In order to give relief to women who fall into this class the Government has proposed that a pension at the rate of 20s, per week with an allowable income of a further 20s, per week should be granted to two classes of widows without dependent children:—

- (a) Those who have previously drawn the widowed mothers' benefit set out in paragraph 79 from the time when the widowed mothers' benefit ceases on the attainment of the maximum age by the youngest child.
- (b) In the case of a widow who had not previously drawn the widowed mothers' benefit, from the age of fifty years if she was widowed before reaching the age of fifty years and her marriage had continued for not less than lifteen years, or if she was widowed after the age of fifty years and had been married for not less than five years, the benefit to be payable from the date when widowhood commenced or the date of commencement of the Scheme.
- 81. The Committee agrees that the Government's proposal will very largely meet the need of such widows and will relieve a great deal of present distress and suffering.
- 82. In the case, however, of the widow whose husband dies before she reaches the age of fifty years, there will be a certain number who have been married for less than fifteen years, but long enough to be unable to re-establish themselves in industry or unlikely to remarry, and some hardship may be caused if these were all unable to qualify for benefit.
- 83. The Committee therefore recommends for the consideration of the Government that regard might be had to the possibility of granting this pension to widows whose marriage had continued for less than fifteen years and to postpone the pension by six months for each year that duration of marriage fell short of fifteen years. The effect of this would be that a woman whose marriage had lasted for thirteen years would receive the pension from age fifty-one, and so on.
- 84. In the case mentioned under (a) the Committee recognizes that the Government desires to assist those women who have given the best years of their lives to the bringing-up of a family, particularly an arduous task for a widow, and are then left without means when the youngest child reaches sixteen years. Cases have, however, been brought to the notice of the Committee which indicate that unless this qualification were carefully drafted the pension may be granted to some women who would have just as good an opportunity of re-establishment in industrial life as single women. It is suggested that in order to conserve the money available for social-security benefits for those whose need is real and urgent some further qualification should be made. The Committee in this case recommends that the benefit under clause (a) should be paid in those cases where the aggregate duration of the marriage and of the period during which widowed mother's benefit was payable is not less than fifteen years.

ORPHANS' BENEFITS.

- 85. The proposal that orphans' benefits should be paid is intended to rectify the anomaly in the present legislation which makes no provision for orphan children whose mother died first, although a pension is provided for orphans whose mothers were in receipt of a widow's pension, and this proposal has the hearty commendation of the Committee.
- 86. At the present time, however, endeavour is made through the Child Welfare Department to have such children boarded out with foster-parents who will give the children a home to replace that which they have lost. The evidence submitted to the Committee was all emphatically in favour of this proposal, and we have no hesitation in recommending that the benefit proposed by the Government of 15s. per week payable to approved foster-parents should be adopted. There are no statistics available to indicate the financial means of orphans, although there is no doubt that in many cases children are possessed of estates of varying values. Having regard to the disability which these children suffer in having no natural parents, we think that a reasonable amount of capital should be safeguarded for them to give them a start in life some time after they reach the age of sixteen years.
- 87. If, however, some income is available towards the maintenance of such children we think that this might reasonably be applied in reduction of the benefit proposed, as 15s. would appear to be an adequate amount for the maintenance of a young child in the average home.
- 88. We therefore recommend that no account should be taken of capital up to the amount of £500, provided that it is adequately safeguarded for the benefit of the child, and that income payable in respect of the child from any outside source should be applied in reduction of the benefit.

FAMILY ALLOWANCES.

- 89. The present basic rates of wages have been fixed on the basis of a man, wife, and three children, and the Committee was informed that the average wages paid to make factory workers is £4 8s. 9d.
- 90. It is clear that in many trades where time is lost owing to wet weather or broken periods of employment the average wage received will be less than this amount, and it is obvious that many families, where there are more than two children, are receiving an amount inadequate to provide for the real needs of the family.
- 91. The institution of the family allowance was due to the need of assisting large families on low incomes and also to mark the intention of the community to assist those who were providing the future citizens of the Dominion. At the present time the rate is restricted to 2s. for the third and for subsequent children where the family income does not exceed £4 a week plus the allowance. The effect of this restriction to £4 a week is that only the very lowest-paid workers in the community receive the benefit, whereas a very large number of wage-earners whose children are also assets of the community are unable to supply to those children their full material needs. Undoubtedly this circumstance has contributed to the restriction of the size of families and consequently a loss of