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JAMES G. SNELL

## The Newfoundland Old Age Pension Programme, 1911-1949

IN 1911 NEWFOUNDLAND established the first state-operated old age pension scheme in Canada, more than two decades before such a programme was adopted in any of the Maritime Provinces. As an early programme, the Newfoundland scheme bore a number of unique and distinctive features, which are suggestive both of the island's political and social culture and of the perceptions of the elderly at the time. Though old age pension programmes elsewhere clearly affected the character and timing of the island scheme, the Newfoundland government's approach to dealing with the needy elderly was different from both the Canadian and the United Kingdom programmes. The Newfoundland scheme was based on very limited funds, was available only to those aged 75 or more and, most strikingly, only to men. Throughout its 40-year history the Newfoundland old age pension programme remained the most blatantly gendered scheme for the needy elderly in the western world. The island old age pension programme was also distinct in the kind of bureaucratic support it received and in the parallel programmes of state aid available to those excluded from the more generous pensions programme. In reflecting on the history of this pioneer pension plan, it also becomes clear that the special features of the programme were profoundly shaped by the level and character of state formation in 20th-century Newfoundland.<sup>1</sup>

The timing of the programme's adoption was approximately contemporaneous with the United Kingdom's 1908 introduction of a means-tested programme for those aged 70 or more and with the 1908 Canadian adoption of a very different programme to assist the aged, the government annuities plan.<sup>2</sup> In 1906 parliamentary discussion of non-contributory, state-funded old age pensions occurred in both Westminster and Ottawa, arguably the two jurisdictions with the most influence on the ideas circulating in Newfoundland. It is no surprise that the

1 The research for this article was carried out through the support of a grant from the Social Sciences and Humanities Research Council of Canada. I would like to thank Laurel Doucette for generously sharing her knowledge of the Memorial University of Newfoundland Folklore and Language Archives [hereafter MUNFLA], Jeff Walker for patiently instructing me in the "art" of graphing, and Peter Neary, James Overton, Ian Radforth and the anonymous readers of this journal for their comments on earlier drafts of this article.

2 On the United Kingdom's pension scheme see Pat Thane, *Foundations of the Welfare State* (London, 1982), pp. 81-84, 142-143, 196-200, 245; Pat Thane, ed., *The Origins of British Social Policy* (London, 1978), pp. 84-106. On the government annuities scheme and the old age pension in Canada, see Dennis Guest, *The Emergence of Social Security in Canada* (Vancouver, 1980), pp. 34-6; Kenneth Bryden, *Old Age Pensions and Policy-Making in Canada* (Montreal, 1974).

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Newfoundland government found it appropriate that similar discussions would occur on the island. New beliefs about the elderly, new ideas about the appropriate role of the state, and concerns about poverty amongst the elderly, particularly in the outports, shaped the Newfoundland government's response.<sup>3</sup>

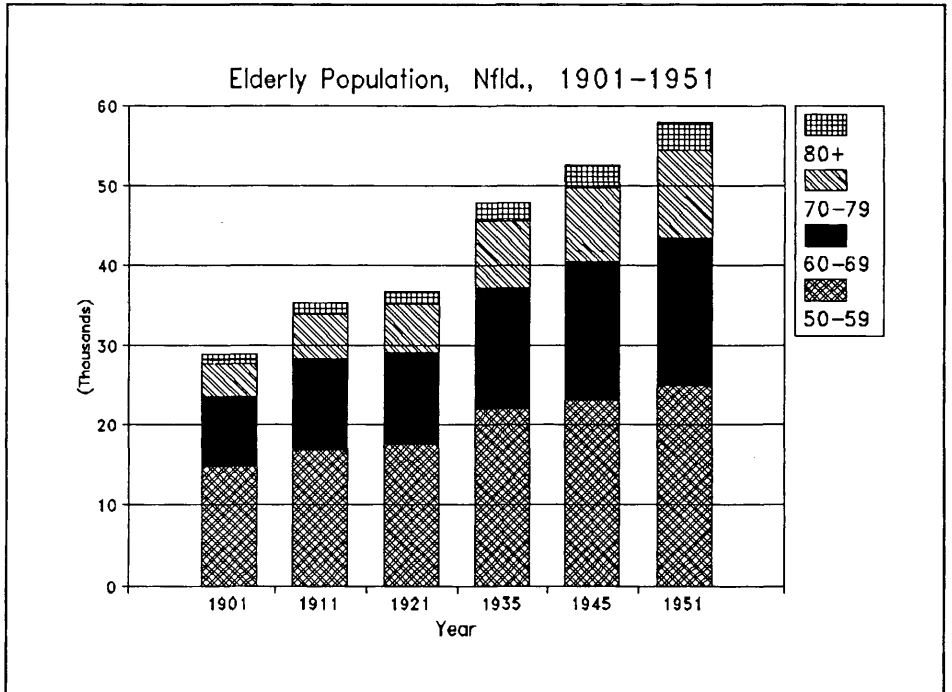
A proposal for a Newfoundland scheme was first made in the legislature in March 1906. A.B. Morine, then Leader of the Opposition, suggested that men aged 65 and higher should be paid a pension of \$40 annually, rising to \$50 at age 70 and \$60 at age 75, a scale presumably reflecting aging men's declining access to income-producing work. The programme would not be needs-tested, but it was expected that the well-to-do would not exercise their right to a pension. The result was that the House of Assembly adopted a motion approving some such pension scheme as a means "to improve the condition of the aged poor, and for providing for those who are helpless and infirm". Though age was an important criterion for qualification, poverty and infirmity were more fundamental, old age being simply perceived as a characteristic common to the poor and the infirm. Old age was increasingly regarded as a "social problem" requiring coordinated state response. The existing limited programmes providing relief to the dependent of any age and the provincial Poor Asylum in St. John's were no longer seen as adequate responses to the needs of the elderly, who were now singled out for particular attention and support.<sup>4</sup> Existing mechanisms of informal support — community and family, reinforced through parents' maintenance legislation — needed to be supplemented with new state programmes.

The 1906 resolution called for the appointment of a royal commission to investigate old age pensions and was supported by all political elements in the House.<sup>5</sup> By late 1907 the commission was appointed,<sup>6</sup> and it soon met to request the collection of data related to the subject. Having completed these preliminary steps, however, the commission never proceeded further with its mandate; no report was ever written.<sup>7</sup>

- 3 See, for example, W. Andrew Achenbaum, *Old Age in the New Land: The American Experience since 1790* (New York, 1978); Howard Chudacoff, *How Old Are You? Age Consciousness in American Culture* (Princeton, 1989); Thomas R. Cole, "The Prophecy of Senescence: G. Stanley Hall and the Reconstruction of Old Age in America", *Gerontologist*, Vol. 24, No. 4 (August 1984), pp. 360-6; Janet Roebuck, "When does old age begin?: the evolution of the English definition", *Journal of Social History*, Vol. 12, No. 3 (Spring 1979), pp. 416-29; Philip Corrigan and Derek Sayer, *The Great Arch: English State Formation as Cultural Revolution* (Oxford, 1985); Allan Greer and Ian Radforth, eds., *Colonial Leviathan: State Formation in Mid-Nineteenth-Century Canada* (Toronto, 1992). There is no evidence regarding the role of capital in the impetus for old age pensions or for state formation generally.
- 4 I discuss the St. John's Poor Asylum extensively in a forthcoming study of the Canadian elderly, 1900-1951.
- 5 The resolutions and the debate are reprinted in the St. John's *Evening Telegram*, 23, 27, 28, 29, 30 March 1906.
- 6 The members of the royal commission were James S. Pitts (Minister without Portfolio and member of the Legislative Council), R.H. O'Dwyer (Commissioner of Public Charities), John Harvey, Edgar R. Bowring, W.B. Grieve, and E.M. Jackman (Minister of Finance and Customs and member of the House of Assembly).
- 7 Newfoundland, *Proceedings of the House of Assembly, 1911*, pp. 458-60, 468.

Figure One  
Elderly Population, Newfoundland, 1901-1951

Figure One



SOURCE: *Census of Newfoundland, 1901* (St. John's, 1903), I, pp. 444-7; *Census of Newfoundland, 1911* (St. John's, 1914), I, pp. 492-5; *Census of Newfoundland, 1921* (St. John's, 1923), I, pp. 498-501; *Census of Newfoundland and Labrador, 1945* (St. John's, 1949), table 7; Canada, *Census of 1951* (Ottawa, 1953), I, table 19.

Nevertheless, the issue remained before the public as the leading elements in a confused political scene searched for potent issues. Political expediency added the final element to the underlying concerns and attitudes prompting state response. Old age pensions quickly became somewhat of a political football, as both major parties vied for public credit in their commitment to the idea. The government pledged its support in the 1908 Speech from the Throne and attacked Edward Morris' promises of reduced taxation as undermining the prospects of establishing any pension scheme for the poor and elderly.<sup>8</sup> The political turmoil of 1908 and 1909 provides at least a partial explanation as to the failure of the royal commission. General elections were held in both 1908 and 1909, and the then Prime Minister, Sir Robert Bond, terminated the proceedings of the commission once the 1908 election was called. Old age pensions played a significant role in the campaign platforms and debates. When Bond's government failed to mention old age pensions in the governor's speech closing the session, the People's Party of Edward Morris saw its opportunity to make a pension scheme a central part of its platform.<sup>9</sup> Bond's Liberal Party questioned Newfoundland's financial ability to sustain such a scheme, particularly without raising taxes as Morris had promised. Nevertheless Sir Robert Bond's party declared itself in support of an old age pension programme "for the weak and worn-out fishermen and working men, yes, and old women, old people who have no friends to help or give them assistance", though taxation would have to be raised to sustain the scheme.<sup>10</sup> The two parties continued to outbid each other regarding the value and extent of the scheme, promising to put ever larger public sums into the programme.<sup>11</sup>

The Morris Government, once elected, proceeded cautiously with its proposal. Though legislative action was promised in 1909, it was not until 1911 that a bill was introduced. The government proposed to offer an old age pension of \$50 annually, paid quarterly, to those aged 75 or more who were in needy circumstances. The most striking characteristic of the new scheme was that only men could qualify for such a pension. This was in spite of the government's own evidence regarding the plight of elderly women. The number and proportion of the total elderly were growing steadily (see Figures One and Two). In 1901 those aged 70 or more totalled 5,433; by 1951 the comparable figure was 14,419. But amongst the "old old", as gerontologists call them — those aged 75 or more — the numbers of women at least equalled those of men. Women in this cohort made up a slightly higher proportion of the female population than was true for men (see Figure Two) — 1.34 per cent in 1901 and 2.27 by 1951 (compared with 1.28 and 2.09,

8 Newfoundland, *Journal of the House of Assembly*, 1908, pp. 5, 65-6.

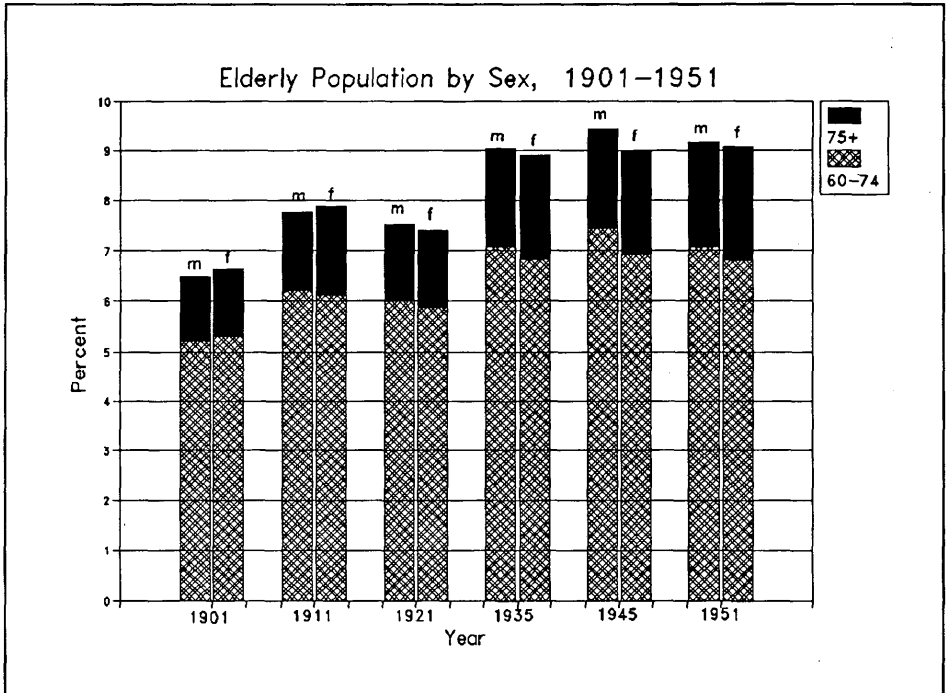
9 Sidney J.R. Noel, *Politics in Newfoundland* (Toronto, 1971), pp. 52, 56, 58. Morris' connection with the indigent elderly was longstanding, since his father had been keeper of the St. John's Poor Asylum, the sole institutional response to the needy elderly in 19th century Newfoundland; Noel, *Politics in Newfoundland*, p. 32.

10 Newfoundland, *Proceedings of the House of Assembly*, 1911, pp. 461, 467-71.

11 See, for example, Newfoundland, *Proceedings of the House of Assembly*, 1911, pp. 499-500.

Figure Two  
Elderly Population by Sex, Newfoundland, 1901-1951

Figure Two



SOURCE: *Census of Newfoundland, 1901* (St. John's, 1903), I, pp. 444-7; *Census of Newfoundland, 1911* (St. John's, 1914), I, pp. 492-5; *Census of Newfoundland, 1921* (St. John's, 1923), I, pp. 498-501; *Census of Newfoundland and Labrador, 1935* (St. John's, 1937), table 32; *Census of Newfoundland and Labrador, 1945* (St. John's, 1949), table 7; Canada, *Census of 1951* (Ottawa, 1953), I, table 19.

respectively, for men).<sup>12</sup> What is more, a far higher proportion of older women were already in necessitous circumstances and in receipt of state aid. According to figures collected for the royal commission on old age pensions in 1908, 844 men aged 65 or more had received \$14,242.20 in aid, while 2,147 women of the same age group had received \$34,385.96.<sup>13</sup> Comparing these figures with the 1911 census, just less than 9 per cent of older men had received support while the same had been true for more than 23 per cent of older women. The women had, however, received slightly less support on a per capita basis — \$16.02, compared with \$16.88 for men.

In spite of this clear evidence of older women's needs and regardless of the British precedent giving old age pensions to women and men both, only men would be directly aided by the proposed Newfoundland scheme. What was more, in the debate on the plan the government felt under no obligation to explain, much less defend, this sexual discrimination. The Opposition attacked several features of the legislation, but no mention was made of this discrimination against women, although the needs of both elderly men and women were discussed. The limitation to men was, according to the Prime Minister, a first step, implying that the scheme would eventually be expanded to include older women as well. In the meantime, it was pointed out, older women would benefit indirectly through the pension received by a husband or brother.<sup>14</sup> The economic power of men would be sustained even among the elderly.

As eventually enacted Newfoundland's initial old age pension programme had one further feature setting it off from more recent such schemes. Not everyone meeting the scheme's sexual and financial criteria gained a pension. Rather than being open to all who qualified, the government controlled costs by establishing a fixed limit to the total funds available for expenditure.<sup>15</sup> In the first year funds for 400 pensions were voted. These funds were distributed to the various districts in proportion to their total population (rather than to their share of the elderly population or of the poor population). No matter how many elderly men were in poverty, only 400 would receive a pension. Since the elderly were not evenly distributed across the country but the pensions were, inevitably the criteria for acceptance would be harsher in some districts than in others. In some districts long waiting lists occurred, while in others there were vacancies for which there were no

12 *Census of Newfoundland, 1901* (St. John's, 1903), I, pp. 444-447; *Census of Newfoundland, 1911* (St. John's, 1914), I, pp. 492-495; *Census of Newfoundland, 1921* (St. John's, 1923), I, pp. 498-501; *Census of Newfoundland and Labrador, 1935* (St. John's, 1937), table 32; *Census of Newfoundland and Labrador, 1945* (St. John's, 1949), table 7; Canada, *Census of 1951* (Ottawa, 1953), I, table 19.

13 Newfoundland, *Proceedings of the House of Assembly, 1911*, p. 460, where the data are reprinted on a district by district basis.

14 Newfoundland, *Proceedings of the House of Assembly, 1911*, pp. 481-2

15 In 1911 the Morris government found itself with a sizeable surplus in its budget and allocated almost half of that surplus (\$200,000) to form the basis of an old age pension fund invested in colonial debentures. To the \$8,000 interest from these funds was added \$12,000 from current revenue to provide \$50 pensions for 400 elderly. The plan was to invest more funds each year from expected surpluses. See Patrick T. McGrath, *Newfoundland in 1911* (London, 1911), p. 250.

applicants.<sup>16</sup> It was also virtually inevitable that the awarding of a pension became somewhat discretionary. So discretionary did it become that officials began to waive the 75-year age limit. The Prime Minister himself commented in 1925: "It is a fact that this pension is being apportioned pro rata to the districts and that men who are not seventy years of age have got it on the recommendation of the district members because they were worn out before the allotted time. I think that it is a matter of record that the pension has been given to men of seventy".<sup>17</sup> Such discretionary processes cleared the way for patronage-influenced distribution of the pension.

Judging from the one extant case in the pre-Commission of Government period, the award was based on a variety of factors. Patronage was clearly of central importance, reflecting the traditional pattern of local political processes; also influential were the timing of the application and the competitive influence of local worthies. In 1922 the government received an appeal against a recently awarded pension for a vacancy on the list for the Bonavista Peninsula. A local clergyman complained that a justice of the peace had falsified the winner's birth date so as to make him eligible for the pension; the cleric's preferred candidate was allegedly qualified, and both applications had been received on the same day. Enough evidence of possible fraud was uncovered that a full investigation of the award was launched by the government, once influential politicians had been persuaded to interest themselves in the case. The clergyman who launched the complaint suggested that such fraud was far from uncommon and was partially policed within the local community on an informal basis:

It seems to me that there is a great deal wrong going on with regard to this Old Age Pension and a number of people get help who are not entitled to it by their age. I myself have stopped more than one case. About the same time that I sent the above case on, I had sent on the name of a worthy man for Whitbourne, fortunately he has the Pension now. But at the same time actually there was a man appointed and had the 'help' for some 6 months. Apparently his age was no more than 69....He died a few months ago.<sup>18</sup>

Such discretionary processes were fundamental to the pension process in Newfoundland. Without denying their centrality, the fact that some form of misrepresentation was often necessary for influential persons to gain pensions for their candidates suggests that there were also authoritative community criteria which had to be met for the candidate to attain an old age pension.<sup>19</sup>

16 Newfoundland, *Proceedings of the House of Assembly*, 1926, pp. 978-9.

17 Newfoundland, *Proceedings of the House of Assembly*, 1925, p. 811. See also, *ibid.*, 1926, pp. 979-80.

18 Rev. C. Jeffery to Sir W. Horwood, Whitbourne, Nfld., 8 November 1922, Horwood to Jeffery, [St. John's], 29 November 1922, G. Bursell to Horwood, [St. John's], 28 November 1929, Governor's Miscellaneous and Local Correspondence, GN1/3/A, #820/1922, Public Archives of Newfoundland and Labrador [hereafter PANL].

19 See, for example, survey card 3, ms. 79-018, MUNFLA.



More than a decade later much the same process remained in place. In 1934, five days after a local pensioner had died, a provincial magistrate on Bonavista Bay wrote the pension bureaucracy with the support of a local cleric, recommending a local 76-year-old man whose pension application had been on file since he had celebrated his 75th birthday 16 months earlier. Not only did the man deserve the pension, but the region had a claim to its share of state aid: "He have his application filled this long time, and as this is the second pensioner to die in this Vicinity without an appointment being made, we consider it right and proper that [it]...is the right person to receive it".<sup>20</sup> Community interests were involved in the direct support of individual elderly, and they were equally concerned with claims to a fair share of the distribution of state funds.

The 1911 legislation established an old age pension programme that was fundamentally shaped by the character of state formation in Newfoundland. As was typical of programmes elsewhere, the onus was on applicants to prove both their need for support and their residency of 20 years in Newfoundland prior to receipt of the pension, for example. But the limited impact of new views about the state on the character or extent of the state machinery meant that the bureaucratic support for the programme and demands on prospective pensioners were quite limited. Unlike the later Canadian scheme, there was no legislative provision calling for repayment of the pension from the pensioner's estate, where possible. Nor was there any possibility of payment of a partial pension to those in slightly less needy circumstances.<sup>21</sup> In practice the bureaucratic structure to operate the scheme was inadequate to handle any but the simplest of eligibility criteria and operating provisions. One clerk in the Department of Finance and Customs was assigned responsibility for administering the programme.<sup>22</sup> Deserving recipients were nominated in each district by a clergyman, the local relief officer or magistrate, or some other government official whenever a vacancy on the district list occurred. Nominations to the list went to the local member of the House of Assembly, who, duly exercising his powers of patronage, made the final recommendation. In this, as with so much else, the local member acted as a vital channel for individuals to their government and reduced any pressures for development of a more sophisticated bureaucracy.

The programme differed from several other processes through which members of the House of Assembly exercised their influence. Though their influence over the selection of recipients was considerable, pensions were distributed geographically in proportion to the general population, rather than to the political affiliation of the member. Here was one programme where a member of the Opposition was able to

20 L. Squires to Board of Pensioners, Eastport, 18 August 1934, Old Age Pension Records, GN37/1, box 1, file #1352, PANL.

21 Newfoundland (1911), 1 George V, c.29. A comparison with the Canadian scheme can be gained from Bryden, *Old Age Pensions*.

22 *A Year Book and Almanac of Newfoundland: 1913* (St. John's, 1913), p. 190; *ibid.*, 1922, p. 208; *ibid.*, 1928, p. 185. It is unclear why the programme was managed by the Department of Finance rather than the colonial secretary's department, which usually handled matters relating to health and welfare.

exercise a level of influence comparable to that of a government member.<sup>23</sup> This may help to explain the bi-partisan support for the programme over the following decades. There is no evidence that any official articulated eligibility criteria, apart from the approved ones of age and sex (and marital status for women). The amount of property owned by most elderly men was small and of limited value; most were no longer able to perform income-earning work on much of a scale and were ready to stop work as soon as a pension was available, if not earlier.<sup>24</sup> Once approved, the pensioner remained on the list until death. Investigations of applicants were very limited (usually restricted to questions of residency and age), and for the early years there is no evidence of any provision for investigating pensioners' continuing eligibility. It may well be that the programme again relied on informal community checks to the extent that this was a concern. Certainly a number of the programme's features relied on extra-state processes for maintaining the programme.

In the years following its initiation the pension programme scheme slowly expanded. In 1912 the government planned to provide for adding a further 400 pensioners to the programme. The rhetoric of the Speech from the Throne suggests the sort of political appeal intended by the Morris government: the expansion of the programme "will be hailed with satisfaction by the toil-worn fishermen of this Colony, who are now at last assured of some provision in their old age, and who can see for themselves that an honest, earnest effort has been made to cope with this matter after it had been played with by others [the Bond government] for so many years".<sup>25</sup> This sort of rhetoric was spurred by the rise of the Fishermen's Protective Union as a political force, which from its inception in 1909 argued for a generous state pension programme. Its 1912 Bonavista platform specifically pointed to a more generous pension scheme (beginning at age 70 at \$50 and rising eventually to \$100 annually), prodding the Morris government to continue its commitment to the plan. The 1913 Speech from the Throne promised to lower the minimum age to 70, though no such change was made.<sup>26</sup> On the other hand, governments repeatedly committed further funds to the programme in the following years.

With the departure of Morris from politics and the decline of the Fishermen's Protective Union, the pension programme was removed from the arena of partisan politics until the late 1940s, though political debate certainly recurred from time to time. By 1926-7 the legislature voted \$117,000 annually to the fund, while leaving the maximum pension unaltered. The result was that up to 2,340 full pensions could now be awarded across the country. In most years, however, not all the funds were expended, because a few districts could not fill all their vacancies. In 1926-7,

23 Noel, *Politics in Newfoundland*, pp. 20-1

24 Ms. 79-484/p.5, MUNFLA.

25 Newfoundland, *Proceedings of the House of Assembly, 1912*, p. 13.

26 Noel, *Politics in Newfoundland*, pp. 99-100; Ian D.H. McDonald, "To Each His Own": William Coaker and the Fishermen's Protective Union in Newfoundland Politics, 1908-1925 (St. John's, 1987), pp. 21-44; William F. Coaker, ed., *The History of the Fishermen's Protective Union of Newfoundland* (St. John's, 1920), pp. 11, 25, 40, 120; Stuart R. Godfrey, *Human Rights and Social Policy in Newfoundland, 1832-1982* (St. John's, 1985), pp. 37-8.

for example, \$114,425 was spent.<sup>27</sup> According to the 1921 census, there were only 2,019 men on the island aged 75 or more, though the number rose significantly in the following years. Nevertheless, it is clear that there were sufficient funds for almost every old man in Newfoundland.

By the mid-1920s the weaknesses of the old age pension scheme were generating public criticism. Concerted opposition centred particularly on the failure to provide pensions for elderly women. Yet even here the attacks accepted the dependent position of such women, seeking only to protect them within the context of their continuing dependency. Considerable popular criticism of the fate of the widows of pensioners led to a February 1925 public meeting at the Society of United Fishermen Hall in Bonavista. A petition was drawn up and signed by 138 men, demanding that henceforth the widows of pensioners be eligible to continue to receive an old age pension.<sup>28</sup> Up to this date elderly couples had received the pension through the husband, establishing their dependency on state support, only to have the support terminated with the husband's death.<sup>29</sup>

At the same time that adult women gained the franchise in Newfoundland in 1925, the legislature acted to protect dependent, elderly widows. Provided that they were at least 65 years of age when widowed and remained unmarried, widows of pensioners were eligible to continue to receive the pension. The bill originally stipulated an age of 70, but because of the flexibility regarding men's ages, it was felt desirable to lower the widow's minimum age. Sympathy for the plight of older women was considerable — "the age should be sixty-five or even sixty, as at that age a woman is helpless and not able to do anything for herself", commented one legislator — but always within the context of their marital status. Just as marriage and their breadwinner husbands supported and protected them through the adult life course, the state would accept the dead husbands' responsibilities. Commentators, at least publicly, gave no thought to including unmarried older women within the programme.<sup>30</sup> The fundamental importance of marital status was further emphasized when members of the legislature insisted that the bill be amended to end the pension as soon as a widow remarried.<sup>31</sup> The state was given the role of surrogate husband for widows more than that of a protector of elderly women.

27 Newfoundland, *Journal of the House of Assembly*, 1927, appendix, 123; *ibid.*, 1928, appendix, p. 261.

28 Petition [February 1925]; J.W. Lawrence to the Premier, 23 February 1925, Colonial Secretary's Special Files, GN2/5, file 418v, PANL.

29 There was a widows' and orphans' allowance throughout these years, but in the case of the widows' allowance — popularly known as the widow's mite — it was not age specific and was not as generous or as secure as an old age pension. The allowance was also considered to be welfare, whereas the pension could be accepted as a matter of "right".

30 The aggregate data in the Newfoundland censuses do not permit retrieval of information regarding marital status by age, so that information is missing regarding the number of unmarried older women.

31 Newfoundland (1925), 15 George V, c.31; Newfoundland, *Proceedings of the House of Assembly*, 1925, pp. 811-13. A further amendment in 1926 (16 George V, c.27) applied the legislation retroactively.

Throughout the debates on the pension legislation in 1911, 1925 and 1926, the lack of opposition to the role of the state in funding old age pensions is striking. While criticisms were made regarding who was included or excluded or how much money was being allocated, no one questioned whether this was the sort of programme in which the state should involve itself. One member spoke for many in 1926 when he commented: "I hope the time will come when old people will not have to be 75 before they are pensioned, and that as time goes on it will be brought down to 65 or 70. I believe that as men get older it is the duty of the State to look after those who are not able to look after themselves". The Minister of Justice responded in kind: "where anyone, man or woman, having reached an advanced age, I do not say necessarily seventy-five, but where they have become dependent on charity, that it is the duty of the State to come forward to their support".<sup>32</sup> These assumptions about the state were central to the development of old age pensions in all western societies, though their immediate impact on state formation obviously varied.

In much of Canada, parents' maintenance statutes had been passed and these were used as regulatory devices to force adult children, where possible, to support their parents.<sup>33</sup> Only as a last resort were elderly Canadians expected to resort to state pensions. In Newfoundland, despite the long-standing existence of such legislation, there is no evidence that the state enforced the legal obligation to support elderly, destitute parents until the changing economic and political circumstances of the 1930s. Nevertheless, the low level of pension support for old men and the limited eligibility of old women suggest just how strongly the culture of old age remained tied to family and community culture. The elderly remained largely dependent on private means; beyond their own assets, support came from family and neighbours. State pensions were intended merely to supplement this private support and certainly not to undermine it.

Newfoundland was susceptible to many of the ideas becoming popular in Canada and across the western world regarding old age, and some local pressure began to be exerted in the 1930s to reduce the pension rolls by forcing greater reliance on families. In 1930, for example, the Royal Commission on Health and Public Charities argued that many relatives "would probably be willing to assist if the duty to do so were specifically brought to their attention". Such pressure, it was recommended, should be brought to bear through "a watchdog of the Treasury" who, using "tactful, persistent and very firm" techniques, should elicit support from individual relatives. Similarly, the royal commission recommended that the state enact legislation to recover from pensioners' estates monies paid out in individual pensions. Indeed, as Newfoundland entered the 1930s and as various Canadian provinces began adopting the federal old age pension legislation,<sup>34</sup> the

32 Newfoundland, *Proceedings of the House of Assembly, 1926*, pp. 978, 980.

33 James Struthers, "Regulating the Elderly: Old Age Pensions and the formation of a pension bureaucracy in Ontario, 1929-1945", *Journal of the Canadian Historical Association*, 3 (1992), p. 245; James G. Snell, "Filiial Responsibility Laws in Canada: an Historical Study", *Canadian Journal on Aging*, 9 (1990), pp. 268-277.

34 The federal legislation was passed in 1927 and adopted by the various provinces over the following decade: British Columbia 1927, Saskatchewan 1928, Manitoba 1928, Alberta 1929,

Newfoundland scheme came under greater pressure to adopt approaches which were coming to be thought of as universal. If the royal commission were to have its way, the Newfoundland programme would become more generous in its level of support and in its age and gender conditions, but stricter in determining eligibility and in recovering costs.<sup>35</sup>

The result of these pressures was the passage of the 1931 Health and Public Welfare Act, bringing within one administrative body the wide range of welfare and charitable policies. The efficiency that this centralized bureaucracy was expected to bring would help to eliminate duplicate processes of individual support and thus spread the meagre benefits to as many people as possible.<sup>36</sup> The legislation created a central ministry designed to bring a new bureaucratic order to the confusion of Newfoundland health and welfare processes. It also emphasized particular philosophies with which the legislators sought to imbue those processes. The most striking was the legislative stress on the supportive responsibilities of the family. Despite the fact that parents' maintenance legislation was already on the statute books (though little used), an entire section of the 1931 Health and Public Welfare Act was devoted to maintenance of family members — parents, wives and children. The statute confirmed the power of dependent parents, or state officials on their behalf, to use the courts in order to force support from adult children who had the necessary means; failure to obey any consequent court order could result in imprisonment. But like most such statutes elsewhere, the legislation had no teeth and was largely ignored.<sup>37</sup> There remained no systematic consideration of adult children's income or capacity to support needy parents; any use of parents' maintenance legislation, either directly against the children or indirectly through the parents, was on an *ad hoc* basis. Nevertheless, the new legislation emphasized some of the impact of Newfoundland's exposure to external currents and approaches. The timing of the creation of the new ministry makes it clear that the impact of these attitudes predated the establishment of the Commission of Government, which subsequently facilitated further developments along the same lines.

These new cost-conscious attitudes regarding efficiency and discrimination among the "needy" and "unneedy" poor were reflected among local officials as well. Relief officers for the north shore (Cape St. John to Musgrave Harbour), for

Ontario 1929, Prince Edward Island 1933, Nova Scotia 1934, New Brunswick 1936, and Quebec 1936. Both New Brunswick (1929-30) and Nova Scotia (1928-30) had royal commissions on the subject and their activities and reports may have stimulated further spread of attitudes and ideas in the region. On the New Brunswick royal commission, see RS24, RS642, 1930 RE/2; Provincial Archives of New Brunswick. On the Nova Scotia royal commission, see *Journals of the House of Assembly, 1930*, II, Appendix 29.

35 Newfoundland, *First Interim Report of the Royal Commission on Health and Public Charities, June 1930* (St. John's, 1930), pp. 167-8, 202, 204-6; *Proceedings of the Legislative Council, 1931*, p. 41. Building on these attitudes, the Secretary for Public Health and Welfare in 1934 called for the passage and enforcement of parents' maintenance legislation, unaware that such a measure was already in the statute books; see H.M. Mosdell to J.C. Puddester, 18 June 1934, Department of Public Health and Welfare Records, GN38/S6-6-1, file 6, PANL.

36 Newfoundland, *Proceedings of the House of Assembly, 1931*, p. 295.

37 Newfoundland (1931), 22 George V, c.12, ss. 571-574; Snell, "Filial Responsibility Laws". Ontario, for example, established a similar department of public welfare in 1930.

example, judged in 1934 that 20 per cent of the current pensioners had sufficient means to make the old age pension unnecessary for them; cancellation of these pensions would allow the funds to be shifted to those in real need.<sup>38</sup> Local officials were encouraged in such attitudes by missives from St. John's. A 1936 pronouncement to all relief officers, for example, called for stricter enforcement of welfare regulations and for absolute refusal to aid families capable of being self-supporting: "The general attitude seems to be that the wage earner can be as wasteful and extravagant as he pleases without having to pay what would normally be the penalty of want and privation for his dependencies and himself. The idea is becoming firmly fixed that the state will save them from the consequences of their sins of omission and commission in such connections — that under no circumstances will the State permit them to starve".<sup>39</sup> This point of view was echoed by one relieving officer at the top of the northern peninsula:

the idea still persists that these allowances are a matter of right and are due and payable at the age of 75, or because of widowhood alone. Upon investigation a number of cases have been found to possess means of support which rendered Governmental support unnecessary. However, practically all those who have been recommended for continuance on Permanent Poor Relief are in the worst imaginable circumstances. The condition of these people impresses on one the utter inadequacy of the present allowance to provide even a fraction of the maintenance of a destitute beneficiary....It has also been observed that Old Age Pensioners whose wives are still living and who are entirely dependent on the Old Age Pension for support are finding it impossible to provide enough of the bare necessities of life. During normal times this condition would not be considered quite so serious, as some help would be forthcoming from neighbours, friends, etc. But today, in many of these places, with practically a majority of the population on Relief the plight of these people is to say the least really desperate.<sup>40</sup>

This mixture of toughness and genuine sympathy for the plight of the elderly poor characterized the pension system throughout the 1930s.

The old age pension programme was part of a spectrum of welfare measures available to the needy in Newfoundland. Those persons too young to qualify for an old age pension could receive direct relief if the local relieving officer had the funds available and judged the support to be needed. Older women (and occasionally men under age 75) could receive funds through this means or through the funds voted annually for widows, orphans and the infirm, for which there were no statutory or

38 Hussey & Howe to Puddester, 5 August 1934, GN38/S6-1-1, file 2, PANL.

39 Department of Public Welfare & Health and War Pensions to "All Relief Officials", 4 April 1936, GN38/S6-6-1, file 7, PANL.

40 Inspector Barron's Report from Flower's Cove Section, September 1936, GN38/S6-6-1, file 7, PANL. See also W.R. Bishop to H.M. Mosdell, Flower's Cove, 9 February 1938, GN38/S6-6-4, file 1, PANL.

regulatory parameters.<sup>41</sup> The government paid boarding allowances to private individuals who agreed to take in a dependent person; this was particularly common for single men who typically lacked domestic skills. Institutional care at the Poor Asylum in St. John's (recently renamed the Home for Aged and Infirm) was available for a very small number of chronically ill or "unmanageable" persons. Aid in kind as well was available for the needy: coal or clothing (or even building material to repair inhabitable accommodations) from public sources, clothing and footwear from private charities. The economic difficulties of the 1930s placed great strain on these sources of aid, however, and many of the private charities ceased activity.

Government officials sought to cope with the increased demand on the weaker public purse in the 1930s by tightening regulations and investigations of applicants. One "loophole" that was closed was the payment of pensions to Newfoundlanders living abroad. Elderly parents often paid extended visits to adult children or other relatives living in Canada or the United States, and their pensions had continued to be paid; late in 1931 this was stopped.<sup>42</sup> Attacking the indiscriminate grants of the past, the government ordered investigators to check on the circumstances of individual cases, altering the money awarded or even terminating the grant depending on needs. Burial expenses of pensioners were no longer paid, except on direct application. In 1934 new instructions to relief officials emphasized the importance of applying a needs-test to pension applicants. In 1936 new regulations recognized the different conditions outside St. John's: early in 1936 residents of St. John's with at least \$450 capital or \$26 monthly income were declared ineligible for the old age pension, while for those outside St. John's the limits were \$250 capital or \$10 monthly. Through this regulation, old age pensions were no longer made available as they had been in such earlier cases as where income already exceeded \$300 annually, or where a war pension of \$20 a month was already being received, or where a small business was owned.<sup>43</sup> For the first

41 The widows' allowance varied with the circumstances of the recipient, ranging annually from \$20 to \$60 with \$40 being standard until the mid-1940s, when it was raised to \$60 for most.

42 The chairman of the Nova Scotia old age pension commission complained in 1942 about the number of older Newfoundlanders who moved to Nova Scotia to live permanently with their adult children, thus qualifying for the Canadian old age pension: "we have had a very considerable number of people from Newfoundland and other parts of the British Empire who come here only after their earning period was ended. Many widows and men up in years, living in Newfoundland, came to Nova Scotia to live with a son or daughter in Cape Breton, and when the twenty year [residency] period is up, they qualify for pension, (some after sixteen years of residence, having perhaps visited for a short time in Nova Scotia years before)". See E.H. Blois to J.R. Forest, 9 December 1942, Records of the Department of National Health and Welfare, RG29, v133, #208-5-2, pt.3, National Archives of Canada [NAC].

43 J.C. Puddester to Secretary for Commission of Government, 7 April 1936; Memo to all relieving officers and relief inspectors, St. John's, 27 February 1939; S6-1-1, file 47, Mosdell to Puddester, 4 March 1936; file 2, Comptroller and Auditor General to Puddester, 13 December 1935; Mosdell to Puddester, 2 January 1936, GN38/S6-1-3, file 36, PHW.8-'36, PANL. At the end of the Second World War the maximum allowable assets were raised to \$400 or \$20 monthly income outside St. John's and \$600 or \$40 respectively in St. John's; see *Debates of the Newfoundland National Convention*, 31 March 1947, pp. 898-9. However, an examination of extant pension case files (see note #45) suggests that these income barriers were not rigidly adhered to.

time the needs test had been quantified for the Newfoundland pension plan, allowing for greater standardization in the treatment of the country's elderly.

Following on the creation of the Department of Public Health and Welfare in 1931, the Commission of Government brought a new bureaucratic mentality to the pension programme. The articulation of needs-test standards was just part of a broader process that brought the local pensions closer to the processes employed in public pensions programmes elsewhere. Investigators began to check pensioners' circumstances regularly, annually where possible; recognizing the cost and difficulty of reaching many in outports, an annual self-reporting process was developed, similar to that already in place in Canada, though there is no hint of any direct Canadian influence. This annual update was not regularly carried out until approximately 1945. Officials became more insistent on proper procedures being followed and full information being provided by applicants, and new questions were added to the application section designed to apply the needs-test. Regular audits of the programme now prevented, or at least inhibited, much of the earlier informal leniency in individual cases. But the sophistication of that bureaucracy remained quite limited. All of the cheques (up to 12,000 annually), for example, were typed individually and signed by hand, necessitating preparation up to two months in advance of issue. New equipment was only slowly added to permit a more efficient administration.<sup>44</sup> Yet it is striking that even the enhanced bureaucratic mentality of the Commission of Government failed to end the scheme's gendered character or to alter the simplistic geographical formula for the distribution of pensions that was so unresponsive to real need.

The records of the Commission of Government permit a more definite picture of how the old age pension programme worked.<sup>45</sup> In 1936, for example, there were funds for 3,000 pensions;<sup>46</sup> in two quarters of that year 2,986 and 2,888 pensions were actually paid.<sup>47</sup> The vacancies in the pension list were concentrated in St.

- 44 Comptroller and Auditor General to Puddester, 13 December 1935; Mosdell to Puddester, St. John's, 2 January 1936; GN38/S6-1-1, file 2, PANL.
- 45 The PANL holds a collection of files (GN37/1) consisting of the state welfare records of some of those applying for an old age pension from April 1949 to the end of 1951, comprising the period in which Newfoundlanders became eligible for a Canadian means-tested old age pension to the point at which those pensions became universally available to all those aged 70 or more. If the individual applied for a Canadian pension in the 1949-1951 period, the file contains records of various forms of state support both before and after the 1949-1951 period. The examination of the applied character of the Newfoundland programme is based on a subjective analysis of these files.
- 46 It is unclear when the number of pensions was expanded to 3,000 — likely in the early 1930s, and certainly by 1933 — but by 1937 the number was being reduced again to 2,800. See "Report of the Committee on Public Health and Welfare" to the National Convention, 1947, p. 22.
- 47 According to the *Annual Report of the Commission of Government for the year 1936* (London, 1937), there were 2,998 old age pensioners in 1936. Approximately half of the total elderly were directly receiving an old age pension, but the distribution between old men and old women would have been quite unbalanced — just how unbalanced is impossible to estimate with any claim to accuracy. There were 2,918 men and 2,910 women aged 75 or more and a further 9,631 women aged 65 to 74 in Newfoundland in 1935. Among the women only those who were widows of pensioners would have been eligible for their own pension, and aggregate census figures do not permit any estimates of local eligibility; about two-thirds would have been widows, if local demographic trends followed Canadian patterns.



John's East and St. John's West where approximately half of the possible pensions had not been awarded; the Grand Falls, Burin, Harbour Main and St. Barbe districts also had a number of vacancies. On the other hand, the earlier practice of transferring an applicant informally to a district that had vacancies had now been regularized. Sixteen districts contained a total of 265 old age pensions in excess of their allotment. Individual districts were now allowed to "overdraw" on their allotment up to the national funding limit.<sup>48</sup> The number of elderly seeking the pension was still so considerable in some districts that "most pensioners are over the age of 75 before they receive payment", reported one official. While the earlier leniency towards some of the younger elderly in need had ceased, the Newfoundland programme was certainly less harsh and much less bureaucratic than the Canadian programme. In Newfoundland the payment was made at the start of the quarter and no provision was in place to try to recoup funds paid for the period after a pensioner's death.<sup>49</sup> Additional relief in kind was not prohibited, and parents' maintenance laws were not rigorously used as an obstacle to pensions.

Pressure for stricter investigation of applicants' eligibility and for more rigorous enforcement of a needs test continued to mount in the 1930s and 1940s. The result was a considerable conflict, both bureaucratic and familial. Officials in the office of the Comptroller and Auditor General clashed with those in Public Health and Welfare over the priority given to efficiency and financial exigencies compared with the social, financial and familial circumstances of individual elderly. In 1944, for example, a lengthy and sometimes heated exchange occurred over these issues. The Auditor General's officers particularly pushed welfare investigators to examine the capacity of adult children to assist their parents. Here, as in various Canadian provinces, parents hesitated to approach their children for financial help, and adult children tried to help their parents in ways that would supplement state aid, rather than replace it, allowing the elderly to maximize their income and support from all sources. The Secretary for Justice, when consulted by both government departments, and the Commissioner for Finance both advised that the parents' maintenance legislation was so difficult and impracticable to enforce that it did not bar state aid in the form of either the widows' allowance or the old age pension.<sup>50</sup> The Auditor General also unsuccessfully challenged the legality of welfare officers providing additional aid to persons already receiving the pension.<sup>51</sup>

The different responsibilities of the two departments produced quite different priorities. The result was a vigorous clash over particular cases. In one case the Commissioner for Public Health and Welfare defended the grant of an old age

48 Mosdell to Puddester, 4 March 1936, enclosure 7 April 1936, GN38/S6-1-1, file 47, PANL.

49 Comptroller and Auditor General to Puddester, 13 December 1935, GN38/S6-1-1, file 2, PANL. One old man on the southwest coast recalled later: "My poor father, I will always remember was 82 years old when he got his first old age pension cheque and he wouldn't have got it then if Mr. S...hadn't died": see ms. 79-633/p.21, MUNFLA.

50 G.P. Bradney to Puddester, 15 January 1944; 20 January 1944; Puddester, Memo., St. John's, 17 January 1944; file 36, Secretary for Justice to Bradney, 12 February 1944; Commissioner for Finance to Puddester, 21 February 1944, GN38/S6-1-3, file 4, PANL.

51 Bradney to Puddester, 10 June 1944, GN38/S6-1-3, file 4, PANL.

pension, but agreed to cancel it. In two other cases he insisted on the correctness of the original award. One old fisherman on the Burin Peninsula had two children; his son was a sea captain, and a married daughter lived in New York, neither of whom had been investigated as to their capacity to support their father, according to the Auditor General. Yet the commissioner refused to alter this award: "It was never before questioned that an old worn out fisherman, even though he had one son who was working as a Captain for some months of the year should be granted the Old Age Pension. The Legislature intended that the allowance should be given to such cases. That was why the Old Age Pension Vote was instituted, and I question the right of any Auditor to combat my judgement in cases such as this".<sup>52</sup> With such bureaucratic conflict over the relative roles of the state and the family and with such limited official support for enforcement of parents' maintenance legislation, it is not surprising that local officials were also ambivalent. While a few local investigators clearly wanted to push adult children, particularly unmarried sons, to provide greater support,<sup>53</sup> most officials took it for granted that the adult children had their own more immediate family obligations and were already doing what they could to assist elderly parents.<sup>54</sup>

By 1942 the pension programme had been in place for more than 30 years, but the amount of pensions payable had remained the same, disregarding the rising cost of living. This situation was brought home to Newfoundlanders in the changing economic circumstances occasioned by the Second World War and the proliferation of American and Canadian military bases on the island. The Commission of Government authorized various increases in welfare payments in 1941 and 1942, including a raise in the old age pension to \$60 annually. In the fall of 1943 payment levels rose again to \$72 for a single pensioner and \$120 for a married pensioner.<sup>55</sup> For the first time, marital status affected the amount of the pension, previously an elderly pensioned couple being expected "to live as cheaply as one". It is clear that the economic circumstances of the elderly were particularly harsh. By 1943 there were many fewer vacancies on the pension roll than in 1936,

- 52 Bradney to Puddester, 15 January 1944; 20 January 1944; Puddester, Memo., St. John's, 17 January 1944, GN38/S6-1-3, file 4, PANL. Bradney to Secretary for Justice, 21 January 1944, Department of Justice Records, GN13/2/A, box 117, file 2, PANL.
- 53 See, for example, files #1963, #2388, GN37/1, box 2, PANL.
- 54 There were, however, occasional examples of officials putting considerable pressure on adult children to contribute more fully to their parents' support. In one case a 77-year-old man had been dependent on state support for seven years in 1945 when the welfare department challenged his two married sons to accept their filial responsibility; the officials contacted the sons' employer to ascertain their wages, wrote threatening to take legal action and did indeed begin legal action before the sons signed a support agreement. See file #9351, GN37/1, box 7, PANL.
- 55 Puddester to Commission of Government, 4 May 1942, GN38/S6-1-8, file 12, PHW.10-'42, Puddester to Commission of Government, 3 December 1942, GN38/S6-1-3, file 36, PHW.27-'42, PANL; Puddester to Commissioner for Finance, 31 October 1942; Commissioner for Finance to Puddester, 19 November 1942; Newfoundland (1942), c.21. The original proposal in the fall of 1942 had been for a \$75 pension, but it was bureaucratically desirable to use a number easily divisible by four, to facilitate quarterly payments. Officials tried to insist that husbands share the pension with their wives, threatening at times to pay the additional \$48 directly to a wife living separately; See file #638, GN37/1, box 1, PANL.

and all but three districts had applicants simply waiting approval for their pensions to start; this is partially explained by the reduction in the number of pensions funded, which was down to 2,800. Welfare officials found it necessary to supplement the pension “in many cases...because of the couples’ inability to exist on the smaller amount”. The Commissioner for Public Health and Welfare originally planned to ask for an increase to \$100 for a married pensioner, but when one of his Commission colleagues encouraged him to seek \$144, the commissioner asked for \$120 since “two people living together can live somewhat cheaper than one”. Such a pension “would be fair and somewhat generous for this country”, he successfully argued.<sup>56</sup> Yet the maintenance of gender and geographical restrictions undermine any claims to the overall “fairness” of the programme.

Despite these increases in payment levels the Newfoundland old age pension programme remained very inefficient as a scheme to raise the income of the needy elderly. The payments were insufficient and always had been. Older women continued to be excluded, except through their husbands; when widowed, these women did not automatically continue to receive the pension; reapplication was necessary and resulted in several months’ delay before payments recommenced; if widowed before age 65, women were ineligible;<sup>57</sup> unmarried older women or widows whose husbands had never been pensioners were completely barred. The age limit had never been lowered, thereby excluding a majority of those elderly no longer able to support themselves adequately. The process by which the pension list was established was very ineffective in addressing real need. By the mid-1940s there continued to be a significant number of vacancies and undistributed pensions. On average for the four quarters of 1944, for example, 2,620 pensions were actually being paid, 103 applications awaited approval each quarter, and there were 77 vacancies.<sup>58</sup> Without disputing the fact that significant support was reaching some elderly, the administration of the programme was simplistic, and its design remained inadequate. In 1946 the number of possible pensions expanded to 3,000 and the actual number rose to more than 2,800 that year and more than 2,900 in 1947, but the administrative process still left a surprising number of undistributed old age pensions.<sup>59</sup> In the first quarter of 1947, 1,071 couples, 1,011 single men, and 808 widows received an old age pension.<sup>60</sup> It may be that details of the programme were inadequately known among potential recipients.<sup>61</sup>

This was the situation in the late 1940s when the prospect of a different, much more generous old age pension programme was held out to Newfoundlanders during

56 Puddester to Commission of Government, 19 July 1943, GN38/S6-1-2, file 15, PHW.40-43, PANL. Puddester to Commission of Government, 25 September 1943, enclosure, PHW.40(a)-43, PANL; Newfoundland (1943), c.40.

57 *Debates of the Newfoundland National Convention*, 1 April 1947, pp. 920-1.

58 Old Age Pension statistics for January, April, July and October quarters 1944, GN38/S6-1-8, file 12, PANL.

59 Old Age Pension statistics for 1946 and 1947, GN38/S6-1-8, file 12, PANL.

60 “Report of the Committee on Public Health and Welfare” to the National Convention, 1947, p. 22.

61 *Debates of the Newfoundland National Convention*, 1 April 1947, pp. 918-9

the debate over joining Confederation. In May 1947 the Canadian pension rose to a maximum monthly payment of \$30, and then rose again in May 1949 to \$40.<sup>62</sup> This was means-tested using much more explicit criteria than those in place in Newfoundland, but it was available to anyone, male or female, who was at least 70 years of age. The Canadian pension would thus be accessible to an enormously larger proportion of the Newfoundland elderly by age and by sex; what was more, a single pensioner would receive, by 1949, \$480 annually, rather than \$72, and a married couple both of whom were pensioners would receive \$960, rather than \$120.<sup>63</sup> Such potential benefits from the Canadian programme thus offered to improve the financial circumstances of Newfoundland elderly (and their families and local communities) very significantly.

As Newfoundlanders considered their constitutional options in 1947-9, the practical benefits of Confederation with Canada were best exemplified by the hard cash that programmes such as family allowances and old age pensions would put into circulation in an often cash-starved local economy. Pro-Confederate literature emphasized such Canadian programmes, and many Newfoundlanders found the prospects of these benefits very attractive. It was not merely the elderly themselves who could see immediate advantages in the Canadian old age pension. Their families, on whom the needy elderly remained considerably dependent, would benefit through the much reduced pressure for financial support and through shared resources.<sup>64</sup> It is difficult to measure just what role such prospects played in the referendum voting by individual Newfoundlanders. There is no doubt, however, that Joey Smallwood sought to make the most effective use of these programmes in the 27 May 1949 provincial election and 3 June federal election which followed union with Canada on 31 March. In the fight to confirm his premiership he wanted to drive home to individual voters the cash benefits of these various payments to Newfoundlanders. Smallwood had nine weeks after union to get some practical examples of these programmes into the hands of the voters, and that is just what he set out to do in the case of old age pensions.

On 25 April 1949 a small number of Ottawa bureaucrats flew into St. John's to help Newfoundland officials set up the changing programme. The correspondence

62 The individual provinces had the power to control the timing of the implementation of these increases. Nova Scotia delayed implementation of the 1947 increase until August of that year, and Newfoundland, probably because of the extensive bureaucratic confusion existing at the time and the considerable delay in processing initial applications, postponed implementation of the 1949 increase until April 1950. See Bryden, *Old Age Pensions*, p. 96.

63 A confidential report in 1947 to the Canadian cabinet committee on Newfoundland calculated that Newfoundland, with a higher proportion of elderly in its population, spent \$0.77 in per capita expenditure on old age pensions, while Canada spent \$1.46. See RG29, vol. 131, #208-5-0, pt.1, p. 95, NAC.

64 William J. Browne, *Eighty-four Years a Newfoundlander, I, 1897-1949* (St. John's, 1981), pp. 299, 339, 340-1, 346; Frederick W. Rowe, *The Smallwood Era* (Toronto, 1985), p. 97; Peter Neary, *Newfoundland in the North Atlantic World, 1929-1949* (Kingston, 1988), p. 355. Local reports suggest that the old age pensions attracted a good deal of pro-Confederate support, but that this dissipated over time in some areas; see file Englee, Ranger C. Matthews to Chief Ranger, Englee, 13 December 1947; file Harbour Breton, Ranger D.A. Crowther to Chief Ranger, Harbour Breton, 15 January 1948, GN38/S2-5-2, PANL.

back to Ottawa over the next month offers an interesting window on Canadian reactions to the newest province and on the state of the existing old age pension machinery. The Canadians were strikingly patronizing in their perceptions. The chief Canadian official, E.R. Swettenham of the Department of Finance, reported that conditions were "rather primitive" when he first arrived, and in the following days he saw nothing to change his mind. Three days later he met a local bank manager "who expressed the view [that] this province is fifty years behind any other in the Dominion. We agreed with this view. One has to spend but a few days here to become disgusted with the lack of systematic control....Files relating to provincial relief assistance are mixed with old age pensions cases. Dead files are mixed in with the cases in issue....Many cases are in pay for which no application has yet been placed in the filing jacket relating to the claim for pension".<sup>65</sup> These perceptions simply confirmed existing Canadian stereotypes about Newfoundland backwardness.

Newfoundland officials, pushed by the Smallwood government, were anxious to see the Canadian pension programme in operation as quickly as possible. Unfortunately, there was a delay in printing the appropriate application forms. Though existing pensioners would automatically be transferred to the Canadian programme, there were thousands of men aged 70 to 74 and women aged 70 or more who were eligible to apply for the first time. All needed to fill out the appropriate forms, to establish their financial circumstances, and to provide proof of age, all to the satisfaction of the Ottawa officials, whose government paid 75 per cent of the pension costs.<sup>66</sup> Beyond the physical problem of getting the application forms into the hands of the elderly, there was a very real problem regarding proof of age. Ottawa officials had found from past experience that simple affidavits from applicants were quite inadequate, individuals being quite willing to swear false evidence in the face of the prospect of receiving considerable advantages. Instead, more impersonal forms of proof were required. This was a serious problem in Newfoundland in particular because the government birth registration process had been quite relaxed.<sup>67</sup>

The federal officials' letters to Ottawa provide a running account of the provincial government's anxiety to get some substantial proof of the benefits of Confederation into the hands of the electorate as soon as possible. On 25 April the provincial minister, H.L. Pottle, announced that he wanted to advise the elderly by radio to apply by letter, without waiting for the government form, so as to

65 E.R. Swettenham to J.R. MacFarlane, 25, 28 April 1949, RG29, vol. 131, #208-5-0, pt.2, NAC. The descriptions of local accommodations and social amenities are very amusing; see, for example, Swettenham to MacFarlane, 25 April, 2, 5 May 1949.

66 Each province had its own legislation and regulations, all of which dovetailed with the pre-eminent federal legislation and regulations; Ottawa paid 75 per cent of the old age pensions, while each province paid 25 per cent and the costs of all local administration.

67 Because of this sort of difficulty Newfoundland retained its own parallel old age pension programme after joining Confederation to pay a slightly lower pension (\$25 monthly) to those who could not establish their eligibility to the satisfaction of federal officials; see, for example, box 4, file #3961, GN37/1, PANL.

establish eligibility by 1 May. According to Swettenham, the following day further pressure to allow this was exerted:

While engaged in drafting forms this morning with Mr. Farquhar and the Minister, the Premier called the latter on the phone and explained to him in no uncertain language and quite loudly that Mr. Pottle was to broadcast a message tonight to prospective pensioners telling them to send a telegram to the Old Age Pensions Board before the end of the month and that receipt of such a telegram before May 1 and pursuant to the completion later of an application for pension by the applicant, the pension, if granted, would commence as from May 1. Although seated several feet away from the 'phone I heard such expressions as "cut the red tape" and "cheques must be in the hands of pensioners before May".

The federal bureaucrats were aghast at this cavalier treatment of their procedures and expressed "amazement" that the federal minister (Paul Martin) had, in direct telephone conversation with Smallwood, agreed to go along with this plan. No forms had yet been drafted (much less printed), no provincial board had yet been appointed, there was no machinery for imprinting the monthly cheques, and there was no office equipment for the as-yet-non-existent office staff.<sup>68</sup> Fortunately, the need for such informal application procedures was obviated when the federal government agreed that formal applications received during May 1949 would be treated as though they had been received prior to 1 May, thus making the applicants eligible to receive an old age pension for May. The new forms were soon available for distribution through local post offices.

Nevertheless, the flow of letters and applications on outdated forms was considerable, as eligible Newfoundlanders demonstrated their undoubted willingness to take advantage of their new constitutional position. A small number of veterans studying at Memorial College were hired and trained as temporary investigators for the flood of new applicants; if these were insufficient in number, the plan was to hire local school teachers. On 5 May Swettenham wrote that the "corridor leading to the Registrar General's office was crowded all day with applicants for birth certificates and the hall leading to the rooms set aside for the old age pension staff were [sic] lined with aged persons bringing their completed forms for pension". Without extensive assistance from seconded federal officers, Ottawa officials in St. John's feared that the outdated procedures could not be remodelled in time to prevent "a colossal mess" in handling old age pension applications. "The primitive methods in effect here are amazing", commented Swettenham. "How some departments operate is difficult to understand".<sup>69</sup> Agreement on adopting new procedures was complicated not only by the conflicting attitudes and different cultures of local and Ottawa officials, but also by the

68 Swettenham to MacFarlane, 26 April 1949, RG29, vol. 131, #208-5-0, pt.2, NAC.

69 Swettenham to MacFarlane, 5 May 1949, RG29, vol. 131, #208-5-0, pt.2, NAC.

absence of the Minister of Public Health and Welfare, who was on the campaign trail.<sup>70</sup>

By the end of the second week in May the provincial board had finally been appointed and a few investigators were already busy examining applicants' circumstances. At least six inspectors, authorized to take oaths, were investigating cases in the St. John's area. Within a week this had been expanded to ten in the St. John's area and a further four for Bell Island; investigators for the outports simply could not be selected and trained prior to the provincial election. Office staff were finally hired and on the job, organizing the office in the way the federal visitors wished. The Ottawa officials were concerned to articulate detailed standards to test need, to set monetary values for various forms of support already in the hands of the elderly and to check for various forms of fraud. Federal officials were also worried that strict auditing procedures might not be adopted, and were pleased to learn that the provincial auditor general had come to Newfoundland from the prestigious British civil service just a few years earlier. "Although the machinery is running like a car of 1914 vintage, it is operating", wrote Swettenham on the eve of the provincial election.<sup>71</sup>

As the date of the provincial election drew closer, pressure to issue cheques increased. "I received a request to go through the approved cases and give priority to the cases in a particular area", wrote Swettenham — who refused to comply on the bureaucratic ground that this "would disrupt the procedure we had planned and all cases will be dealt with in numerical order as filed".<sup>72</sup> In case the cheques arrived too late to influence voters, the premier sent out a letter to at least some of the pension applicants personally promising them an old age pension cheque for at least \$30 a month for the rest of their life.<sup>73</sup> By 24 May Swettenham could report that all of the previous Newfoundland pensioners had been mailed their April cheque — most would have received a \$30 cheque for one month, in contrast to the \$18 cheque for three months received in the past January.<sup>74</sup> With this Smallwood and his political cohorts had to be content; when a means test necessitated investigation of each application, the bureaucratic pension process could not be made to work any faster.

Although the old age pension cheques were not likely in the hands of the elderly soon enough to please the provincial and federal Liberal parties fully, it was not long before such substantial evidence of the benefits of Confederation was becoming apparent. By mid-June there were about 50 temporary investigators working in the districts outside St. John's.<sup>75</sup> The provincial board soon realized that for a large number of new cases it would be several months before investiga-

70 Swettenham to MacFarlane, 11, 16, 24 May 1949, RG29, vol. 131, #208-5-0, pt.2, NAC.

71 Swettenham to MacFarlane, 11, 16, 24 May 1949, RG29, vol. 131, #208-5-0, pt.2, NAC.

72 Swettenham to MacFarlane, 11 May 1949, RG29, vol. 131, #208-5-0, pt.2, NAC.

73 Browne, *Eighty-four Years*, I, p. 340. One pensioner from Bonne Bay commented in 1950: "anyway last year election time I had a confederate paper saying we get 30 in may and 40 in June and would get 40 the rest of our life i was a confederate": see box 2, file #1807, GN37/1, PANL.

74 Swettenham to MacFarlane, 24 May 1949, RG29, vol. 131, #208-5-0, pt.2, NAC.

75 R.R. Roberts to Swettenham, 22 June 1949, RG29, vol. 131, #208-5-0, pt.2, NAC.

tions could be completed, all information collected and regular pension cheques authorized. In the meantime, the elderly would be without state aid, although eventually individual payments would be made retroactive to 1 May. The provincial board's solution was to issue relief payments equal to the value of prospective pension cheques, using provincial funds; when the pension was eventually authorized, the provincial funds could be recouped from Ottawa.<sup>76</sup> In this way the financial problems of the elderly could be addressed and the political advantages cemented.

By the end of the first year a substantial endeavour to place larger sums of financial support into the hands of the needy elderly had been largely successful. Smallwood and his colleagues had the political result that they wanted, though the extent of popular satisfaction with Confederation is not directly measurable. A sizeable bureaucracy had been created provincially, offering useful patronage opportunities to the provincial government.<sup>77</sup> By early 1950 there were 16 persons employed at the St. John's board office, and 85 investigators worked for the programme on a part-time basis; before the end of 1950, 25 permanent welfare officers replaced the part-time investigators. In the first year of the Canadian programme, \$2,229,446 in cheques reached the hands of the needy elderly in Newfoundland; that sum would be much larger thereafter once most of the eligible elderly were on the pension list for the full year.<sup>78</sup> Individual cheques initiating the pension for new pensioners could be very large; retroactive payments over several months often resulted in cheques from \$65 to as high as \$150, surely the largest sums ever handled privately by many of the recipients.<sup>79</sup> By the end of the first year in the Canadian programme Newfoundland had much the highest proportion of its elderly receiving the old age pension compared with the other provinces.<sup>80</sup> Whatever the local and individual impact of this massive expansion of government

76 MacFarlane to G.F. Davidson, 18 January 1950, RG29, vol. 131, #208-5-0, pt.2, NAC. The federal officials argued that this process was illegal, in that old age pension funds could be paid only to the pensioner (and not to the provincial government to repay it for provincial outlays); see MacFarlane to Davidson, 18 January 1950; H.L. Pottle to Davidson, 17 February 1950, RG29, vol. 131, #208-5-0, pt.2, NAC.

77 Browne, *Eighty-four Years*, p. 341.

78 Memo. "Investigation", vol. 131, #208-5-0, pt.2, Pottle to Davidson, 21 April 1950, RG29, v1940, #R249/101, NAC.

79 The benefits extended beyond the elderly and their immediate family; the local economy could reap considerable general gains, as could individuals dealing directly with the elderly. Those boarding the elderly, for example, raised their charges to take advantage of their boarders' higher income. See, for example, PANL, file #13,056, GN37/1, box 9, PANL.

80 By March 1950 77.4 per cent of the Newfoundland elderly received the pension, 82.6 per cent by March 1951 and 86.4 per cent by December 1951, after which the programme became universal for those aged 70 or over. At the latter date the participation rate in the other Atlantic Provinces was 71.6 per cent in New Brunswick (the second highest rate in the country), 59.3 in Nova Scotia (third highest), and 50.6 in Prince Edward Island (fifth highest). The national average was less than 50 per cent of the elderly. See Canada, Department of National Health and Welfare, *Report on the Administration of Old Age Pensions and Pensions for Blind Persons in Canada, 1949-50* (Ottawa, 1950), pp. 12-13; *Report on...Old Age Pensions...1950-51* (Ottawa, 1951), pp. 10-11; *Report on...Old Age Pensions...1951-52* (Ottawa, 1952), pp. 10-11.



and of state aid, its contrast with the earlier Newfoundland programme is striking. The differences could not have escaped the notice of individual Newfoundlanders, although the conclusions that they drew await further investigation.

Two elements of the Newfoundland response to old age pensions in the first half of the 20th century provoke particular response. The first is the character of state formation in Newfoundland during this time period. Some of the cultural elements common to state formation elsewhere are apparent in this account of the Newfoundland pension programme. The assumptions that the dependent elderly now required more active support and that the state was the proper source of that support were familiar across the western world at this time. That the old age pension programme itself should be needs-based and non-contributory was also common. Not so common, however, was the relatively slow change in the Newfoundland state's capacity to administer such a programme. Elsewhere state bureaucracies had adapted to the changing views of the state's responsibilities so that officials developed the tools and techniques associated with state formation. But in Newfoundland the bureaucracy tended to grow or adapt to the new environment rather less than elsewhere. In the old age pension programme there was a continuing reliance on the local community and elites which delayed the concentration of power among the bureaucrats themselves. The bureaucracy itself tended to grow at a different pace than the changing cultural perceptions associated with the role of the state. Most surprisingly, this continued to be true, though less so, even when the Commission of Government took over the reins of power. While we might well want to be sceptical about the patronizing comments of Canadian bureaucrats in the spring of 1949, the evidence regarding the Newfoundland programme across a 40-year period nevertheless suggests that state formation in Newfoundland had its own quite distinctive history, and that this history clearly shaped the character of that programme.

The second intriguing element in the history of the island old age pension programme was gender. It is not surprising that gender was a factor or that the programme was initially limited to men, for the early German old age pension scheme had some of the same restrictions.<sup>81</sup> What stands out is that the gendered character of the programme was subjected to so little legislative debate or challenge across the time period<sup>82</sup> and that it changed so little. Elderly women were fundamentally and massively disadvantaged through a state programme that accepted, legitimated and entrenched their dependency on husband, on family and on community. Denied direct support from the state as an entitlement, elderly women were forced to turn as supplicants to other sources of support. That this was so acceptable for so long a period is very suggestive of the role of gender in the local culture. It also suggests that Confederation in 1949 challenged the local culture in some very fundamental ways that beg investigation.

81 On some of the ways in which gender shaped the Canadian old age pension programme, see James G. Snell, "The Gendered Construction of Elderly Marriage, 1900-1950", *Canadian Journal on Aging* (forthcoming December 1993).

82 It may well be that there was public debate about this, but if so, it was not recognized in the state sources used as a basis for this study.