REFERENCE PAPERS

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SOCIAL INSURANCE AND THE WAR

The War and Social Consciousness

Four years of war have traced an indelible mark on the lives of Canadian men and women, and have brought into focus the changing pattern of their social needs. The growing strength of Canada in the family of nations and the interchange of experience resulting from that association, the nature of the struggle against the Axis powers, and the expansion of her industrial economy to the point where she stands as fourth among the United Nations in the production of war materials and supplies, have given a profound impetus to the social consciousness within Canada, which, in its turn, is clearly manifest in the new emphasis upon social planning and personal security for all.

Elimination of Mass Unemployment

The tremendous increase in Canada's productive output has been accompanied by the elimination of mass unemployment as a social factor. Such unemployment as still exists is confined almost exclusively within the category of special problems, including the period of transference between jobs, production stoppages in industrial units, and certain other types of interruption of working time of a similar nature. With the exception of those who, through physical or mental infirmity, are unable to perform useful labor, the great majority of those without employment at any one moment may look forward to the definite prospect of further employment.

Despite the increased burden of taxation placed upon the wage-earner for the financing of the national war effort, consumer incomes and purchasing power have been increased among several sections of the population, and the gross earnings of many family groups are now substantially higher than their pre-war levels. This condition has been attained through more

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remunerative or more regular work among wage-earners, the employment of additional members of the family, and in some instances
through the receipt of state allowances for those now serving with
the armed forces.

The Social Problems of War

On the other hand, the war has brought social problems of increasing magnitude and impact, necessitating study and enactment on a correspondingly broad scale. Problems of personal distress have been heightened by the mounting numbers of war bereavements, and the family structure has been altered in many instances through enrolment of its members in the fighting services or in the industrial army of the nation, frequently involving absence from the home during extended periods.

Wartime Enactments

Extensive research into the basic problems confronted under existing social insurance provisions in Canada has been undertaken, both by governmental and private agencies, with a view to the lessons that may be acquired for future action, and already there exists a considerable measure of wartime enactment. Within this latter field may be cited the Unemployment Insurance Act, 1940, which provides for compulsory contributions among those employed in several specified insurable occupations, their employers, and the public authority, with administrative costs borne by the federal government, and corresponding benefits during periods of enforced idleness; and the Physical Fitness Bill, 1945, which provides for co-operative action in the upbuilding of the physical health of Canadians, with governmental subsidies on the part of both federal and provincial authorities extended to agencies associated with the program.

Suggested Programs

Two other suggested programs, both in the form of submissions before a special committee of the federal House of
Commons studying problems of social security within the nation,
may also be cited for their relative importance. The Marsh
Report, 1943, is a comprehensive survey detailing existing
statutory provisions, together with suggested methods and

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principles by which these may be extended and improved in the construction of a truly Canadian plan of social security, and the report of the Advisory Committee on Health Insurance, 1943, presented in the form of a draft bill for national health insurance, has been based on studies of the plans of other countries and particularly on health problems relating to Canada.

Post-Discharge Rehabilitation In no field of social insurance has recent study and enactment in Canada been of more far-reaching extent than in that dealing with the problems of post-discharge rehabilitation among members of the armed forces. The measures already enacted in this regard may be summarized as follows:

Clothing Allowances: Over six months' service, \$35; under six months' service, \$27 in winter, \$17 in summer.

Rehabilitation Grant: Grant of 39 days' pay and dependents' allowances to those with more than 183 days' continuous service.

Transportation: Transportation with travelling expenses provided to point of enlistment, or to place of bona fide residence at time of enlistment, or to any other point in Canada that can be reached without additional expenditure.

Medical Treatment: Free treatment with allowances for family is available as a permanent
right at any time in hospitals of the Pensions
Department for conditions related to service.

Free hospital treatment is also available, with
family allowances, for any remediable condition,
with one or two exceptions, for a period equal
to length of service, with a maximum of one
year for conditions not related to service.

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Compulsory Re-employment: Subject to certain reasonable safeguards, employers are required, with respect to those who have left their employment to enlist in the armed forces, to reinstate them in employment under conditions not less favorable than those which would have been applicable had enlistment not taken place.

Unemployment Insurance: Discharged persons who enter insurable employment are entitled, after 15 weeks of such employment, assuming that they have made the contributions required of them, to be credited with the time they spent in the armed forces since July 1, 1941, the date at which the Unemployment Insurance Act became effective, without the necessity of making contributions to the unemployment insurance fund for such period of service with the forces.

Out-of-Work Benefits: Benefits similar to unemployment insurance benefits are payable to
discharged persons who are capable of employment, but for whom no work is available, for a
period not exceeding their length of service,
with a maximum of 12 months.

Temporary Incapacitation: Benefits similar to those payable under the provisions for out-of-work benefits may be paid to discharged persons who are temporarily incapacitated.

Vocational Training: Vocational training is available to all discharged persons who have no trade or who need a brush-up course in their trade.

Maintenance benefits on married and single scale may be paid during such training.

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Farmers and Others Awaiting Returns: Benefits similar to out-of-work benefits and subject to similar limitations may be paid to those engaged in farming or other business on their own account while awaiting returns from their enterprise.

Educational Benefits: Maintenance benefits and student fees may be paid to those who resume education interrupted by their enlistment.

Students are required to enter a university within 15 months after discharge, and the period for which benefits may be paid is determined by the length of service of the student.

Post-Graduate Courses: Post-graduate courses may be given, with maintenance, in approved cases.

Pensions: Any disability arising or heightened during service is pensionable if the applicant saw service in a theatre of actual war, and any disability arising as a direct result of service is pensionable regardless of where the applicant served. Advocates are provided to assist pensioners in presenting their claims.

Employment Service: Under the Unemployment Insurance Act a Dominion Government employment service has been instituted with employment offices in all main centres across Canada.

Preference in Employment: Preference in employment is provided in all war contracts to those who have served in the armed forces.

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Veterans' Land Act: Subject to reasonable conditions this Act provides for loans up to \$4,800; \$3,600 is the maximum for land and buildings, of which a 10% deposit by the settler is required; \$1,200 is the maximum for chattels, with no deposit required. The interest rate is 3½%. Three main types of assistance provide for:

(a) full time farming for qualified farmers;

(b) small holdings coupled with a wide range of employment; (c) small holdings coupled with commercial fishing. A substantial rebate in the cost of land and chattels may be granted after fulfilment of contract for a given period.

Welfare Division: A welfare division of the Department of Pensions and National Health has been established with welfare officers stationed at all main centres throughout the Dominion to assist former members of the forces in becoming re-established and advise them on legislation affecting discharged persons and also with respect to their individual problems. These welfare officers are stationed in the following offices of the Unemployment Insurance Commission: Halifax, Saint John, Charlottetown, Quebec,

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Montreal, Ottawa, Toronto, Hamilton, London
Windsor, Winnipeg, Regina, Saskatoon, Calgary,
Edmonton, Vancouver and Victoria.

Citizens' Committees: Citizens' committees
have been established in most centres in the
Dominion to co-operate with welfare officers in
assisting discharged persons in their re-establishment problems.

Program for the Peace

The Right Hon, W. L. Mackenzie King, Prime Minister of Canada, has given concise and fitting words to the spirit of social planning in Canada. Addressing a gathering of the American Federation of Labor in October, 1942, he said:

Before the war, we talked about the conservation of natural resources. Unhappily, we heard much less about the conservation of human resources - the lives and health and happiness of men and women and children. Today, our aim is total mobilization of resources and of manpower for the waging of total war. When the war is over, we must seek, above all else, to use our natural and material resources to conserve human resources - to promote the health and happiness of all the people. Our resources of land, of sea, of forest, and of mines, were given to man by the Creator for the preservation, and not for the destruction of life. The people of no country can be made happy, contented and prosperous except by safeguarding the lives and welfare of the many, and by protecting from injustice and misfortune the homes of the humble in the land.

The fear of unemployment which arises where, despite a willingness to work, work is not to be had, is only one of many fears which arise out of a sense of insecurity to haunt the minds of the workers. These fears arise where, through inadequate compensation, sickness, invalidity or accident, the capacity to earn is gradually, if not wholly, lost. Fears arise where extra outlays to meet the most immediate of family needs result in extra privation. Fear is ever present at the mere thought of age being confronted with the alternative of poverty or dependence. Until these fears have been eliminated, the war for freedom will not be won.

The background of economic and social insecurity during the early years of the last decade has given a new emphasis, when placed in contract with today's position of relatively full

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