nutrition and medical aid, poor education, all of which help to develop a poor environment with an inherent feeling of pessimism. Such a program as Guaranteed Annual Income is not the answer in itself for although it would provide persons with an income great enough to maintain a decent standard of living the welfare class will still have many of the same problems already mentioned. A more direct approach is needed. A person who has never had more than enough money to provide his family with a basic subsistence should not and cannot be expected to be farsighted. He is used to living on a day-to-day basis and often encounters major household problems when the slightest emergency occurs. The answer is education-education in the field of welfare and low-income living.

There are many agencies which are educating the poor in programs which could be much more beneficial if they were supported more substantially by government. Many could be self-help agencies which, once established, would offer minimal cost to government. In Saint John the poor have been encouraged to organize themselves through self-help groups formed in the South End and the Crescent Valley areas. The plan should be supported to the extent of establishing community centres where a number of services could be offered. First of all trained personnel, some trained social workers with others merely welfare recipients who are recognized community leaders, could act as supervisors and resource personnel. Day courses for mothers could be offered in much needed sub-

¹Leonard Broom & Philip Selznick, Sociology (New York, 1968), p. 353.