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OLD AGE AND BLIND PENSIONS IN CANADA

Old age and blind pensions in Canada are non-contributory. They are administered under the "Old Age Pensions Act" (Revised Statutes of Canada, 1927, chapter 156), amendments and regulations, and under the various provincial concurrent acts. The Old Age Pensions Act made provision for the establishment of a Dominion-provincial pensions plan in such provinces as might enact and give further effect to special legislation for this purpose. Responsibility for granting old age pensions to persons residing in the provinces rests solely with the provincial authorities. All of Canada's nine provinces are now participating, and the Dominion grants old age pensions in the Northwest Territories. The Dominion reimburses the provincial authority to the extent of 75% of the net sum paid out by the province to such persons as are specified in the Act and regulations.

OLD AGE
PENSIONS

Under the provisions of the Act, an old age pension is payable to any British subject, or to one who, being a widow, is not a British subject but was such before her marriage, of 70 years of age and over who is not in receipt of an income of as much as \$365 a year. The pensioner must have resided in Canada for the 20 years, and in the province in which the application is made for the five years, immediately preceding the date of the proposed commencement of pension. The Act also provides that an applicant must not have assigned or transferred property for the purpose of qualifying for a pension. Indians, as defined in the terms of the Indian Act, are not eligible to receive old age pensions.

It is specifically provided that the receipt of a pension shall not by itself disqualify any person from voting at any provincial or municipal election.

The maximum amount of pension payable under the provisions of the Old Age Pensions Act is \$240 yearly, payable in monthly instalments. This amount is subject to reduction by the amount that the private income of the pensioner exceeds \$125 a year. On July 24, 1943 the federal Minister of Finance announced in the House of Commons that, in view of the unanimity of attitude on the part of the provincial governments that the maximum pension payable should be increased at the present time, provision would be made by means of order-in-council under the War Measures Act to raise the maximum monthly payment from \$20 to \$25.

Order-in-Council P.C. 6367, dated August 10, 1943, authorizes the Dominion government to enter into supplementary agreements with the provinces, enabling a special war supplement, not exceeding \$5 a month, to be paid to both old age and blind pensioners in addition to the regular pensions payable under the original provisions of the Act. All the terms and conditions of the original Act are to be continued, including the present ratio sharing by the Dominion and the provinces of the amount of pensions paid, as well as provisions covering the maximum total income, except for the appropriate adjustment in regard to those provisions which have to do with the maximum pension and allowable outside income. This supplementary war pension is not intended to disturb any supplementary allowances now being paid by

A pensioner authority is entitled to recover out of the estate of any deceased pensioner the sum of the pension payments made to such pensioner from time to time, together with interest at 5% compounded.

The maximum pension payable to a blind person, whether married or unmarried, is \$240 a year not including the special war supplement under P.C. 6367 or supplementary allowances, if any, payable by the province in which he resides. If, however, a blind person marries another blind person after the date of the amendment, the maximum pension is reduced to \$120.

An amendment to the Old Age Pensions Act, assented to on March 31, 1937, provides for the payment of pensions to blind persons who have attained the age of 40 years and have fulfilled other conditions set out in the Act. Recipients of such a pension must be so incapacitated by blindness as to be unable to perform any work which sight is essential, and must not be in receipt of a pension or allowance in respect of blindness under the Pensions Act or the War Veterans' Allowance Act.

The Minister of Finance stated that on the basis of \$13,601 old age pensions and 6,374 blind pensioners in Canada at March 31, 1943, the total annual cost of the supplementary war pension would be \$11,398,500, of which the Dominion's share, which will be a charge against the war appropriation, would be \$8,548,875 in a full year.

Under the provisions of the Old Age Pensions Act as it was first enacted, the Federal Department of Labour, which was at that time the administrative department, paid quarterly to each province one-half of the net sum paid by the provincial pension authority during the preceding three months. At the 1931 session of the Dominion Parliament, however, the Act was amended, the amount of the Dominion contribution being increased from 50% to 75% of the net sum.

In order to avoid duplication of departmental activities, and to secure centralization of responsibilities in the carrying out of the provisions of the Act, involving accounting control and supervision of the administration of the Old Age Pensions Act was transferred from the Federal Department of Labour to the Federal Department of Finance from April 1, 1935.

the provinces themselves to old age and blind pensioners. Alberta and British Columbia pay supplemental allowances of \$5 a month; Saskatchewan and Manitoba pay supplemental allowances of \$1.25 a month; Nova Scotia, an amount up to \$10 a month, based on the merits of the individual case, with a limitation of the total income including allowance to \$365 a year; and Ontario, an additional 15% of the amount of the pension paid.

annually. No claim is made for the recovery of such debt, directly or indirectly, out of any part of the pensioner's estate which passes by will or an intestacy to any other pensioner or to any person who has, since the grant of such pension or for the last three years during which such pension has continued to be paid, regularly contributed to the support of the pensioner by the payment of money, or otherwise to an extent which, having regard to the means of the person so having contributed, is considered by the pension authority to be reasonable. Provision is also made whereby a pension shall cease upon the pensioner transferring his residence to some place outside Canada, but the right thereto is revived upon the pensioner's again becoming resident in Canada.

The accompanying tabular statistics, compiled from records of the federal Department of Finance, indicate the extent of operations under the terms of the Old Age Pensions Act and amendments thereto.

OLD AGE PENSIONS

Table I. Financial and Statistical Summary of Old Age Pensions in Canada as at June 30, 1943.

	Alberta	British Columbia	Manitoba	New Brunswick	Nova Scotia	Ontario
	Act effective Aug. 1, 1929	Act effective Sept. 1, 1927	Act effective Sept. 1, 1928	Act effective July 1, 1936	Act effective Mar. 1, 1934	Act effective Nov. 1, 1929
Number of pensioners.....	11,702	14,320	12,432	11,816	14,085	56,656
Average monthly pension.....	18.72	19.36	18.80	15.41	16.07	18.91
★ Percentage of pensioners to total population.	1.38	1.74	1.68	2.54	2.40	1.48
★ Percentage of persons over 70 years of age to total population.....	2.98	4.85	3.79	4.52	5.11	4.89
★ Percentage of pensioners to population over 70 years of age..	46.13	35.80	44.40	56.27	46.95	30.30
Dominion Government's contributions for quarter ended June 30, 1943.	\$60,467.68	\$610,172.19	\$503,949.59	\$406,412.07	\$503,386.80	\$2,343,397.18
Dominion Government's contributions from inception of Act.....	\$17,318,859.42	\$23,992,128.87	\$23,547,875.59	\$10,296,994.48	\$16,921,261.01	\$109,799,517.06

★ Percentages based on the estimated population as at June 1, 1942.

EAST OF Sault Ste. Marie Census Division showing the following:

from MICHIGAN	to ONTARIO
from SOUTHERN ONTARIO	to NORTHERN ONTARIO
from SOUTHERN ONTARIO	to CENTRAL ONTARIO
from SOUTHERN ONTARIO	to WESTERN ONTARIO
from SOUTHERN ONTARIO	to EASTERN ONTARIO

from MICHIGAN	to ONTARIO
from SOUTHERN ONTARIO	to NORTHERN ONTARIO
from SOUTHERN ONTARIO	to CENTRAL ONTARIO
from SOUTHERN ONTARIO	to WESTERN ONTARIO
from SOUTHERN ONTARIO	to EASTERN ONTARIO

from MICHIGAN	to ONTARIO
from SOUTHERN ONTARIO	to NORTHERN ONTARIO
from SOUTHERN ONTARIO	to CENTRAL ONTARIO
from SOUTHERN ONTARIO	to WESTERN ONTARIO
from SOUTHERN ONTARIO	to EASTERN ONTARIO

from MICHIGAN	to ONTARIO
from SOUTHERN ONTARIO	to NORTHERN ONTARIO
from SOUTHERN ONTARIO	to CENTRAL ONTARIO
from SOUTHERN ONTARIO	to WESTERN ONTARIO
from SOUTHERN ONTARIO	to EASTERN ONTARIO

from MICHIGAN	to ONTARIO
from SOUTHERN ONTARIO	to NORTHERN ONTARIO
from SOUTHERN ONTARIO	to CENTRAL ONTARIO
from SOUTHERN ONTARIO	to WESTERN ONTARIO
from SOUTHERN ONTARIO	to EASTERN ONTARIO

from MICHIGAN	to ONTARIO
from SOUTHERN ONTARIO	to NORTHERN ONTARIO
from SOUTHERN ONTARIO	to CENTRAL ONTARIO
from SOUTHERN ONTARIO	to WESTERN ONTARIO
from SOUTHERN ONTARIO	to EASTERN ONTARIO

from MICHIGAN	to ONTARIO
from SOUTHERN ONTARIO	to NORTHERN ONTARIO
from SOUTHERN ONTARIO	to CENTRAL ONTARIO
from SOUTHERN ONTARIO	to WESTERN ONTARIO
from SOUTHERN ONTARIO	to EASTERN ONTARIO

from MICHIGAN	to ONTARIO
from SOUTHERN ONTARIO	to NORTHERN ONTARIO
from SOUTHERN ONTARIO	to CENTRAL ONTARIO
from SOUTHERN ONTARIO	to WESTERN ONTARIO
from SOUTHERN ONTARIO	to EASTERN ONTARIO

OLD AGE PENSIONS - 2.

Table 1. (cont'd)

Financial and Statistical Summary of Old Age Pensions in Canada as at June 30, 1943.

	P. E. I. Act effective July 1, 1933	Quebec Act effective Aug. 1, 1936	Saskatchewan Act effective May 1, 1928	Northwest Territories Order-in-Council effective Jan. 25, 1929	Totals
Number of pensioners.....	1,889	46,894	13,048	9	182,221
Average monthly pension.....	13.50	17.38	18.22	20.00	
*Percentage of pensioners to total population.	1.97	1.38	1.44	0.07	
*Percentage of persons over 70 years of age to total population.....	6.25	3.13	2.98	1.65	
*Percentage of pensioners to population over 70 years of age..	31.48	44.24	48.33	4.50	
Dominion Government's contributions for quarter ended June 30, 1943.	\$56,467.80	\$1,799,702.12	\$522,016.73	\$493.79	\$7,206,465.95
Dominion Government's contributions from inception of Act.....	\$1,721,299.49	\$48,937,072.25	\$21,705,448.94	\$22,834.04	\$274,263,291.15

BLIND PENSIONS

Table 2.
Financial and Statistical Summary of Pensions for Blind Persons in Canada as at June 30, 1943.

	Alberta Act effective Mar. 7, 1938	British Columbia Act effective Dec. 1, 1937	Manitoba Act effective Sept. 1, 1937	New Brunswick Act effective Sept. 1, 1937	Nova Scotia Act effective Oct. 1, 1937
Number of pensioners.....	235	330	342	715	630
Average monthly pension.....	19.76	19.58	19.63	19.66	19.19
* Percentage of pensioners to total population.....	.029	.04	.046	.154	.107
Dominion Government's contributions for quarter ended June 30, 1943..	\$10,494.54	\$14,638.08	\$15,206.47	\$31,739.08	27,183.35
Dominion Government's contributions from inception of amendment to O.A.P. Act.....	\$171,205.49	\$265,705.41	\$264,611.23	\$614,998.16	\$520,590.01

* Percentage based on the estimated population as at June 1, 1942.

BLIND PENSIONS - 2.

Table 2. (cont'd)

Financial and Statistical Summary of Pensions for Blind Persons in Canada as at June 30, 1943.

	Ontario	P. E. I.	Quebec	Saskatchewan	Totals
	Act effective Sept. 1, 1937	Act effective Dec. 1, 1937	Act effective Oct. 1, 1937	Act effective Nov. 15, 1937	
Number of pensioners.....	1,488	114	2,194	322	6,370
Average monthly pension.....	19.67	16.17	19.59	19.81	
* Percentage of pensioners to total population.....	.039	.119	.065	.036	
Dominion Government's contributions for quarter ended June 30, 1943.	\$63,556.31	\$4,149.55	\$97,062.18	\$14,391.98	\$278,421.54
Dominion Government's contributions from inception of amendment to O.A.P. Act.....	\$1,306,036.68	\$72,194.15	\$1,793,347.44	\$259,912.59	\$5,268,601.16

* Percentage based on the estimated population as at June 1, 1942.

