

The Chairman: What we have had before the committee time and again is that there should be some courses at the early school level to indicate how they should budget and how they should plan. But from what you know of people who are on welfare, do you think that there is any housewife who can do better or budget better than they can with the little income they have?

Miss McGrath: Some of them could.

The Chairman: What do you mean, some of them could? There are some of them that are in the \$10,000 or \$20,000 class and ball it up there.

Miss McGrath: Some of them do exceptionally well. You know, I do not like making a blanket statement but quite a number of people—as Mr. Owen said with one cheque a month it is very difficult to regulate that with one cheque a month if you have not been taught somewhere along the line that you put off tomorrow's goals to achieve next week's or next month's goal. I think this is where the problem arises.

The Chairman: By the time you have been married 10 or 15 years and have children—surely you should have learned that in your first or second year, as to how to plan that.

Miss McGrath: I do not think we human beings learn that easily. It would be nice if we did. It would be nice if we learned from our mistakes but we are not all that terrific so we really do not.

The Chairman: You are the first one with that approach. I think the only other objection we have heard across the country about handing out cheques twice a month came in a hearing we had in Newfoundland. Other than that everybody receives their cheques once a month and they say that it works very well indeed. That with the little money they get they do very well.

Senator Hastings: Mr. Chairman, I wonder if I might ask Mr. Owen: Is there any great administrative difficulty in being paid twice a month?

Mr. Joseph H. Owen, President, South End Tenants' Association: It is set up by a computer now so the cheques are computerized and the computers would have to be re-set to establish it for twice a month so that is the only drawback.

Senator Hastings: It would just be a matter of re-setting the computer?

Mr. Owen: That is right.

Senator Fournier: Press another button.

Senator Hastings: And turn it on twice a month.

Mr. Owen: That is right.

The Chairman: They usually turn out all the cheques. When you say they only have to turn it on twice a month, it costs money.

Mr. Owen: Once a month is a streamlining thing.

Senator Hastings: You just push the button once.

Mr. Owen: Right.

The Chairman: When you talk about changing attitudes, how would you go about changing attitudes?

Miss McGrath: I do not really know, Senator Croll, because the very fact of changing attitudes in itself is very difficult but I think we have to look at ourselves as human beings and ask ourselves whether our response to other people as people is what it should be in itself and if it is on a higher plane, and if it is not if we want to be the kind of people we think we want to be we had better change our attitudes.

I do not think it is easy to change attitudes. Sometimes I do not think that people who have negative attitudes have them deliberately. I think that very often you find that people take the attitude they do towards the poor because they do not know about them. They have never met many and they do not conceive of them as people. They think of them rather as statistics or as those ones who live in that end of town so I do not think attitudes are always deliberate.

The Chairman: Do the poor have to change attitudes?

Miss McGrath: Yes, some of them. Yes some of them have to change attitudes.

The Chairman: How easy is that going to be?

Miss McGrath: It is not going to be easier than changing the attitudes of those who are rich, who have negative attitudes towards the poor.

The Chairman: Then where are we, Miss McGrath? The rich are not going to change.