

income is assumed to be equally shared. For spouse's allowance the maximum monthly payment and the GIS equivalent part of the allowance are also reduced according to combined personal monthly income. In 1980, SPA recipients became eligible to continue receiving benefits following death of the pensioner spouse. From October 1973 to October 1982 all benefits under the OAS program were indexed quarterly in accordance with increases in the consumer price index. During this time the number of beneficiaries increased by close to 1% per quarter. In October 1982, there were nearly 2.4 million beneficiaries under Old Age Security and 57% also received a benefit under the Canada or Quebec pension plans. Nationally, about 51% of the OAS beneficiaries also qualified for GIS benefits (Table 6.1).

6.2.2 Family allowances

The federal family allowances program was initiated at the end of World War II to provide a basic monthly payment to Canadian families for each child up to age 16. A family assistance program which began in 1956 provided benefits for children of immigrants until they qualified for family allowances after one year in Canada. In 1964, the Youth Allowances Act extended coverage to children aged 17 and 18 years who continued to attend school. The Family Allowances Act, 1973 replaced the former legislation. It covers dependent children up to the age of 18. Monthly benefits were increased to \$20 a month and provision was made to index them annually to correspond to the increases in the cost of living. Normally the allowances are paid to the mother of the child.

In 1983 the family allowance payment was \$28.52 a month in most of Canada, up from \$26.91 in 1982 for children cared for in their own families. A special allowance was paid for children under 18 who were in the care of institutions, welfare agencies, government agencies or foster parents. This was indexed to \$41.87 a month in January 1983 from \$37.65.

The Family Allowances Act, 1973, allows a provincial government to specify rates to be paid in its province, based on age of the child, number of children in the family or both. Quebec and Alberta were the only provinces which chose this alternative. Quebec has an additional provincial family allowance supplement (Table 6.4).

6.2.3 Child tax credit

In 1979 the federal government introduced an annual child tax credit for families with children. Application was made through a special form attached to the annual federal tax return. A credit of \$261 per child was payable in 1982 to applicants whose net income for 1981 did not exceed \$23,470. The benefit was reduced by 5% of any net income above that level, so applicants with declared income of more than \$28,690 did not qualify.

6.2.4 Programs for native peoples

Indians, as other Canadians, are entitled to the benefits of universal federal programs such as family allowances, old age security pensions, the guaranteed income supplement, and child tax credit. Indians receive Canada or Quebec pension plan payments, unemployment insurance, worker compensation and veterans benefits.

Where there are agreements between the federal and provincial governments, provincial welfare benefits and services are available to registered Indians living on reserves and Crown land, but the amount of help varies according to province. Welfare assistance to registered Indians who do not live on reserves can also vary; most provinces seek recovery from the federal government of the costs of assistance and services.

Federal-provincial arrangements. Individual arrangements have been worked out between the federal government and provincial authorities. All welfare programs in Ontario are available to Indians living there, either on or off reserves. In Quebec, federal contracts with eight social agencies furnish welfare service to Indians in their geographic jurisdictions; a James Bay agreement provided for a provincially sponsored Cree health and social services board. In agreement with the federal and Alberta governments the Blackfoot band administers two provincial health and social development programs on the reserve.

The federal Indian affairs department has four main welfare objectives: to ensure that services are comparable to those available to other Canadians in a province; to increase Indian participation in the design and operation of social service programs; to strengthen family life and encourage independence; and to help other government and private agencies provide social services to Indians.

The department's social assistance program provides basic household needs (food, clothing, shelter, fuel). Administration is handled by departmental employees on some reserves, by employees of the band council on others.

Indian residents are subject to the child welfare legislation in their own province. Aim of the federal departmental child care program is to ensure that provincial and territorial services for neglected, dependent, or delinquent children are available to Indian children living on reserves. In conformity with federal-provincial agreements, the Indian affairs department pays for maintenance and protection services to Indian children in Yukon, Manitoba, Ontario, Quebec, Nova Scotia and British Columbia. In provinces where child care services are voluntary, the department pays administrative costs and daily rates for Indian children in foster homes or other agencies.

The department pays for maintenance and care of physically and socially handicapped adults in homes