

## “Such an Immoral Creature”: Widowed Women and the Board of Pension Commissioners

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# "Such an Immoral Creature"

## Widowed Women and the Board of Pension Commissioners

LYNDSAY ROSENTHAL

*Abstract: Widows' pensions were a vital source of income following the loss of a spouse during and after the war. While soldiers enlisted with the promise that their families would be taken care of, accessing state assistance could be exceedingly difficult. In addition to proving their husband's death was connected to their wartime service, widows also had to meet contemporary ideals about gender, sexuality and motherhood. These pensions provided more financial support than any other social welfare system available at the time. However, pension regulations governed widows' daily lives and influenced major life events such as marriage and childrearing.*

"IN MY WAY OF THINKING there is still too much red tape; where does the benefit of the doubt come in?" asked Lillian Roosevelt, a war widow and single mother, after finding out that she had "wasted" three months only to learn that her pension appeal would require a second hearing: "I am not asking for riches; just enough to bring up my children as they should be."<sup>1</sup> Widowhood often left women in a state of financial insecurity as female-led households defied cultural and economic ideals, and available welfare programs did little to address the needs of these women. Advanced age increased the probability of widowhood, as women tended to live longer than men, but female-

<sup>1</sup> "Plight of Widow of War Veteran Brings Criticism: Belville Case is Cited in Attack on Pension Administration," *Globe and Mail*, 8 October 1931, Retrieved From: <https://search-proquest-com.ezproxy.bibliottawalibrary.ca/hnpglobeandmail/docview/1356429610/5BB103E5A3DA4B53PQ/29?accountid=46526>

led households at all life stages increased after the war.<sup>2</sup> Men had enlisted under the belief that their families would be taken care of if they died and, in principle, widows' pensions awarded through the Board of Pension Commissioner (BPC) offered an assured income to women whose husbands were killed in action or died from injury and illness caused by their service.<sup>3</sup> In practice, however, the death of a spouse did not guarantee a pension as age, date of marriage, cause of death and personal conduct were all factors that impacted a widows' ability to access support.

A woman's life after the death of her spouse was heavily impacted by the prevailing social and cultural norms that shaped pensioning regulations. Widowed wives were considered beneficiaries of their husbands' pensions rather than pensioners in their own right and as such they were expected to adhere to contemporary ideals regarding gender, sexuality and motherhood. To ensure women lived up to these expectations, they were regularly monitored by the department through official channels as well as unofficially by 'concerned' family, friends and neighbours who reported reprehensible behaviours such as drinking, prostitution or cavorting with men. Censure from the department often meant the forfeiture of their pensions and the threat of losing this vital income forced many women to forgo certain social activities or personal relationships to meet pension regulations. An examination of 542 pension files shows that widows' pensions provided financial support that surpassed any other social welfare support that was available at the time, but pension regulations dictated widow's daily lives and influenced major life events like marriage and child rearing.<sup>4</sup>

<sup>2</sup> Suzanne Morton, *Ideal Surroundings: Domestic Life in a Working-Class Suburb in the 1920s* (Toronto: University of Toronto Press, 1995), 91.

<sup>3</sup> Desmond Morton and Glenn Wright, *Winning the Second Battle: Canadian Veterans and the Return to Civilian Life, 1915-1930* (Toronto: University of Toronto Press, 1987), 73.

<sup>4</sup> These 542 pension files appeared in a 2 per cent (5,012 files) sample and are all of the files for which there was an application (successful or unsuccessful) for widows benefits. This 2 per cent sample of the 205,000 pension files was constructed by choosing every 40th name from that database sequentially in order to ensure that it was both random and representative of the files as a whole. Wilfrid Laurier University students Matthew Morden and Alex Purcell, reviewed the files and compiled the Excel data. Dr. Rosenthal supervised the student research team and double-checked a random sample of 10 per cent of the Excel database records for accuracy and consistency.

Before the advent of pension policies, social welfare consisted of a mixture of private and public charity at the local level. Without a family patriarch, widowed women were largely dependent on the generosity of family, friends or private charity for survival.<sup>5</sup> Manitoba was the first province to introduce dedicated public funding aimed at helping women when they created a Mother's Allowance in 1916 and a number of the provinces soon followed suit. Single mothers were the sole beneficiaries of these allowances and support was further limited to women whose circumstances and conduct met stringent guidelines.<sup>6</sup> Even though widows fell into the small group of so-called deserving poor, financial aid through public welfare or private charity was not easy to obtain nor did it really meet the needs of those who required it lest welfare became too appealing.<sup>7</sup> Monthly allowances varied depending on the province and number of children but were generally around only \$30 per month, so few families were able to survive on this allowance alone.<sup>8</sup> This welfare scheme also did little to meet the needs of older widows. The Old Age Pension Act, first implemented in 1927, provided meagre support—no more than twenty dollars a month—to aging Canadians but it was limited to British subjects over the age of seventy who had resided in Canada for more than twenty years, their province for more than five years and made less than \$365 annually.<sup>9</sup> In comparison, at triple the monthly rate (generally around \$60 per month for a single woman by 1930), war widows' pensions were far more generous. And since this support was not based on citizenship or family size and had fewer restrictions on age, it had the potential to provide support to a larger population of women.

War widows had three avenues through which they could access support: a dependant pension (with additional payments for any children), a widow's allowance or special consideration under Section 21, the meritorious clause. All three types of pensions

<sup>5</sup> Katie Pickles, "Locating Widows in Mid-Nineteenth Century Pictou County, Nova Scotia," *Journal of Historical Geography* 30, 1 (2004): 82.

<sup>6</sup> Morton, *Ideal Surroundings*, 99.

<sup>7</sup> Margaret Jane Hillyard Little, *No Car, No Radio, No Liquor Permit: The Moral Regulation of Single Mothers in Ontario, 1920-1997* (Toronto: Oxford University Press, 1998), 2.

<sup>8</sup> Little, *No Car, No Radio, No Liquor Permit*, 29.

<sup>9</sup> Morton, *Ideal Surroundings*, 65.



Harold Brant Preston married Helen Jean Paterson in Surrey, England on 25 October 1917. Twenty-four-year old Preston was killed in action on 27 September 1918, leaving his new wife a widow. [LAC Item ID 3394384]

were predicated on the notion that women—having lost their male breadwinner—required financial support. Although many scholarly works have shown that the financial contributions of women were vital to the household economy of working-class families, they were still not generally expected to be financially independent.<sup>10</sup> Pension recommendations adhered to a binary conception of gender roles, rooted in the basic assumption that the different sexes had essentially different and inherent roles to play in society. Dependant pensions were available to wives whose husbands died while on service or who died after the war, provided their widows could prove attributability. The high success rate of pension applications among women under the age of thirty (Figure 2) reflects the fact that those within this age group were typically widowed when their husbands were killed in action. It was difficult to deny a pension to women under these circumstances as the cause of death and familial sacrifice was clear

<sup>10</sup> For an analysis of Canadian women's contribution to the household economy, see Joy Parr, *The Gender of Breadwinners: Women, Men and Change in Two Industrial Towns, 1880-1950* (Toronto: University of Toronto Press, 1990); Joan Sangster, *Earning Respect: the Lives of Working Women in Small-Town Ontario, 1920-1960* (Toronto: University of Toronto Press, 1995); and Mercedes Steedman, *Angels of the Workplace: Women and the Construction of Gender Relations in the Canadian Clothing Industry, 1890-1940* (Toronto: University of Toronto Press, 2009).

Figure 1. Age of Widows

Age When Widowed	< 19	20-29	30-39	40-49	50-59	60-69	70-79	80-89
No. of Widows	8 (19.3%)	81 (19.3%)	106 (25.3%)	80 (19.1%)	72 (17.2%)	49 (11.7%)	20 (4.7%)	2 (0.4%)

Of the 542 files, only 418 files contained a clear birthdate for the widow.

Figure 1. Age of Widows

Age When Widowed	< 19	20-29	30-39	40-49	50-59	60-69	70-79	80-89	Unknown
No. of Widows	8	81	106	80	72	49	20	2	91
No. with dependent children	5 (62.5%)	55 (67.8%)	75 (70.7%)	42 (52.5%)	10 (13.8%)	11 (22.4%)	0 (0%)	0 (0%)	32 (35.1%)
No. who remarried	7 (87.5%)	57 (70.3%)	31 (29.2%)	7 (8.75%)	6 (8.3%)	4 (8.1%)	2 0.1%	0 (0%)	23 (25.2%)
No. who received pensions	8 (100%)	73 (90.1%)	81 (76.4%)	50 (62.5%)	38 (52.7%)	31 (63.2%)	15 (75.0%)	0 (0%)	30 (32.9%)

Only 509 files contained sufficient data to make comparisons. The ninety-one unknown files did not provide a clear birthdate, but contained other demographic, familial and pension data. The thirty-three files that are not accounted for did not offer viable demographic, familial or pension data due to illegibility and/or the length of the file. While the average widow's pension file contains seventy pages, the largest file contains 496 pages and the smallest files consist of only four pages.

(although that did not mean their entitlement was indefinite as will be discussed later on).

The drop in the number of women who received payments after the age of thirty (Figure 2) reveals the challenges of obtaining a pension after the war. Proving attributability years after the war was a difficult task at a time when public officials were increasingly parsimonious and little was known about the long-term medical and psychological effects of war.<sup>11</sup> Even if a man had been a pensioner when he died, his widow was not guaranteed a pension unless the BPC determined the man’s death was directly related to their pensionable injury or illness. If their death was ruled not attributable to service, a widow was given a year’s allowance to “tide [them] over for the period of readjustment which [they] were facing.”<sup>12</sup> An appeal could be made during this period, but the burden of proof fell on the widow to prove her case. Mounting an appeal was a lengthy and arduous process that involved collecting service records, medical reports and testimonies from family, neighbours, employers and doctors. A favourable outcome was not guaranteed. Private (Pte.) Herbert F. was in receipt of a small pension when he died from third-degree burns and toxemia after a freak accident in 1925. His wife believed that he would have survived had his overall health not been compromised by his wartime service. The claim was initially denied, but the widow refused to accept the decision and after twenty years of testimonies and appeals, she was finally offered a \$40 monthly pension under Section 21.<sup>13</sup> Persistence could pay off, but without the means to make multiple appeals, most widows were forced to withdraw their applications after their first petition was denied.

Rules around marital eligibility made it exceptionally difficult for some widows to obtain funding. In September 2016, fifty-four widows were still collecting pensions from the First World War, but at one time these women would have been unable to draw a pension.<sup>14</sup>

<sup>11</sup> Andrea Hetherington, *British Widows of the First World War: the Forgotten Legion* (Barnsley: Pen & Sword Military, 2018): 119-27.

<sup>12</sup> Joseph P., 134260, reel 900, Veterans Affairs Canada [VAC] pension files, Laurier Military History Archives [LMHA].

<sup>13</sup> Herbert F., 42415, reel 1474, VAC pension files, LMHA.

<sup>14</sup> Patrick Cain, “Dozens of Canadian First World War veterans’ widows still get pensions,” *Global News*, 8 September 2016, Retrieved from <https://globalnews.ca/news/2923384/dozens-of-canadian-first-world-war-veterans-widows-still-get-pensions/>

The state had been wary of so-called "pension widows"—women who supposedly married veterans for financial gain. To ward off this "pension evil," women who married veterans after the appearance of disability were initially not entitled to a pension.<sup>15</sup> As Marina Larsson has argued in the Australian context, though still relevant to Canada, this regulation put women and veterans in a difficult position as it effectively discouraged a woman from marrying a former soldier with a disability, which made it unduly hard for injured veterans to transition back to civilian life where matrimony was expected.<sup>16</sup>

When Pte. George H. died in 1923, he left behind a wife of nearly four years and two small children. Shortly before his death, H. had applied for a pension and his family was posthumously awarded a 40 per cent disability pension for tuberculosis, which was backdated to May 1919, a few months before the marriage took place. Although H.'s death was ruled attributable to service, his wife was not entitled to a pension as the BPC determined that they had married after the appearance of his illness.<sup>17</sup> Instead, the children were awarded a pension at the orphan's rate, which amounted to \$54 per month even though their mother was still alive. This decision suggests that the BPC wanted to help this newly widowed woman; but to claim a widow's pension, H.'s wife would have to prove that she was not aware of her husband's illness before their marriage during her appeal.

As part of the appeals process, an investigator visited Mrs. H. and reported that she was living with her two children on a fifty-acre farm with her parents, upon whom she was financially dependent despite her children's pension. The visitor noted that Mrs. H. "bears a very good reputation in the community. She is known to be a very economical woman. The general opinion is that her case is worthy of every consideration and that she is quite capable at administering her own money."<sup>18</sup> Having met the social requirements of the BPC, Mrs. H. was deemed a worthy recipient; yet her application was denied as they still believed that she knew her late husband was consumptive when they married. A family acquaintance told the board: "Her friends and I consider this, if true, to be a cruel and

<sup>15</sup> Morton and Wright, *Winning the Second Battle*, 160.

<sup>16</sup> Marina Larsson, *Shattered Anzacs: Living with the Scars of War* (Sydney: University of New South Wales, 2009), 82-88.

<sup>17</sup> George H., 213490, reel 634, VAC pension files, LMHA.

<sup>18</sup> George H., 213490, reel 634, VAC pension files, LMHA.



inhumane position to take. That she or no one else suspected, knew, or believed it. [Name redacted], a merchant here, who ushered him to the altar to be married, says that he looked a picture of health, and as if he were good to live to a ripe old age.”<sup>19</sup> While there was a history of consumption in the family, the late veteran’s doctor said it had developed after marriage.<sup>20</sup> Despite this support, the appeal was denied. However, her husband’s disability was upgraded to 100 per cent in 1924, and she received the balance of the back payments minus what had already been paid out. Again, it would appear existing regulations were somewhat flexible as the BPC used another loophole to help an otherwise deserving widow.

Mrs. H. was certainly not the only woman left reeling due to the ill health or untimely death of their spouse. When speaking to the House of Commons before the Special Committee on pensions, Captain Reverend Sydney Lambert argued that veterans should not be “deprived” of women nor should these widowed women be denied credit for taking care of ex-servicemen and their children.<sup>21</sup> An amendment to the Pension Act in 1930 stated that widows could receive a pension if they were married to a veteran before they were granted a pension or if the marriage took place before 1 January 1930.<sup>22</sup> Following this amendment and having fulfilled the conditions of the pension review, Mrs. H. was finally awarded a pension, but her children’s pension was reduced to the regular rate.<sup>23</sup>

Growing awareness about the rates of poverty among Canada’s elderly population had prompted the formation of the 1930 Commission on Old Age Pensions and the ensuing report found that deteriorating economic conditions for older workers, coupled with limited social supports, had created untenable living situations.<sup>24</sup> Elderly women were particularly vulnerable as they had fewer employment opportunities, a situation which was compounded by the death of a wage-earning spouse.<sup>25</sup> Veterans’ widows had more

<sup>19</sup> George H., 213490, reel 634, VAC pension files, LMHA.

<sup>20</sup> George H., 213490, reel 634, VAC pension files, LMHA.

<sup>21</sup> *Pension and Returned Soldier Problems* (Ottawa: Library of Parliament, 1930), 14.

<sup>22</sup> Desmond Morton, “Resisting the Pension Evil: Bureaucracy, Democracy, and Canada’s Board of Pension Commissioners, 1916–33,” *Canadian Historical Review* 68, 2 (1987): 200-01.

<sup>23</sup> George H., 213490, reel 634, VAC pension files, LMHA.

<sup>24</sup> Morton, *Ideal Surroundings*, 53-55.

<sup>25</sup> Morton, *Ideal Surroundings*, 55.

options as they could apply for an allowance that was more generous than any other supports and they could receive funding fifteen years earlier than with an old-age pension. Similar to the War Veteran's Allowance (WVA), applicants had to be over the age of fifty-five (sixty for men), permanently unemployable or had medical grounds.<sup>26</sup> Ida J. had lived off her husband's insurance following his death five years earlier, but these funds were running out. After an extensive application process that combed through J.'s financials, background and living situation, the department concluded that "it is obvious from applicant's condition that she is not capable of maintaining herself," and she was recommended for a WVA at the rate of \$40.41 per month.<sup>27</sup>

If a widow did not qualify for a pension or an allowance she could apply for assistance under Section 21, the meritorious clause. The award, in theory, was given to those who had an exemplary service record, but in many cases the clause was invoked in desperate cases after all other avenues had been exhausted. Bertha G.'s husband was not a pensioner when he died, nor was his death attributable to service, so she was not entitled to a pension. Five years after he died, she wrote to the pension board:

I am pleading with you for some support some way or another. As you know I am a soldier's widow with four children 12 years of age and under and down and out as the saying is, I am asking you as a soldiers [sic] friend and a Christian man to please help me. For the past five years I have kept my little home together by keeping borders, sewing etc. and a little insurance I had now this has run out. And I myself am a nervous wreck worrying what is going to become of us."<sup>28</sup>

Mrs. G.'s plea came at the height of the Great Depression in 1933 and she lamented the fact that "If I had a husband and [he was] not working I could get relief I am not lazy and I'm willing to work if I can get it."<sup>29</sup> Like many women widowed in the postwar period, G. found herself worse off financially than women whose husbands had

<sup>26</sup> Edward C., [no pension number], reel 476, VAC pension files, LMHA.

<sup>27</sup> John J., [no pension number], VAC pension files, LMHA.

<sup>28</sup> Arthur G., 89907, reel 326, VAC pension files, LMHA.

<sup>29</sup> Arthur G., 89907, reel 326, VAC pension files, LMHA.

been killed during the war.<sup>30</sup> She applied for relief under Section 21, citing her husband’s long service record, as he had served in France with the 2<sup>nd</sup> Heavy Battery from September 1915 to March 1919. Despite his service and her desperate situation, the claim was denied on the grounds that “It would appear that the widow is not well provided for, a condition in which too unfortunately exists in the cases of the widows of many gallant soldiers who have passed on, and unfortunately financial hardship in itself cannot be regarded as a proper ground for the award of a compassion allowance of pension.”<sup>31</sup>

One of the biggest limitations of social welfare during this period was that poverty and need were based on perception, which favoured the bourgeois ideals that informed the regulations.<sup>32</sup> Social welfare was intended to maintain one’s expected lifestyle rather than lift a widow out of poverty and the result was that social supports typically failed to address the needs of many women and their families. One anxious widow tried to explain to the department telling them: “I wish Dr. you could realize the circumstances I am in but I know when you have money it is hard.”<sup>33</sup> Instead of need, notions of so-called deservedness informed public and private charity which rested on bourgeois ideals about gender, sexuality, cleanliness and family because they drafted these policies without any input from the working class.<sup>34</sup> This focus on social standards negatively impacted the ability of women to secure aid since those who managed social welfare programs were more concerned with upholding ideals over addressing the realities of poverty. The policies that guided widows’ pensions adhered to these same values with the exception of entitlement since a war widow’s entitlement was predicated on her husband’s service and not any sacrifices she had made while her husband was enlisted or when she was left caring for a sick or disabled spouse. This distinction made it possible to distinguish it from rights-based social welfare and institute a bureaucratic structure that stressed fitness.<sup>35</sup> This is not to say women endured less scrutiny under other programs, but it was

<sup>30</sup> Hetherington, *British Widows*, 127.

<sup>31</sup> Arthur G., 89907, reel 326, VAC pension files, LMHA.

<sup>32</sup> Hetherington, *British Widows*, 64.

<sup>33</sup> Arthur G., 89907, reel 326, VAC pension files, LMHA.

<sup>34</sup> Pickles, “Locating Widows,” 75; and Little, *No Car, No Radio, No Liquor Permit*, xiv.

<sup>35</sup> Little, *No Car, No Radio, No Liquor Permit*, 39.

in some ways easier to claim that a woman had disintitiled herself to a pension by besmirching the honour of her deceased husband.

Even with the limitations of the department polices, these pensions could provide widows with the financial means to retain a level of independence they may have not otherwise been able to achieve. Historian Laura Salisbury found that after the American Civil War, women who received pensions were less likely to remarry since the financial security of their pension removed the impetus for a hasty marriage, which afforded women the ability to delay or forgo marriage entirely unless they found a suitable match.<sup>36</sup> The rate of marriage among the women in Figure 2 suggests a similar phenomenon among First World War widows, as the rate of remarriage was relatively low given that male-led households were still the preferred norm. It is important to note that these files would likely only record one's marital status if they were in frequent contact with the BPC, such as in the case of an existing pensioner. However, the rate of remarriage still drops dramatically when compared to the overall decline in the number of women who were awarded pensions, so it would appear that those receiving pensions did not feel the need to rush to the altar. Similar to Salisbury's findings, age was a strong determinant as to whether a woman remarried as the rate of marriage is significantly higher among women who were widowed before the age of thirty.<sup>37</sup> In an effort to encourage widows to remarry so they would no longer draw a pension, the BPC offered remarriage gratuities which were one-time cash bonuses that were available to a widow unless she had "disintitiled herself prior to marriage on account of her mode of living," which typically happened whenever a widow was accused of having a pre-marital relationship.<sup>38</sup> These contradictory policies discouraged social and romantic interactions while also making remarriage a policy objective.

Accepting a pension could help alleviate financial challenges, but it also meant accepting state scrutiny in one's personal life. Even more so than with male pensioners, the state felt it was within its purview to regulate the private lives of war widows. "As custodians of the dead

<sup>36</sup> Laura Salisbury, "Women's Income and Marriage Markets in the United States: Evidence from the Civil War Pension," *The Journal of Economic History* 77, 1 (2017): 2-3.

<sup>37</sup> Salisbury, "Women's Income and Marriage Markets in the United States," 30.

<sup>38</sup> Donald B., 10502, reel 323, VAC pension files, LMHA.

soldiers’ memory,” historian Janis Lomas has argued, “war widows had to live up to his sacrifice with their exemplary behaviour.”<sup>39</sup> Women suspected of flouting department mores were subjected to invasive surveillance, which was not limited to evaluating medical problems or assessing financial needs; officials also documented a woman’s moral values.<sup>40</sup> “I can tell you this,” a board member told one misbehaving widow, “the Commission is not vindictive about this sort of thing, and they are not anxious to penalize any widow, in fact they are anxious to treat any widow with a great deal of sympathy, but where a pensioner like yourself openly and fragrantly misconducts herself, they have no option.”<sup>41</sup> The line between approved conduct and the disapproved variety was drawn along unbending lines of class, gender and race. Women were expected to maintain the home, tend to any children and above all avoid any untoward activities including drinking, gambling, pre-marital sex or fraternising with men—even as they were encouraged to remarry.

Fifty-nine-year-old Beatrice B. was sleeping off an apparent hangover when a pension investigator knocked on her door one morning. The visit was prompted by reports that she had been having immoral relations with a male acquaintance, but B. said that she had only been trying to help out a friend who was down on his luck by providing him with a bit of food, a claim that was supported by several other people who were interviewed. Even so, the pair had been known to consume alcohol together to the point they had caused several disturbances with one instance ending in physical violence when B. was struck across the face. “From the foregoing,” the investigator wrote in his report, “it has been proven that Mrs. [B] is incapable of using her pension to any advantage.”<sup>42</sup> But since her “only difficulty” had been her alcohol consumption, her pension was not immediately revoked, but was instead administered through the district office until she mended her ways. After eight months under the watchful eye of the department, “Mrs. [B] realizes that

<sup>39</sup> Janis Lomas, “‘Delicate Duties’: Issues of Class and Respectability in Government Policy Towards the Wives and Widows of British Soldiers in the Era of the Great War,” *Women’s History Review* 9, 1 (2000): 131.

<sup>40</sup> For further examples of BPC surveillance of widows, see Serge Marc Durffinger, “Je ne me souviens pas: Pensioned Veterans from French Canada’s 22nd Battalion,” *Canadian Military History* 32, 1 (2023).

<sup>41</sup> Walter L., 198793, reel 1285, VAC pension files, LMHA.

<sup>42</sup> William B., 169675, reel 117, VAC pension files, LMHA.

she has been foolish and that we will not have further trouble. It is recommended that pension now be paid to her direct."<sup>43</sup>

While the consumption of alcohol might result in only censure from the department, accusations of pre-marital relations often led to the cancellation of a widow's pension. Vera F, a local school teacher, was accused of having relations with several men after one neighbour reported, "That such an immoral creature as Mrs. [F.] was not a fit person to be engaged in children's teaching."<sup>44</sup> F. denied the unsubstantiated allegations, so an investigator was dispatched to conduct numerous interviews and even sat outside her apartment building for a week monitoring every entrance. Despite an exhaustive investigation, the reporter wrote, "it may be considered that the widow has been somewhat indiscreet. There is no evidence, however, that she's forfeited her right to pension under the provisions of section 39. It has not been proved that she is a common prostitute or has openly lived with any man in the relationship of a man and wife without being married to him."<sup>45</sup> She retained her pension, later remarried and was awarded a remarriage gratuity.

While some women may have wanted to remarry, economic circumstances prevented them from doing so even with the financial incentive of the remarriage gratuity. Margaret D., along with her five young children, became pensioners when her husband was killed in action in November 1916. An anonymous tip led to an investigation that found her cohabiting with a man who had fathered her illegitimate child, but since "the rest of Mrs. D's children showed no signs of neglect, and the house was clean and well kept, Mrs. D was advised to mend her ways and the man with whom she was cohabitating with ordered to leave her home immediately."<sup>46</sup> The department was forcing D. to choose between her main source of income or the father of her youngest child, a difficult choice for any young mother. D. promised the man would leave but during a follow-up visit the investigator reported that they had heard from several witnesses that she was still "leading an immoral life" and frequently entertained male visitors including the father of her child.<sup>47</sup> Her portion of the

<sup>43</sup> William B., 169675, reel 117, VAC pension files, LMHA.

<sup>44</sup> Clayton F., 14933, reel 324, VAC pension files, LMHA.

<sup>45</sup> Clayton F., 14933, reel 324, VAC pension files, LMHA.

<sup>46</sup> Charles D., 8198, reel 58, VAC pension files, LMHA.

<sup>47</sup> Charles D., 8198, reel 58, VAC pension files, LMHA.

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pension was cancelled although she continued to draw a pension on behalf of her children.

When D. found out about the reports, she told the BPC:

I do admit that I had the misfortune to give birth to an illegitimate child. But the man that is the father to this child has always paid towards it [sic] maintenance & he is willing to marry me. But he is out of work & has been for quite a considerable length of time. He is a returned man at that & he says that you are not giving me a square deal by any means, by stopping my pension for a lot of untruthful reports that someone sent in against me.<sup>48</sup>

Anonymous statements made against a woman were taken at face value and used to revoke widows' pensions and in order to have their pensions restored, these oft-maligned women had to show that these allegations were untrue without knowing the details or source of the information, which meant proving a negative.

In a fortunate twist, the BPC's aggressive surveillance ultimately helped D.'s case. One of their investigators reported, “For the past year this office has kept this woman under strict surveillance, unknown to her, and she certainly appears to have learned her lesson and turned over a new leaf. Her whole time is devoted to her children, with all the appearance of being well looked after. They are all living at home and attending school, and from reports are doing very well.”<sup>49</sup> The pension monies from her children were not enough to cover her monthly expenses but having ‘proven’ herself a worthy candidate, her pension was restored at \$107 a month.<sup>50</sup> Even so, the interference and regulations from the department continued to impact the lives of her and her children. She had asked if she would be able to get a re-marriage gratuity but was told that she had disintitiled herself to the bonus. By withholding this essential income, the BPC no doubt delayed any chance of marriage and being involved in a department approved relationship. Again, D. was forced to choose between the economic and the emotional well-being of her family.

The shortcomings of charitable and social welfare programs led women to adopt survival strategies that included taking in boarders,

<sup>48</sup> Charles D., 8198, reel 58., VAC pension files, LMHA.

<sup>49</sup> Charles D., 8198, reel 58, VAC pension files, LMHA.

<sup>50</sup> Charles D., 8198, reel 58, VAC pension files, LMHA.

paid work from children or domestic labour, and in this regard appearances mattered more than intent.<sup>51</sup> Margaret C. had had a difficult marriage. She had worked as a nurse but was forced to quit owing to her poor health even though they needed the money seeing as her husband drank away most of his \$75 monthly pension. After he deserted her during a bender, she convinced the BPC to send her portion of the pension directly to her as she was five weeks in arrears with rent and shortly after her estranged husband died, C. applied for a widow's pension. During the investigation, the forty-six-year-old was found to be sharing her accommodations with a seventy-year-old disabled man to supplement her wage as a laundry worker as well as help him during a difficult period. There was "no proof supporting any suggestion of immorality [that] could be obtained. It was, however, pointed out to Mrs. [C.] the imputation that might be placed upon her domestic living arrangements and she was advised to discontinue same and have [the man] obtain other accommodation. This she promised to do." After parting ways with her friend, she was granted a \$60 a month pension.<sup>52</sup>

The restrictive measures guiding widow pensions impacted the day-to-day lives of recipients and applicants, but as historian Margaret Little has shown, welfare "recipients were not mere victims of an intrusive oppressive policy."<sup>53</sup> Women were able to navigate—and sometimes manipulate—the system to their benefit. Dorothy C. and her husband wed the day after he enlisted on 28 July 1915 and she became a pensioner after her husband was killed in 1917. The BPC began watching the thirty-six-year-old widow, following a tip that she was having an affair with her married business partner. This man's wife had made the allegation, hoping to find proof of immortality to use against him in divorce proceedings. For the next several days, a department investigator sat outside the apartment that also served as the office for C.'s palm reading business and observed the man in question visiting the apartment during the day but noted that he never stayed overnight. The investigator also spoke to neighbours, the mailman, the building caretaker and the man's

<sup>51</sup> Morton, *Ideal Surroundings*, 98. See also: Denyse Baillargeon, *Making Do Women, Family, and Home in Montreal During the Great Depression* (Waterloo: Wilfrid Laurier University Press, 1999), 8, 13-14.

<sup>52</sup> Herbert C., 205184, reel 358, VAC pension files, LMHA.

<sup>53</sup> Little, *No Car, No Radio, No Liquor Permit*, 74.



landlord—none of whom said they noticed anything untoward about the relationship.<sup>54</sup>

When questioned about the nature of their association, C. was:

most emphatic in stating that there was nothing of an intimate nature between [the man] and herself. On the contrary, she rather spoke of his character in a most disparaging manner. She added, however, that he and she had spent months in building up their present business and now were in a position where they were commencing to get results and she felt therefore, that to dissolve the partnership and discontinuance with [the man] would be out of the question.<sup>55</sup>

The surveillance continued on and off for close to a year to no avail. The investigator reported that they were “of the opinion that [C.] is on her guard just as present and it is felt that this case should be left over until September [1934] at which time further enquiries and observations might be made without [her] suspecting that we are still making inquiries as to her mode of living.”<sup>56</sup> Without concrete evidence of an illicit affair, the BPC had little choice but to pay out a remarriage gratuity to C. when she wed her newly-divorced former business partner in 1934. In this situation, C. was able to use her entitlements to her benefit after suffering the hardships associated with the loss of her young husband. But even cases like this were somewhat rare, and pensions did not always address the true costs of a spouses’ wartime service.

Sergeant Charles B.’s widow tried to explain the negative impact of her husband’s war service to the department telling them that “his place in the service has robbed us of the things that are essential to life because he was unable to work so much of the time.”<sup>57</sup> Despite her insistence that her husband never fully recovered after he returned home, she could not prove that his death has been hastened by his service so her application was rejected. Contemporary gender norms and family structures meant that many wives, like Mrs. B, were left in difficult circumstances following the deaths of their husbands both during and after the war. Widows’ pensions offered women more

<sup>54</sup> Erik C., 16336, reel 468, VAC pension files, LMHA.

<sup>55</sup> Erik C., 16336, reel 468, VAC pension files, LMHA.

<sup>56</sup> Erik C., 16336, reel 468, VAC pension files, LMHA.

<sup>57</sup> Charles B., 191622, reel 209, VAC pension files, LMHA.

financial security than other forms of social welfare but receiving support was no easy process as it meant navigating a system that was designed to limit the state's obligations. When the state assumed financial responsibility in these cases, it also became the moral arbiter of widowed women's lives in the absence of a male breadwinner. Pension recipients had to adhere to stringent departmental policies outlining their conduct that informed their everyday lives and affected marital patterns and familial structures.

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