

summertime—I don't find it too hard to make friends.

*Mr. S.* What are your hopes for the future?

*Answer:* I hope to own our own home eventually.

*Mr. S.* How are you going to accomplish that?

*Answer:* I don't know really. The way things are right now, it's pretty impossible.

*Mr. S.* Just making ends meet, if that. Any savings at all?

*Answer:* No.

*Mr. S.* How would you think one might be able, in your circumstances, to get a home of your own?

*Answer:* I really don't know.

*Miss Gale:* As your children get out on their own, you'll have more money for yourselves. Maybe at that time you may be able to save something. Do you think you could?

*Mr. Stegmayer:* That's a long time away...

*Answer:* If you don't do it now—It's such a long-termed thing.

*Mr. S.* If I proposed an idea to you, and say the City or some public body got into the housing business, and they were able to lend you money at a lower rate for mortgages than is presently available, would you be able to swing a mortgage of 6 percent and say \$2,000?

*Answer:* Not right now. Maybe in a couple of years, I don't know.

*Mr. S.* Say \$2,000 at 6 percent would cost \$120 per year interest, and then you'd pay back on the principal maybe another \$200. It might cost you from \$500 to \$700 per year, if there were some civic or governmental body that went into the housing business from whom you could borrow money at a lower rate, You're paying that much rent now.

*Answer:* We're paying a lot of rent, but that's taking in all our facilities.

*Mr. S.* How much rent do you pay?

*Answer:* We pay \$150.

*Mr. S.* In other words, if you had a down payment of \$2,000 or \$3,000 which you could repay at a low interest rate, you could almost swing a house. I have a three bedroom house, and I pay \$92 per month for principal, interest and taxes. I bought it ten years ago. The down payment was something like \$4,000—it

was a \$14,000 house. But I'm paying less than you are.

*Answer:* If you pay \$150 on rent, it's going to take a good \$60 more a week to eat. Well, say \$150 a month to eat.

*Mr. S.* So you live from payday to payday—and sometimes you don't even live to the next payday. You sort of have to "make do" for a couple of days before the paycheque comes in. What would happen if somebody became ill? Say your husband became ill?

*Answer:* We're pretty well covered at his employment.

*Mr. S.* Has he been working there long?

*Answer:* Eight years.

*Miss Gale:* What does he do, Mary?

*Answer:* He's a route salesman for Imperial Oil.

*Mr. S.* They're a pretty up-to-date company.

*EPILOGUE:* (Spoken by Mary Jean).

I JUST SAID THAT GOD HELPS THOSE WHO HELP THEMSELVES UNTIL YOU WIND UP ON THE WELFARE, AND THEN IT'S GOD HELP THOSE WHO GET CAUGHT HELPING THEMSELVES.

#### RECOMMENDATIONS

It is admitted that this presentation only reports one phase or one segment of the problems of poverty. It is, however, evident that this group of people in particular, have considerable insights and with the help of a staff person from the Family Services, have developed a comprehensive understanding as to their problems. It is also indicative how capable most of them are in resolving their problem with very limited resources.

The hostility which they express about the welfare system may be just and proper. We think it is an indication that the need for competent, professional people to work at the grass-roots level with people in such disadvantaged areas, should be a primary consideration, along with an increase in funds for maintenance programs or even as part of the introduction of a guaranteed annual income.

We feel that financial programs, by themselves, are rather sterile, and almost extend the problems to many in many areas, unless there were the opportunity provided, through community resources available, to having professional people planted in the centre of such areas where they can personally reach