



National Library
of Canada

Acquisitions and
Bibliographic Services Branch

395 Wellington Street
Ottawa, Ontario
K1A 0N4

Bibliothèque nationale
du Canada

Direction des acquisitions et
des services bibliographiques

395, rue Wellington
Ottawa (Ontario)
K1A 0N4

Your file / Votre référence

Our file / Notre référence

NOTICE

The quality of this microform is heavily dependent upon the quality of the original thesis submitted for microfilming. Every effort has been made to ensure the highest quality of reproduction possible.

If pages are missing, contact the university which granted the degree.

Some pages may have indistinct print especially if the original pages were typed with a poor typewriter ribbon or if the university sent us an inferior photocopy.

Reproduction in full or in part of this microform is governed by the Canadian Copyright Act, R.S.C. 1970, c. C-30, and subsequent amendments.

AVIS

La qualité de cette microforme dépend grandement de la qualité de la thèse soumise au microfilmage. Nous avons tout fait pour assurer une qualité supérieure de reproduction.

S'il manque des pages, veuillez communiquer avec l'université qui a conféré le grade.

La qualité d'impression de certaines pages peut laisser à désirer, surtout si les pages originales ont été dactylographiées à l'aide d'un ruban usé ou si l'université nous a fait parvenir une photocopie de qualité inférieure.

La reproduction, même partielle, de cette microforme est soumise à la Loi canadienne sur le droit d'auteur, SRC 1970, c. C-30, et ses amendements subséquents.

**THE UNWORTHY POOR: EXPERIENCES OF SINGLE MOTHERS
ON WELFARE IN CHILLIWACK, BRITISH COLUMBIA**

by

**Monica Beverly Buchanan
B.A., Queen's University, 1990**

**A THESIS SUBMITTED IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE DEGREE OF
MASTER OF ARTS**

in the Department of Women's Studies

© Monica Beverly Buchanan 1995

SIMON FRASER UNIVERSITY

May, 1995

**All rights reserved. This work may not be
reproduced in whole or in part, by photocopy
or other means, without permission of the author.**



National Library
of Canada

Acquisitions and
Bibliographic Services Branch

395 Wellington Street
Ottawa, Ontario
K1A 0N4

Bibliothèque nationale
du Canada

Direction des acquisitions et
des services bibliographiques

395, rue Wellington
Ottawa (Ontario)
K1A 0N4

Your file *Voire référence*

Our file *Notre référence*

THE AUTHOR HAS GRANTED AN IRREVOCABLE NON-EXCLUSIVE LICENCE ALLOWING THE NATIONAL LIBRARY OF CANADA TO REPRODUCE, LOAN, DISTRIBUTE OR SELL COPIES OF HIS/HER THESIS BY ANY MEANS AND IN ANY FORM OR FORMAT, MAKING THIS THESIS AVAILABLE TO INTERESTED PERSONS.

L'AUTEUR A ACCORDE UNE LICENCE IRREVOCABLE ET NON EXCLUSIVE PERMETTANT A LA BIBLIOTHEQUE NATIONALE DU CANADA DE REPRODUIRE, PRETER, DISTRIBUER OU VENDRE DES COPIES DE SA THESE DE QUELQUE MANIERE ET SOUS QUELQUE FORME QUE CE SOIT POUR METTRE DES EXEMPLAIRES DE CETTE THESE A LA DISPOSITION DES PERSONNE INTERESSEES.

THE AUTHOR RETAINS OWNERSHIP OF THE COPYRIGHT IN HIS/HER THESIS. NEITHER THE THESIS NOR SUBSTANTIAL EXTRACTS FROM IT MAY BE PRINTED OR OTHERWISE REPRODUCED WITHOUT HIS/HER PERMISSION.

L'AUTEUR CONSERVE LA PROPRIETE DU DROIT D'AUTEUR QUI PROTEGE SA THESE. NI LA THESE NI DES EXTRAITS SUBSTANTIELS DE CELLE-CI NE DOIVENT ETRE IMPRIMES OU AUTREMENT REPRODUITS SANS SON AUTORISATION.

ISBN 0-612-06604-5

Canada

APPROVAL

NAME: Monica Beverly Buchanan

DEGREE: Master of Arts
Department of Women's Studies

TITLE OF THESIS: The Unworthy Poor: Experiences of
Single Mothers on Welfare in Chilliwack,
British Columbia

EXAMINING COMMITTEE:

CHAIR: Dr. Susan Wendell,
Department of Women's Studies

SENIOR SUPERVISOR: Dr. Marjorie Cohen
Professor
Women's Studies/Political Science

COMMITTEE MEMBER: Dr. Mary Lynn Stewart
Professor
Women's Study/History

EXTERNAL EXAMINER: Dr. Dorothy Chunn
Associate Professor
Criminology

Date Approved May 16, 1995

PARTIAL COPYRIGHT LICENSE

I hereby grant to Simon Fraser University the right to lend my thesis, project or extended essay (the title of which is shown below) to users of the Simon Fraser University Library, and to make partial or single copies only for such users or in response to a request from the library of any other university, or other educational institution, on its own behalf or for one of its users. I further agree that permission for multiple copying of this work for scholarly purposes may be granted by me or the Dean of Graduate Studies. It is understood that copying or publication of this work for financial gain shall not be allowed without my written permission.

Title of Thesis/Project/Extended Essay

"The Unworthy Poor: Experiences of Single Mothers

on Welfare in Chilliwack, B.C."

Author:

(signature)

(name)

(date)

ABSTRACT

Single mothers in British Columbia receiving Guaranteed Available Income for Needs (GAIN), commonly referred to as welfare, are among society's poor. Historically, investigations into poverty among this group tend to be concentrated in urban centres, obscuring the uniqueness of the situation of those single mothers who reside in rural communities. Often too, analyses of poverty of single mothers are buried in analyses of child poverty, ignoring the reality that poor children for the most part are from homes headed by women.

This thesis examines the interactions between single mothers on welfare and various institutions. Interviews with fifteen single mothers on welfare from Chilliwack, British Columbia show their complex life experiences. Analysis draws on their perspectives on poverty, child-rearing, paid work, education, their coping strategies and their relationship with social agencies they rely on for assistance. This thesis argues that single mothers on welfare are not passive recipients of government support, rather they are working poor women whose work consists primarily of motherwork. Though these women rely on welfare as their primary income source, they are not simply sitting at home waiting for monthly welfare cheques; for the most part, they are busy raising children, doing house work, and some are involved in community work and paid work.

Furthermore, these single mothers are living in poverty because of the work they do—unpaid domestic labour and child-rearing—which maintains low status in our society.

And government financial compensation (welfare income) is inadequate. Additionally, for many single mothers who desire entry into the primary labour market where wages are good, support services including child care, transportation, education and skills training, are not available and/or not accessible. While it is true that some single mothers on welfare prefer to remain at home with their children rather than enter the paid labour force, women in all socio-economic groups regardless of marital status have been doing motherwork for centuries. Yet when single mothers on welfare choose to stay home, they are stigmatized as lazy and unworthy of government financial support. Thus the focus of welfare policy-makers points towards getting single mothers off welfare and into the work force.

Implications of future welfare policy for single mothers are unclear. At this time the federal social security review processes will bring about changes to our social programs including Canada Assistance Plan (CAP) which defines provincial welfare policies. Such change will no doubt affect the choices and financial situations of poor single mothers.

ACKNOWLEDGEMENTS

The writing of this thesis has been a very long, but rewarding process. I wish to thank my supervisor Dr. Marjorie Cohen for her support and encouragement throughout the process of researching and writing this thesis. For providing critical comments and editing at various stages of writing I owe special thanks to Michelle Valiquette. And for editing the final draft I would like to thank Lynne Hissey.

I would like to extend special thanks to the fifteen women who participated in the research project. This research project would not have been possible without the unselfish contribution of the women who allowed me the privilege of interviewing them. Additionally, their courage and commitment helped me tremendously in maintaining balance and focus throughout the thesis writing process.

Throughout the writing process my friends and family have been very supportive and encouraged me when I felt tired and it seemed easier to give up. To my husband Kwame and my children Andre, Leigh-Ann and Megan whose cooperation and patience made it possible for me to write, I would like to extend a very special thanks. For the many hours child care while I conducted interviews and transcriptions of tapes, I would like to thank my sister Joan. I am also very thankful for the support and encouragement of my friends Nicholas Moseley, Jill Stainsby, Margaret Little and fellow graduate students.

Finally I would like to acknowledge the financial support of Simon Fraser University and the supportive role of the staff in the Women's Studies Department.

TABLE OF CONTENT

Abstract	iii
Acknowledgements	v
Introduction	1
Chapter 1: Single mothers and welfare in British Columbia: The more things change the more they stay the same	4
Notes	29
Chapter 2: Methodology: Speaking and writing about poverty	34
Notes	47
Chapter 3: It is not our fault: Single mothers tell their stories of poverty	49
Notes	86
Chapter 4: Slipping through the cracks: What's wrong with the system?	88
Notes	115
Chapter 5: Implications for policy	116
Conclusion:	132
Notes	134
Bibliography	136
Appendix A: Screening Letter	
Appendix B: Consent	
Appendix C: Questionnaire	
Appendix D: Tables	

INTRODUCTION

Analysis of the historical development of Guaranteed Available Income for Needs (GAIN), welfare¹ in British Columbia, reveals a system fraught with complicated policies and practices: a system which creates many problems for the people it is intended to benefit. Single mothers requiring income assistance all too often struggle with cumbersome rules and regulations of a social assistance delivery system which does not take into account their diverse experiences and circumstances. Furthermore, social assistance policy has historically set income assistance below a "subsistence level" to ensure that those who must rely on welfare will not find it more attractive than paid work.

Single mothers receiving income assistance are poor, yet the demand for a blanket policy to give more money to all mothers on GAIN would be an inadequate response to changing their poverty situation, as the situation is complex. Single mothers interviewed in this study felt that the restrictive and rigid nature of GAIN policy contributed to, and maintained their poverty. Additionally, frequent administrative and policy change in social assistance regulations often leave single mothers confused and anxious about their monthly cheques as well as other benefits and access to support services.

My interest in the experiences of single mothers living in poverty came first out of my experiences as a single mother who once relied on social assistance.² Later on as I studied sociology and women studies, concentrating on poverty issues and public policy response, I noticed that the issue of poverty for single mothers on social assistance was

often more complex than debated and discussed by people who influenced public policy.³ Such discussions of poverty did not reflect my realities, neither were they true reflections of the situation of other single mothers I knew.⁴

As a participant in the welfare system I noticed that all single mothers were perceived as having similar situations. Yet I recognized some distinct differences between single mothers faced with similar sets of circumstances - differences in both coping strategies and expectations. These observations raised some important questions for me: 1) I ponder on what factors drive some single mothers on welfare to struggle to the extent they do (studying full-time, working two jobs - often a full and a part-time) job to escape being "trapped" in a state of dependence on social assistance; 2) Why should single mothers who work at caring for their children be pressured to enter paid labour in order to gain respect and feel a sense of worth in our society? 3) Is the welfare system adequately assisting single mothers to transcend poverty or is it strategically reinforcing poverty for this group? 4) How are single mothers on income assistance coping with poverty issues in their every day lives?

This thesis examines the experiences of poor single mothers on income assistance in British Columbia. The research was conducted in Chilliwack, a mid-size semi-rural community about 100 kilometres from Vancouver, British Columbia. Single mothers' understanding of their poverty situation, their interactions with various institutions, and the coping strategies employed on a daily basis are prominent themes throughout the study. Some single mothers interviewed felt that their day-to-day realities

would be more manageable if the work they did, child-rearing, was more socially acceptable, while others saw inflexible welfare policy as the culprit making their lives difficult. The thesis grapples with these and other emerging issues.

In the study I interviewed fifteen single mothers whose primary source of income is social assistance - Guaranteed Available Income for Need (GAIN). Interviews with these women reveal the complex life circumstances they face as poor women, their perspectives on why they are poor, their views on child-rearing and paid work, and the way they look at education, social agencies, daily survival strategies and their futures. The study found that single mothers on welfare have numerous responses to being on welfare. Some women regard being on welfare as a transitional stage, and need specific help (including child care, transportation, assistance with educational upgrading) to get through this difficult period in their lives and to move on to become independent. Other women see themselves as working poor women whose main occupation is mother-work; these women have no intention of getting a job outside the home. Women in each of these two categories need different types of programs to help them achieve their goals, while maintaining a decent living standard for themselves and their children. A major complaint of all the women interviewed is that existing social assistance (GAIN) policy is not flexible.

Chapter one of the thesis provides a synopsis of the historical development of social assistance in British Columbia especially with reference to single mothers. Additionally, current debates on social security reforms (and proposed welfare reforms)

are explored in chapter one, with a more detailed discussion of the implications for single mothers in British Columbia in chapter five. Chapter two outlines the methodology used in the study. Chapter three presents the women's analyses of the impact of poverty and their responses to being on welfare. A discussion of the various public policy responses to reducing poverty for single mothers on welfare in British Columbia is carried out in chapter four. Chapter five gives a summary of the study as well as some discussion of the possible impact of social security reform on single mothers, especially with regards to proposed changes to unemployment and educational funding.

CHAPTER ONE: SINGLE MOTHERS AND WELFARE IN BRITISH COLUMBIA: THE MORE THINGS CHANGE THE MORE THEY STAY THE SAME

An examination of the historical development of social assistance shows the ramifications of changes in policy for single mothers, whose place in the welfare system seems to move back and forth with changes in government. Amendments to legislation and implementation of new policies reveals shifts in government perception and attitudes towards single mothers on welfare. These shifts represent an under-current with powerful effects on single mothers, and function to keep them in a state of dependence on the welfare system. Additionally, though social assistance policy has evolved over the years, there are consistent patterns with regards to how single mothers are treated. These patterns have been carried over from early social assistance policy into the current GAIN policy.

Throughout the history of British Columbia's social assistance policy, single mothers have been a significant category in the welfare structure, one subject to close public scrutiny. Initial social assistance policy, single mothers who qualified, were entitled to a mother's pension income. During the second phase of policy development (1937 - 1945) they were viewed as poor dependants and granted a mother's allowance. Today they are seen as citizens capable of earning a living, although existing GAIN policy allows some single mothers to remain as dependants of the welfare system. It is interesting to note that such changes have coincided with shifts in political forces and

seem to point to strategic and systematic use of this group as a buffer by government when faced with public pressures.

1. The development of social assistance in B.C. (historical overview 1871-1994)

Social assistance in British Columbia has gone through many developmental and administrative changes since the post-confederation years. The issue of social welfare was designated as a responsibility of the provincial government under the British North America Act (BNA) of 1867.⁵ While, the province took on addressing some aspects of social welfare, it passed on most of the responsibility for dealing with poverty to the municipalities and local charities.⁶ In 1871 the provincial government passed the Municipalities Act, one of the first acts after the entry of British Columbia into confederation which dealt with relief for the poor. This act made it the "duty of every city and municipality to make suitable provision for the poor and destitute" in its region.⁷

There were many struggles between municipal governments and the provincial government in the years that followed. The turn of the century saw cases where poor people were being used as pawns in this political battle over funds and responsibility.⁸ During the depression of 1913-15 the municipalities were over-burdened with requests for social assistance and though the province increased funding, there was a general feeling at the local level that it was time for a change in the approach to social assistance delivery. There was no systematic method for granting social assistance and relief was on an ad hoc basis. Many poor women and children could not access much needed

assistance.⁹ Local charity organizations, mayors and women's groups played an important role in lobbying the provincial government for policy changes granting special recognition to single mothers as a distinct group among the poor. One combined lobbying effort occurred in 1918 when "women's organizations and the Mayors of Vancouver, New Westminster and Chilliwack, journeyed to Victoria to argue the case for mothers' pensions for non-military widows and wives who had been deserted or were separated from their husbands".¹⁰ Two years later, the Mothers' Pension Act came about. The act granted, to those women who qualified, "a small monthly income for mothers with children under sixteen years of age" - women who were widowed, deserted by or separated from their husbands.¹¹

This early governmental attempt to address poverty concerns and administer assistance to single mothers adhered to the assumptions and practices of the British Elizabethan Poor Law (1601). Underlying the Poor Law is the recognition of "public responsibility for the relief of the dependent poor".¹² Clague et al, argues that there were "three key elements in this legislation: financing and provision for the poor were a government responsibility; financial assistance must always be below the minimum that a worker might otherwise be earning; and lastly, a distinction must be made between the worthy and unworthy poor."¹³ The agencies responsible for granting relief to the poor were also responsible for ensuring that work was available to "the unemployed, able-bodied persons and [for punishing] those considered to be able but unwilling to work"¹⁴.

The emergence of the welfare structure in British Columbia, and the recognition that the government was responsible for providing for society's poor, marked a shift away from victim blaming, and the acceptance that poor people did not cause their poverty. The Mothers' Pension Act of 1920 established two fundamental principles that were to remain within British Columbia's welfare system. Some single mothers were granted a special status as deserving poor under this legislation, thus these women were regarded as a "worthy" group among the poor in British Columbia.¹⁵ The single mothers defined by this Act as worthy of government support included women with morals intact (those who did not have children out of wedlock) or women who could not depend on a male bread-winner (due to his death or desertion).

The act was significant because it was the first modern legislation in British Columbia removing social assistance from local administration. The act also marked the beginning of a period of British Columbia's government intervention in the lives of poor women, who were dependent on income assistance. It should be noted that the act was flawed because it did not make provision for unmarried single mothers and women who left their husbands: they were not included as deserving poor under this legislation.

In welfare history, the years between 1928 and 1948 "constituted a period of rapid advance" in social programs at the federal as well as the provincial level of government. In 1935 the Mothers' Pension Act was amended to "include fathers who were totally incapacitated".¹⁶ Still later, in 1937, the Mothers' Pension Act which also granted income assistance to single mothers by employing a means test base on needs.

The Social Assistance Act was enacted in 1945 and replaced all earlier social assistance legislation.¹⁷ The new act had some important differences from earlier policy. However, it continued to reflect "cumulative progress" in establishing social welfare as a public provincial responsibility.¹⁸ Simultaneously, the growing economic and political climate also had an impact on social service delivery, the welfare system becoming a major bureaucracy with a more professional service.

The welfare structure underwent some administrative changes which affected clients as well as the people who served them. Social work departments employed trained social workers, focused on staff development, and a "supervisors' council" was established to "co-ordinate policy and services". The development of a standard policy manual became part of the social welfare system.¹⁹ A shift towards "decentralization of administration and supervision" eliminated duplication and long waiting periods for recipients. Previously, authorization to release money to clients in remote areas and smaller centres would often be sent to the regional supervisor by mail, which meant that clients had to wait a long time for assistance that was desperately needed.

In addition to professional services, attitudes towards welfare as permanent support were changing within the government. The new policy defined welfare as temporary assistance, available only to alleviate temporary hardship, and the goal was that all poor people would eventually be "rehabilitated" towards self-sufficiency, mainly through paid work. There were four major components to this new social assistance policy: assistance was temporary until recipients could become self-reliant; assistance

was granted according to an assessment of "need" and "means"; provision was made for health services, occupational training and re-training, foster and boarding home care; and counselling services were to be provided to families in crisis.²⁰

One clearly positive outcome of the social assistance policy of 1945 was the change in welfare policy to distribute social assistance based on an assessment of needs and means which meant that a broader group was served. Poor people who were residents of the province "irrespective of race, creed, citizenship or political affiliation"²¹ and marital status, could qualify for income assistance. Prior to this act of 1945, some poor single mothers could not access welfare because of barriers due to colour, race and morality. For example, single mothers' who were unmarried at the time their children were born could qualify for assistance under this new policy.

The practice of providing counselling services to families in crisis was also an important aspect of the policy. It redefined the role of social welfare as broader than merely giving out money to needy families, but to include services to all types of non-poor families experiencing difficulties. Such practice reduced some of the stigma attached to people who received welfare and increased the public understanding of the role of welfare. However, counselling services to families on welfare facilitated more intervention in their lives. Not only were the financial affairs of economically disadvantaged people regulated by the government, but the way the family functioned as a unit was open to government scrutiny. Issues resulting from the definition of family crisis by social services were not challenged by people on welfare; they were

dependants of the welfare system and their lives were open to government intervention, even when intervention was not necessary.²²

Other aspects of the social services policy such as provision for health services, occupational training and re-training, foster and boarding home care, were important in the new definition of welfare. Because the role of welfare was now seen as assisting the poor to become self-supporting, independent and contributing citizens, good health, homes for children parents could not care for, and the development of necessary skills for participation in the work force were essentials of the system. While health care was a valuable resource for single mothers, options for training and/or retraining and the option to place their children in foster and boarding homes were not. Though policy sanctioned placing children in foster care and boarding homes, there were no provisions for day care centres. Nor were there other approaches that would enable single mothers to receive training--women would have to leave their homes and child care duties to acquire training.

The British Columbia social assistance policy of 1945 was rated to be one of the most "advanced on the continent",²³ yet it was very short-sighted because of its focus on self-reliance for all recipients. Within this new policy single mothers, like all other welfare recipients, were viewed as workers. The pattern was established that this group of poor women needed to provide financial support for their families through paid work, yet policy did not set out a clear route to enable single mothers to be in the paid work force. In the forties, it is for today, family responsibilities and child-rearing came in conflict with paid

work. Further, the new focus on self-reliance took away the protection given to some single mothers (and some fathers) under the Mothers' Pension and Mothers' Allowance legislations where they were recognized as deserving poor.

The Social Assistance policy established in 1945 remained the foundation of the British Columbia welfare system throughout the late forties and through to the mid-seventies. At the same time, social and political changes influenced the way the system operated during this era. The election of the Social Credit government in 1952, with its agenda for economic growth and a reduction in welfare caseloads and benefits, caused further difficulties for poor single mothers. Economic growth improved the living standards of many poor British Columbians. As the demand for unskilled workers increased with the economic boom, many people who had depended on welfare found work. During the sixties, poor people themselves were organizing to fight poverty and challenge the Social Credit government attempts at welfare reform.²⁴ But single mothers had no economic or political power; they were one of the most disadvantaged group of poor in British Columbia. Clague et al point out that

Many groups - the elderly, the working poor, the disabled, Native people and single-parent families, particularly those headed by women - remained outside the general prosperity. These groups continued to suffer from unemployment, inadequate income, poor housing, and poor diets.²⁵

The Social Credit were defeated and the NDP government was elected in 1972. New attempts were made towards welfare reform. In 1976 the provincial GAIN Act was enacted, replacing the Social Assistance Act (1945-1976). While GAIN policy maintained

most of the practices and procedures set out in earlier social assistance policies, it complemented them and expanded social welfare. GAIN policy was designed to be adaptable for future changes. Policy makers who implemented GAIN recognized that social needs are not static, and saw the need for on-going restructuring of social assistance programs to ensure that they "reflect changes in social realities".²⁶ Additionally, GAIN policy also cost-shared with the federal government for basic social welfare and specific assistance to help people become independent of income assistance. Thus the federal government now has some jurisdiction on social welfare delivery in the province.

Within GAIN policy social services are provided to help poor people overcome barriers to their independence. Basic benefits and services are available temporarily while recipients take action to gain independence, chiefly through employment. In order to get basic welfare, all recipients must be available for, and actively seeking, work at all times. The responsibility is on the client not the ministry worker, to take the lead towards getting into the paid labour force. But, when recipients cannot find work on their own, they will be referred to available jobs - usually in the low-pay service sector.

The philosophy of the current GAIN policy is similar to the earlier social assistance policy it replaced: recipients of welfare should be helped so that they can become self-reliant and independent citizens. The GAIN Act authorizes the provision of basic necessities (food, clothing and shelter), and social services to those who demonstrate need by way of an assessment of means and needs. But the method used to determine

means and needs is not always clear to recipients. For example, normally a single mother with two children under twelve years, would be granted a maximum of \$1,175 monthly income.²⁷ GAIN policy stipulates that a family with two dependent children is allowed to have \$6,000 in assets²⁸ (not including the home or the car used as transportation) and still be eligible for income assistance. However, in practice, if a single mother has liquid or near liquid assets (cash, bonds or other investments), she would not qualify for income assistance until she has exhausted all such assets and can show she has no means by which to support herself and her children.²⁹

The rules and regulations of GAIN policy are set out in a policy manual, entitled Programs for Independence. Programs for Independence (PFI) is regulated in part by Canada Assistance Plan Act (CAP). CAP is a joint federal-provincial cost sharing of social welfare agreement enacted in 1966. This agreement also gives some protection to the poor, including the right to basic welfare for people in need, and it contains the idea that people should not be forced to work for welfare. Guidelines for service delivery of British Columbia welfare under GAIN Programs for Independence are "embodied in federal and provincial legislation."³⁰

Programs for independence is divided into two major categories: i) temporary assistance programs (TAP) and ii) Income Assurance Programs (IAP). TAP is designated to meet the basic needs of recipients who are between jobs and have exhausted all other sources of income while IAP is available to assure elderly and disabled citizens the lifelong financial and service assistance they need to live as

independently as possible.³¹ Programs of Independence makes distinctions between those who are employable, unemployable, handicapped, seniors and one-parent families. The amount of income recipients receive is dependent on which category they fit into.

Over the past eighteen years GAIN policy has been amended numerous times, but the principles of unified administration and professional service, a policy grounded in legislation, and the goal of building "self-reliant citizens of the future"³² remains unchanged. These principles, which emerged under the Social Assistance Act of 1945, form the guiding principles of the GAIN Act today. The focus on self-reliance and independence, established in the mid-forties, forms the building block for Programs for Independence--the foundation of the welfare system.

GAIN policy today recognizes some single mothers as temporary dependants of the welfare system, and these women are entitled to financial assistance for a period of time. Though all able-bodied single mothers are classified as employable under the policy, those with young children (under twelve years) and those with mentally or physically challenged children (under nineteen years) are not required to seek employment. They are given a monthly welfare cheque with no pressures to enter the paid work force. However, when either of the above protective categories is eliminated, single mothers must be ready to join the labour force in order to qualify for income assistance.

Throughout the history of social assistance development in British Columbia, some characteristics which profoundly affect single mothers have prevailed. Four consistent traits remained within welfare policy: the practice of granting inadequate assistance to single-parents; stigmatizing and over-intervention in the lives of single mothers; governments targeting this group in times of economic restraints and shifts in attitudes; and reinforcing welfare dependency for single mothers. I discuss each of these traits below.

Income assistance less than subsistence level is not unique to British Columbia, but is common to welfare policies elsewhere.³³ Despite the evolution of policy, contemporary GAIN has not departed from traditional poor law practices of granting assistance to the poor too low for recipients to live decently. The rationale for low welfare payments is deemed "necessary to protect the work ethic".³⁴ Social assistance to single mothers is kept at the minimum level, or below what they need to support their families, lest welfare becomes too attractive and they refuse to be rehabilitated into paid labour.

But the practice of granting inadequate financial assistance to single mothers, forces women and children to live in extreme poverty. Low income assistance to single mothers reinforces child poverty, and poor children live in households where parents are poor. Single mother families are more likely to be poorer than any other type of family.³⁵ As a result of policy inadequacies, single mothers struggle with money insecurities and for the most part blame themselves for their poverty situation.

Secondly, single mothers who must rely on welfare are stigmatized and their lifestyle monitored closely by welfare workers. Much of the stigma attached to welfare can be attributable to how government policy-makers carry out their affairs. In the history of welfare in this province, single mothers have always had their lives policed by the general public and government alike. A case in point is found in the development of social welfare in the 1920's when the Mothers' Pension policy required local advisory boards to "maintain certain control over applications and recipients".³⁶ These boards were deemed necessary in the formative years of government to keep control on the government purse as well as to ensure that the women who were supported with public funds were of high moral standards.

Single mothers today, like their sisters before them, are still struggling with the social stigma and the labelling by more affluent members of society because they rely on social assistance. While governments no longer set up boards to oversee the lifestyles of these women, the general public reinforces negative attitudes and behaviours towards single mothers on welfare.³⁷

Thirdly, different government bodies have made changes to welfare policies which target single mothers as the group of recipients who should be used to reduce government spending on social welfare. In both periods when the Social Credit government was in power (1952-1972; and 1976-1991) the emphasis was on reducing welfare caseloads, single mothers were focused on because of their vulnerability as mothers and as poor people. Under the Social Credit administration, welfare policy

allowed single mothers to remain home only until their youngest child reached six months old, after that time single mothers had to be in the work force or in employment training programs or they could lose their welfare benefits. At the same time, single mothers encountered many barriers to independence, including inadequate child care, no access to desired academic up-grading (university and college education), inadequate skills training, and difficulties with transportation. Without the above resources, single mothers who wanted to be in the work force found it difficult to do so. Additionally, even if some single mothers had those barriers removed, they did not wish to leave their babies and enter paid labour. Therefore policy forced many women to lie about looking for work.

The NDP government in the first phase of government (1972-1977) focused on building strong community-based power structures, but did not do anything significant to change the position of single mothers on welfare. But the second time around (which began in 1992) the NDP government recognized the difficulties single mothers had under the previous administration where the child-rearing role of this group was ignored. Poor single mothers were chosen as a group who warranted special treatment. The NDP government immediately after assuming office, and true to its campaign promises, amended GAIN policy to recognize mother-work as an important choice for single mothers. The policy allowed all single parents to remain home until their youngest child reached nineteen years; though these women only received a small increase in their welfare cheque for staying home.³⁸ But two years later, social pressures and public

attitudes towards welfare recipients forced the government of the day to again amend policy which reduced the time single mothers could stay home with their children from nineteen years to twelve years.³⁹

Finally, while it seems to be the preference of government policy-makers that able-bodied welfare recipients become self-supporting and independent citizens, welfare policy and practices makes it difficult for them to do so. Since the beginning of income assistance for this group they have become more dependent on the welfare system.

The issue of welfare dependency for single mothers was embedded in the Mothers' Pension policy of 1920. The government during that time enjoyed some political gains by appearing benevolent in taking care of poor single mothers, women who could not depend on a male bread-winner (due to death or desertion) were supported by the government. Government also benefited by gaining public trust and strengthening its position. During the early nation building years, the government position was weak, and the general public's support was highly valued (it was local groups and mayors who lobbied the province for the Mothers' Pension). Because it was socially acceptable and economically beneficial for women to stay home and care for their children, the Mothers' Pension enabled single mothers to remain home; yet the foundation for constructing a welfare- dependent group was set in motion.

The role of welfare in providing temporary support with the focus on making all recipients into self-reliant citizens does not benefit single mothers in the long-term because of the inherent contradictions in policy--they can be full-time mothers so long as

they are willing to live in poverty. Policy acknowledges single mothers as workers in the home, but their work ends at a predetermined date. Though women must continue with their child-rearing duties long after a child's twelfth birthday (or nineteenth in exceptional circumstances), there are no provisions in existing policy for these single mothers. These women are required to be in the work force, to be actively seeking employment, or to be in retraining when their children have reached the age limit outlined in policy.

However, even when most single mothers try to get off welfare and enter into paid labour, they find themselves in low-pay, unskilled labour - the service sector. The wages they stand to earn will be less than welfare and not enough to support their families.⁴⁰ Additionally, welfare policy does not adequately provide single mothers with options for making the transition from child-rearing to paid work.

The restrictions placed on single mothers under the current GAIN policy reflect practices of earlier social assistance policy, hence the realities of single mothers today mirror the experiences of their counterparts in the twenties. In the 1920's single mothers were regarded as deserving poor and assured a nominal monthly pension. Contemporary policy still relegates single mothers to a status of dependence but the grey areas in GAIN policy are not always clear to the women--for some women one month they have a regular welfare cheque, the next month they could have no money. Single mothers on GAIN are caught in a vicious cycle: on one hand, they do receive a monthly cheque (even if it is not enough to ensure they live above poverty), but on the other hand

the restrictive nature of the policy keeps them in a state of dependence and trapped in poverty.

11. Implications of latest social welfare reforms for poor single mothers

Since the beginning of 1994 there has been on-going dialogue concerning the proposed reform to our social security structure.⁴¹ The social security review process has just been completed. Some changes were instituted in 1994. Additionally changes to the system are happening as I write and more changes are expected during the next few years. Additionally, there is on-going debate about the process of the social security review; the public consultation process is viewed with scepticism by many. Anti-poverty groups across Canada are contending that the government has not given them the opportunity to address poverty issues with the review committee during the public consultation.⁴² Parliamentary committee members and social policy analysts are also questioning the value of inviting public input when revamping of the social programs "pre-empt the public process".⁴³ The government rationale for review is based on social and economic factors. The social security system is believed to be "too passive, oriented towards income support rather than active programming aimed at securing long-term attachment to the work force."⁴⁴ There is also the perception that the public wants a review: the social programs are archaic and too much money is being spent on social programs. The Minister of Finance confirmed in a newspaper interview that "cost cutting"

is an important reason for overhaul of the programs.⁴⁵ Additionally, the government vision is that a "job is the best way to offer Canadians economic and social security".⁴⁶

This section of the thesis explores aspects of the federal social programs reforms, and their impact on provincial welfare programs, particularly as they apply to single mothers. Though it is much too early to understand the real impact of social programs reforms, it is reasonable to suggest that any reform of the national social security structure will trickle down to the provincial level, and ultimately change the lives of poor people who must rely on welfare. What does reform mean for poor people in Canada who rely heavily on our social welfare programs? Further, how does reform at the national level impact on single mothers on welfare in British Columbia?

The scope and directions for reform involve the creation of an "action plan" which will identify problems with existing programs and proposed changes. The process will take place in four phases. The initial phase involves proposed changes getting approval from Cabinet, briefing of the provinces, and releasing some information on social security review to the public. In the second phase issues arising from the proposed action plan will be debated in parliament, more sophisticated communication styles will be employed (including a work book on reform) and consultation with special interests group and the public will take place. In the third phase, parliamentary committee reports and recommendations are submitted to ministers. The fourth stage is the legislative process to change policy.⁴⁷

The reform proposes changes to seven programs. These are as follows:

1) Unemployment Insurance (UI) which provides financial benefits to workers who are unemployed, sick, or on parental leave; ii) The Canada Assistance Plan (CAP), through which the federal government cost-shares with the province for welfare and other social services; iii) The Child Tax Benefit Program, which gives tax credits to single parents, allows tax deduction for child care expenses, and provides an income supplement to families based on their net income level; iv) Canada Student Loans Program (CSLP) which grants loans and interest subsidies to post-secondary school students in need financial help; v) Employment and Training Programs, which provides training, counselling and other resources to unemployed and under-employed workers (single parents included) to enable them to enter the work force; vi) The Established Programs Financing (EPF), providing support for post-secondary education including grants, special awards and provincial loans program; vii) Social Development initiative which encompasses numerous programs including integration for persons with disabilities and community child care initiatives programs.⁴⁸

Reform to all the above seven social programs will have direct impact on the social and economic position of poor people; but reforms to CAP and UI will have the most profound effects on single mothers on welfare. Initial changes to these two programs commenced in February 1994, when the federal government proposed cuts to CAP funding to generate a saving of \$1.5 billion per year for five years,⁴⁹ and announced a "\$5.5 billion cut in unemployment benefits over three years".⁵⁰ Sceptics in British

Columbia are claiming that cuts to UI have "already pushed thousands of people who would have been eligible for UI benefits onto welfare".⁵¹

Further, proposed changes to unemployment will create a "two-tiered system for occasional and chronic claimants" and "redirect more funds to job training".⁵² The proposed two-tier system will be made up of basic employment insurance (BSI) available to occasional users and the supplementary employment insurance (SEI) which will be "earning replacement and employment services assistance" for chronic users.⁵³ The SEI will be similar to the provincial welfare rates, thus, removing the incentive for sessional and temporary workers to collect UI instead of welfare. With more people collecting welfare the provincial systems will be taxed beyond their capabilities. Historically, single mothers in British Columbia have been the group most vulnerable when government is faced with pressures to reduce social welfare. This group could experience even lower welfare benefits, as well as being forced to work for their monthly assistance cheque.⁵⁴

Another implication of the proposed two-tier structure is that claimants who are designated to receive SEI benefit will be getting similar income to being on welfare. SEI then would serve as a temporary gap between federal welfare and provincial welfare. The impact of federal social programs reforms on the provincial welfare system will not be fully realized until the new two-tier UI system is in place. However, we can assume that if the welfare system is over-burdened, the people on welfare will experience reductions in their welfare income and benefits.

Changes to CAP will have the most direct impact on single mothers because of the federal and provincial funding arrangement for welfare. Initially CAP transfer payments were based on a 50 per cent cost-sharing agreement between the federal government and the provinces. But in 1990 the federal government set the annual increases at 5 per cent for economically stable provinces--Ontario, Alberta and British Columbia. The federal government would enable the province to have more "control over" their welfare and social services dollars, but they would give the provinces less money to work with. Additionally, basic rights to income assistance sanctioned under CAP are challenged with proposed reform to this program. In anticipation of total autonomy over welfare dollars, at least two provinces are already initiating reform.

In Alberta, the provincial government introduced a "cost-cutting budget" and social services have been drastically reduced; by some estimates "one third" of welfare recipients have been cut off.⁵⁵ Alberta has had a history of blaming the poor and punishing single mothers who try to become educated and escape perpetual poverty on welfare.⁵⁶ The government in British Columbia is also proposing its own social welfare reform although the scope of the reform is not clear to users of the system nor interest groups. However, the Minister of Social Services has indicated that the ministry is "proceeding with the clear understanding that we'll have less money" for welfare.⁵⁷

British Columbia has been selected as one of the two provinces (New Brunswick is the other) to be used in the "Self Sufficiency Project", a pilot project funded by the federal government costing \$67 million over three years. The project involves 8,000

people in British Columbia and 5,000 in New Brunswick, but half the subjects are a control group who will be studied but will not be involved in the work force and will not be paid. The idea came out of the Organization for Economic Development and Cooperation (OECD) and is an "experiment to get single mothers off welfare". The project will pay "women half of the difference between their actual wage" and a top wage of \$37,000 in British Columbia and \$30,000 annually in New Brunswick.

The self sufficiency project is very short-sighted and creates additional problems for women. Employers will use this project to acquire cheap labour, and women will be guaranteed a low pay job for three years. Because the project does not expand beyond three years, women working through this program will be unemployed at the end of three years. End Legislated Poverty, an anti-poverty group criticized the self sufficiency project and notes that it serves to blame the victim rather than to reduce poverty. They argue that: "it's a way to make poor people feel that poverty is their fault and a way to provide welfare for employers."⁵⁸ Single mothers on welfare, in order to improve their immediate poverty situation, will seize the opportunity offered by the self sufficiency without fully contemplating the difficulties they will face in securing employment or returning to welfare after the three year period ends.

A common theme of both federal and provincial welfare programs reform is to "reward efforts by welfare recipients". It is the ideal of both bodies of government that people should work for the money they need for themselves and their families. At the same time, the work that mothers do of raising children is not socially recognized as

valuable work, thus monetary value has not been assigned to this work. Until a redefinition of work is under-taken, any attempt at reform of social programs will exclude the contribution of single mothers, ultimately excluding the rights to benefits.

In the development of welfare policy single mothers in British Columbia have not been rewarded for their efforts. As a poor group in British Columbia, single mothers on welfare have been targeted to be mobilized into paid work in times of economic constraints and political changes. (For example, the Social Credit government introduced a welfare policy which stipulates that single mothers on welfare had to return to the work force or actively looking for work when the youngest child in reaches six months old). Today this group stands to lose the partial protection they now have with the national social programs review. The self sufficiency project is one such attempt at forcing single mothers into the work force; at the same time issues around child care, long-term employment, job satisfaction, and choice of whether or not women want to do mother-work or paid work have not been adequately addressed.

Single mothers on welfare in Chilliwack, clearly advocate choice as an important factor in their situation. The notion of choice for single mothers on welfare is often missing in welfare programs - too often the focus is towards getting women into paid labour and off the welfare system. Single mothers spend a great deal of time caring for children, yet this work is under-valued and the income they receive from welfare is insufficient for the family to survive beyond the bare minimum standard. Further, single mothers on welfare are viewed as lazy, and are seen as living off other more affluent

members of society. GAIN policy has actively reinforced and sanctioned negative attitudes towards single mothers.

NOTES

1. The terms welfare and income assistance are used inter-changeable throughout this thesis to describe government income support.
2. I first became intrigued with the subject when my relationship ended and I was on my own with three small children and no income; I had to rely on Ontario Mothers' allowance (OMA) for assistance.
3. See for example Sarlo, Christopher. Poverty in Canada- 1994, The Fraser Institute, Vancouver: 1994, p. 54.
4. At the time I was a member in Mother's for Change, a welfare advocacy and anti-poverty group operating in Kingston, Ontario.
5. Welfare as we know it was not specifically mentioned in the BNA Act of 1867. However, "health and welfare concerns were the sole responsibility of the provinces and their municipalities". Guest notes that in that era health and welfare were not major government concerns. Guest, Dennis. The Emergence of Social Security in Canada, (2nd edition), University of British Columbia Press, Vancouver: 1985, p. 6.
6. Clague, Michael; Dill, Robert; Wharf, Brian and Seebaran, Roop. Reforming Human Services: The Experience of the Community Resource Boards in B.C., The University of British Columbia Press, Vancouver: 1984, p.4.
7. Lundy, C.W. Report of the Social Welfare Branch. Victoria, November 26, 1948, p.8.
8. Clague et al, Reforming Human Services, p.7-8.
9. At times in remote areas the local police would be the primary contact a poor person would have with the government office in order to access welfare. See Clague et al, Reforming Human Services, p.9.
10. Guest, The Emergence, p. 53.
11. Ibid, p.54.
12. Ibid, p.9.

13. Clague, Reforming Human Services, p.4.
14. Welfare in Canada: The Tangled Safety Net, National Council of Welfare, Ministry of Supply and Services, Ottawa, November, 1987, p. 2.
15. The Mothers' Pension Act made no reference to unmarried single mothers; these women were not classified as deserving poor because they were widows or deserted wives.
16. Clague, Reforming Human Services, p.6.
17. Clague et al, Reforming Human Services, p.13.
18. *ibid.*
19. *Ibid.* p.14.
20. *Ibid.* p.13.
21. This was a time when Asian and First Nations people could not vote and had no rights as citizens. However, with the new Social Assistance Act they could qualify for income assistance upon establishing residency. See Lundy, C.W. Report of Social, p.25-31.
22. Clague et al, Reforming Human Services, p.13.
23. *Ibid*, p.50.
24. During the late 60's welfare groups and tenants groups were widespread throughout British Columbia. Simultaneously there were attempts to address poverty issues at the national level (The Senate Committee on Poverty). In Vancouver, there was the Unemployed Citizens' Welfare Improvement Council to the Senate Committee on Poverty. Clague et al, Reforming Human Services, p.22.
25. *Ibid.*
26. Programs for Independence Policy and Procedures Manual, Vol. Ministry of Social Services, Victoria, (October, 1989, p.1.1.1).

27. Information on assets and rates taken from Programs for Independence Policy Manual. Assets exemption updated December 1993 and rates for March 1, 1994.
28. GAIN Act, B.C. Reg. 479/76 (Revised December 22, 1993), see "Assets Exemptions", p.10 of the Act. Programs for Independence Policy and Procedure Manual.
29. Information obtained from: interview with Financial Assistant Worker (FAW), Ministry of Social Services, Vancouver, September 1994.
30. Programs for Independence, p.1.1.1.
31. Ibid.
32. Lundy, Report of Social Welfare, p.29.
33. Welfare in most industrialized countries has consistently been kept well below the "subsistence level". see Little, p.11.
34. See Margaret Little, for discussion of the moral regulation of single mothers on welfare (Ontario Mothers Allowance). "No Car, No Radio, No Liquor Permit: The Moral Regulation of Single Mothers 1920 - 1993", PH.D Thesis, York University, 1994.
35. Taylor, Rupert. Canada and the World, 53 No.6 February 1988, p.2.
36. Lundy, Report of Social, p.10.
37. Long, Gus and Garry Colley. British Columbia Welfare Joke Book, 1993.
38. "Assistance increases rated low", The Vancouver Sun, January 8, 1992, p.B1.
39. Programs for Independence, p.3.14.1 - 3, (revised March 1994 this amendment changed policy implemented in January 1992 which granted all single mothers the choice to stay home and raise their children until the youngest reached 19 years).
40. Gunderson, Morley and Leon Muszynski (with Jennifer Keck), Women and Labour Market Poverty. Canadian Advisory Council on the Status of Women. Ottawa: June 1990, p.9.

- ⁴¹ See Ministry of Human Resources, "Social Security Reform" (unpublished - Draft for Discussion); Social Security in Canada: Background Facts, Human Resources Development Canada, Ottawa: February 1994; Globe & Mail February 1, 1994, p. A1 & A6; Globe & Mail February 23, 1994, p. A5; Federal Social Policy Review, June 1994.
42. "Federal Social Policy Review," (Pamphlet) Women's Social Policy Review Coalition, Vancouver, June 1994.
 43. "Plan to reduce UI benefits emerging as explosive issue", Globe & Mail, February 24, 1994, p.A5.
 44. "Social Security Reform," p.5; Social Security Reform, p.33.
 45. "Grits vow radical social reform", Globe & Mail, February 1, 1994, p.A1 & 6
 46. "Social Security Reform", p.10.
 47. Ibid, p.51.
 48. Social Security in Canada, p.2-3; "Social Security Reform," p.6-10; and "Federal Social Policy Review," p.6.
 49. Ibid, p.36.
 50. Globe & Mail, February 24, 1994, p.A5.
 51. "Federal Social Policy Review," p.6.
 52. "UI reform feared" The Province, Vancouver, October 6, 1994, p. A40.
 53. "Social Security Reform," P.21.
 54. "Federal Social Policy Review", p.8.
 55. "Hardship, even Starvation Predicted in Alberta" in Globe & Mail, February 26, 1994, p.A10.
 56. In 1989, Terry King a single mother and graduate from University of Calgary was convicted and sentenced to one year in prison for defrauding social

services. King apparently collected welfare while attending university. In Alberta it is illegal to collect both student loans and welfare. Ironically, King lost her job at the University of Calgary when she was sent to jail. "Single Moms play Games to get ahead" in Calgary Herald. June 19, 1989. B1.

57. The Long Haul: Speaking About Poverty, Vol.1, Issue 6, September 1994, p.1.
58. "Self Sufficiency for the poor of welfare for business" in The Long Haul, Vol. 1, Issue No.2, April 1994, p.2.

CHAPTER TWO: METHODOLOGY: SPEAKING AND WRITING ABOUT SINGLE MOTHERS' POVERTY

The research methodology employed in this study relies mostly on an experiential analysis, which comes out of feminist analyses and critiques of traditional research methods and practices, particularly those by Shulamit Reinharz (1983);¹ Ann Oakley (1981);² Kirby and McKenna (1989)³ and poverty researcher Sheila Baxter (1988).⁴ Reinharz's experiential analysis" is informed by a sociology of knowledge perspective which is a synthesis of many existing methods of research and whose main concern is to "explain the relationship between the knowledge produced and/or accepted in a particular society at any time, and other dimensions of that society". The main focus is to create an "alternative" to traditional "objective" ways of doing research, fuelled by "perceived contradictions or inadequacies in certain research methods".⁵ Thus "experiential analysis allows the researcher to acknowledge people's experiences, feelings, thoughts, and beliefs"⁶ and is therefore able to validate them. Reinharz advocates a balance in the power relations between research and participants (co-researchers) which enables an ongoing dialogue between both parties throughout the research process. She also feels that the research project should be of interest and benefit to both researcher and co-researchers.

However, while I found the idea of connection and commitment to participants helpful, Reinharz's practice of working with co-researchers could not be applied to this study of poverty of single mothers on welfare. First, some single mothers felt uncomfortable about being viewed as co-researchers because of recognizable class

difference and power imbalances between us (myself, a university graduate student and them, single mothers on welfare). Any attempt to ignore class and power differentials (real or perceived) was to deny their realities in a project that in essence I "owned". Secondly, only two participants felt comfortable "adding" questions and comments to the ones I developed for the project mostly because of their level of education. Some women refused to see themselves as "authorities" on poverty issues, though the experiences they spoke about were their own.

Too often poor single mothers are studied and their voices are not present in the results of the project. Kirby and McKenna suggest that this problem could be rectified by conducting research from the margins. They cautioned that research from the margins is not "research on people from the margins, but research by, for, and with them."⁷ These writers point out that as women

most of us have not had the opportunity to research, to create knowledge which is rooted in and representative of our experience. We have been excluded from participating in, describing and analyzing our own understanding of reality.⁸

Kirby and McKenna also find it important that feminist researchers employ a process of "decoding" and "demethodologizing" when they are doing research. Such practices not only facilitate a different way of doing research, but empower subjects in the research project. These feminist researchers advocate "dialogue between all participants in the research process in which all are respected as equally knowing subjects".⁹

Ann Oakley's model for interviewing women, departs from traditional quantitative research; and I found her approach useful in conducting my research. Oakley's paradigm for interviewing women seeks to "minimize objectification of the subject by viewing the interview process as an interactional exchange."¹⁰ She found that a "real distancing" between participants and interviewer hampered the process of gathering meaningful information. When she conducted interviews she asked her participants questions and they were given opportunities to also ask her questions. Oakley spent time with the women in their homes and maintained contact with some participants after the research project was over. Participants did not experience her way of doing research as intrusive, because they were involved in the research process and did not see themselves as mere objects being studied. Such practice, according to Oakley, enriches the quality of the study. By applying Oakley's interviewing techniques, I was able to interact with participants in a manner which did not escalate class and power issues.¹¹

In addition to Oakley's model for interviewing I draw on the work of Sheila Baxter. Baxter's work on women's poverty exposes the conditions under which poor women (old women, single parents, working poor women, disabled women) live in Vancouver. She connects their poverty situation to broader social issues and institutions (including the welfare system) reinforcing their disadvantaged lifestyles. Baxter's woman-in-the-street interviewing style of these women captures their every day life stories of poverty, and the way they cope. I found the way Baxter recounts women's realities without rephrasing their experiences or minimizing their voices very helpful in doing this research.

The Kirby and McKenna method of reflecting on our experiences as we do research enabled me to critique my own experiences while interviewing women and in analyzing the data. These writers emphasize that feminist researchers must give priority to "intersubjectivity and critical reflection". Before I started the project I held certain views about women on welfare. For instance, I assumed women on welfare wanted to get-off welfare and change their lives to what I thought was a better lifestyle (return to school, full-time work). The process of critically evaluating these and other biased assumptions, and where they came from, enabled me to stay focused on the women's experiences.

Assumptions and Expectations

Prior to interviewing these women, I pondered some of the prevalent assumptions about single mothers on welfare, and some expectations of what I would find. Most of the assumptions about single mothers on welfare are negative, and although I do not hold such images of poor single mothers, I wanted to ensure that my findings were not coloured by any other stereotypes or assumptions about this group. I wrote out my assumptions and expectations and created computer files to aid me as I did the research. This process proved very useful in analysis, because I could refer to those assumptions and expectations and compare them to the actual results of my research.¹²

I assumed that all single mothers hated being on welfare and expected that these women were eager to get-off welfare and would show much enthusiasm about returning to school or paid work. Other assumptions and expectations were about the experiences of women of colour¹³ on welfare. For instance, my experiences of being on welfare led

me to believe that issues of race, immigration status and ethnicity presented certain difficulties for people of colour, and particularly immigrant women. While I was on welfare, at times it seems that I would receive special treatment (a home-maker during exam periods) because I was educated and trying to get-off the system. But at other times I would be harassed by income assistance workers who argued that because I was an immigrant I should work for my income, or that my home was "too nice" for a person receiving income assistance.¹⁴

I expected to find that women's racial, ethnic and immigration status would mark their relationship with the welfare system. I wanted to know whether women of colour and immigrant women in Chilliwack experienced differential treatment from social workers. Also, I felt that because Chilliwack was a small community there had to be some connections between a mother's skin colour and/or her ethnic background and the way she experienced poverty in the community.

Sample Selection

The Sardis Open-Door Program for single mothers in the Chilliwack area was approached to help me make connections with single mothers. The centre operates a pre-school two days weekly for children three to five years old of single mothers, and serves as a local drop-in to break the isolation for these women. The program coordinator was contacted by telephone and informed of my intention to conduct research on issues of poverty involving single mothers. I was invited to make a presentation to volunteers and women who use the centre. At the meeting I explained to

the group--administrators and single mothers--the purpose of the study: format, time commitments, and that involvement on the part of each participant would be voluntary.

At this meeting, I distributed a letter to all participants in the centre about myself, and the reason why I wanted to study poverty issues for single mothers. Attached to this letter was a "screening questionnaire" for potential participants, which would enable me to select eligible candidates for interviews. (Appendix A). Participants in the study were to meet some basic criteria - they had to be single mothers on welfare and involved in parenting their own children at home.

Response Rate

Responses to the screening questionnaire were gathered within one week from the date they were distributed at the centre. Eighteen of the twenty-two women who responded to this initial questionnaire met the established criteria for participation in the study. Those who did not fit the basic criteria for participation in the study (i.e. women who were not receiving GAIN; women living with a supporting spouse; and women not parenting their children at that time) were informed of their ineligibility and no further contact was made. For women who met the established criteria and who were interested in the study, I arranged to meet with each one individually.¹⁵ Of the eighteen, one woman moved away from Chilliwack; one woman decided not to take part in the study when I contacted her by phone (she offered no explanation, excepting that she felt uncomfortable with me); and another woman dropped out after the first interview.

Procedure

Respondents were then contacted by telephone over the following two week period and a follow-up letter was sent giving more information about the project-- my name and phone number, and the name and phone number of my supervisor. Women were given appointment dates to meet with me. Because I was living in Burnaby at the time the study was conducted, participants were instructed to call me collect if they felt they needed to clarify information given or to talk more (only one woman called to reschedule an appointment).

During the in-person contact, each participant was again informed that participation in the project was voluntary and assured of confidentiality. Also, at that time participants were asked to sign a consent form (Appendix B) and given the opportunity to choose a pseudonym. The pseudonym chosen by the participants was used for the duration of the study (transcription and analysis of recorded conversation). I further ensured confidentiality by creating computer data files under the pseudonym.

Each participant had two formal interviews. In the first interview, a written questionnaire was completed by participants (Appendix C); the second interview required the use of a tape recorder. During the first interview, each participant had the opportunity to discuss the open-ended questions and was invited to make changes. Time spent on the second interview was approximately one to one and a half hours with each person. Care was taken to follow similar procedures, where possible, in all

interviews. Interview tapes were erased after checking them against transcriptions for accuracy. One participant requested the return of her recorded conversation and this was done at a later date. Participants were contacted at different times during the information gathering and analysis stage of the study to ensure their full participation and a collective process.

All interviews were conducted over a six week period. Interviews were conducted in participants' homes for two important reasons. First, I wanted to be sure that participants felt comfortable and that they had some control over the interview process. They were empowered to act, if they felt they needed to turn off the tape for instance, they could do so and feel "at home". Secondly, all the women had children and arranging babysitting would be problematic if we had to meet outside their homes. Only one of the fifteen participants chose not to be interviewed in her home. She met me at the home of a friend to enable her son to play with her friend's son. All interviews were conducted in a space with minimal distractions (away from the children and other sources of external distractions).

Instrument

The study was comprised of a written questionnaire and taped recorded interviews using a list of open-ended questions. The written questionnaire captured factual information including family composition, income, housing cost, employment status, parenting skills, child care arrangements, racial and ethnic identity, and age group of participants. The open-ended questions focused on the participant's experiences,

coping strategies, and her relationship to various institutions (including MSS, churches, food banks). Because the open-end questions required participants' input, there was not a fully developed list of questions prior to contacting participants, rather they were asked to look over the questions, and to make changes to existing questions.

In the tape recorded interview, a blank cassette tape was used in each interview and labelled with that woman's pseudonym at the end of the session. A partially developed list of questions with identifiable themes were used in the tape recorded interviews to ensure that the interview process remained focused. Themes concentrated on issues of lifestyle, coping strategies, self-concept, long term goals and objectives for alleviating poverty, community interaction, interaction with social services, access to available resources, and ways of empowering themselves.

Research challenges

I experienced some challenging moments in trying to validate these various theoretical perspectives and do poverty research in which the women's voices would not be lost. In gathering and analyzing data, it was important to me that single mothers could tell their stories (in most of chapter three the exact words of participants have been transcribed and presented as they were recorded in the interview process). At times, though, women would contradict themselves in what appears to be a way of censoring what they wanted to be captured on tape. I had to be patient and allow them to control the process of speaking.

During the interview process, class difference surfaced at least twice. These issues surfaced and formed a dichotomy of "us" (women on welfare) and "them" (privileged women). Such a period of discomfort, though it was not named in some instances, tested the project and I would worry between interviews whether or not the next woman I had scheduled for an interview would cancel.¹⁶ My anxieties were fuelled by the fact that earlier two participants dropped out of the study, because they were uncomfortable with me--one woman chose not to honour her first interview appointment, and refused to return my calls. But the other woman challenged my position and my rights to do poverty research. She told me that I had some "nerve" to call myself poor while driving a newer model car.¹⁷

Another challenging aspect of the project was the emotional involvement for me to examine poverty. At different intervals during the research process (interviewing women and while analyzing data), I found myself reflecting on my own experiences of being poor, as I could identify with some of the stories the women told. I found it necessary to write my own story and reactions in a journal, in order to eliminate personal biases and misinterpretation. The journal was later reviewed as I re-read the final transcriptions and analyzed the data.

Data Analysis

Because data gathering was done in a relaxed setting--participants' homes, there were allowances for observation of some activities of women without mediation. Observations of the home also formed a part of the data collection process. This

experience reaffirms for me that research cannot be neatly compartmentalized and packaged, and expectations of what one would find and what one actually finds differ.

Participants' analyses of why and how it is that they are poor were enlightening. In presenting these findings, I try to include as many direct quotations from the women as possible. As stated before, it is important to me that the voices and experiences of poor women remain present in the study. (I did not want to present the evidence as "colourful stories" by single mothers on welfare.) Women not only spoke about their experiences, but they analyzed the significant roles of others (ex-partners, social agencies and welfare) in maintaining and reinforcing their poverty. Participants shared with me their perceptions of poverty, their impressions of the role of education (post-secondary education and lack of), their analyses of child-rearing as work, and ways poverty affects their self-esteem and concept of who they are as parents and members of society.

A separate coding formula was developed for the written questionnaires and the typed transcriptions. In the written questionnaires coding was done and cross-checked. From this questionnaire demographic information for each single mother was compiled and appears in an appendix. In sorting through the typed transcripts, I found it necessary to cross-check coded material several times. Two other persons also checked the transcripts against the tapes for accuracy. These transcripts were further sorted according to recurring themes and computer files were created according to recurring themes.

While sorting through the data, it became clear that single mothers' experiences were quite different. Though I had formulated some related themes prior to conducting interviews, the stories the women told rendered it necessary to formulate numerous other categories for sorting data in order to adequately present the results. Such categories include: perception of poverty, perception of child-rearing and paid work, interaction with social agencies, self-concept and self-esteem, coping strategies, educational attainment (and plans for further study), discussion of future on or off welfare. Other related categories include, discussion of the impact of ethnicity and immigrant status (though issues about race, ethnicity and immigrant status were subtle and confusing at times), class background (social position before welfare), and employment related issues (some women worked part-time).

Additionally, issues emerged from the women telling of their experiences which also served as units of analysis. For instance, prior to commencing the study I had not given any thoughts to generational issues among recipients. However, data collected shows that there are noticeable difference in perceptions and attitudes of women who regarded welfare assistance as their permanent income source (mostly second and third generation welfare recipients) and women who regarded welfare as temporary support to assist them in the transition into single parenthood.

Transitional welfare mothers had plans and goals that they were working towards (some women were returning to full-time school and career training, some were working part-time until their children were in school full-time, etc). Women who saw welfare as their permanent income source felt very strongly about their rights to remain home with

their children until the children were fully grown. These women believed the welfare system to be obligatory in its responsibilities to single mothers, and they were more forthcoming in asserting their rights to decent income and support for their mother-work. More detailed discussion of issues regarding transitional welfare mothers and non-transitional welfare mothers are dealt with later in discussion of findings.

I feel that my experiences of being on welfare, though integrated in some aspect of the research process, serves to validate and add richness to the study. My values and assumptions about women's poverty are informed by my experiences as a woman who has been poor, my racial and cultural background, my role of parenting, and my perspectives on paid work and domestic labour.

NOTES

1. Reinharz, Shulamit. "Experiential Analysis: A Contribution to Feminist Research" in Gloria Bowles and R.D. Klein (eds.) Theories of Women's Studies. Routledge & Kegan Paul. London: 1983 p. 162 -191. The method is a combination of "autobiographical, literature review, and theoretical perspective" developed over time by Reinharz. I was first introduced to this method in a graduate seminar; the group spent a great deal of time debating the application of Reinharz's methodology and some decided to test it.
2. Oakley, Ann. "Interviewing Women: A Contradiction in Terms" in Helen Roberts (ed.) Doing Feminist Research. Routledge & Kegan Paul London: 1981 p. 30 - 61.
3. Kirby and McKenna. Experience Research. Social Change: Research From the Margin. Garamond Press, Toronto: 1989.
4. Baxter, Sheila. No Way to Live: Poor Women Speak Out. New Star Books. Vancouver, 1988.
5. Reinharz, "Experiential Analysis... p.167.
6. See Deringer C. Ingrid. "Women's Experiences of Myalgic Encephalomyelitis/ Chronic Fatigue Syndrome" M.A. Thesis, Simon Fraser University, June 1992, p.30.
7. Kirby and McKenna. Experience Research, p.28.
8. Ibid, P.16.
9. Ibid. p.17.
10. Oakley, Ann. "Interviewing Women: A Contradiction in Terms", p41
11. While these women invited me to share in very intimate details of their lifestyles, some wanted to distance themselves from working equally on this project with me. Any pretence at equality, I feel, would be false in their eyes and would only serve to devalue our working relationship.

12. See Deringer, "Women Experiences.. M.A Thesis, P.32.
13. The term women of colour continues to spark much debate among women. The term was first used by women who were not white in differentiating themselves and recognizing that diversity is important in our experiences. By using the term in this thesis, further debate is not intended, but it is used to point to the differences in our experiences.
14. I experienced harassment for three months after my worker did a home visit and commented on my progress and the fact that I did not appear to need welfare. She collected my cheques for three months and kept them in her desk drawers (they were later released to me when I attempted to appeal her actions).
15. Initially, I thought I would do a random selection from a hat if more than the desired number (fifteen) responded. Since I only had eighteen responses, and three did not materialize, I proceeded to work with studying the remaining fifteen women and did not bother to use a selection process.
16. I feel that the notion of "us"(single mothers on welfare) and "them" (privileged women--as I was seen) was somewhat bothersome. However, because the women did not explore it with me, I did not feel it was appropriate for me to challenge their beliefs and bring them out in the open. Of course, at the time I was doing the interviews I revealed to the women that I too was on welfare before I entered graduate school, but some could not make the connection and felt that I did not really understand what it felt like to be on welfare.
17. I was able to get credit for a new car, not because I had money, but because I was a graduate student and had "potential" to make money. Our income source, coupled with my education and future earning potentials, created barriers between myself and this woman.

CHAPTER THREE: IT IS NOT OUR FAULT: SINGLE MOTHERS TELL THEIR STORIES OF POVERTY

Perception of poverty

In this chapter single mothers in Chilliwack speak of their experiences with being on G.A.I.N. Interviews with these women demonstrate that single mothers on welfare are not passive recipients and when given the opportunity, they can, and often do, critically analyze and articulate their concerns about their poverty.

Statistics Canada consider families which spent on average 58.5 per cent or more of their income on food, clothing and shelter to be living in "difficult circumstances", according to their Low Income Cut-offs guide.¹ The Low-Income Cut-offs for 1993 was \$21,825² for the size of a community with 30,000 to 99,999 residences and family size of three. All the women interviewed had income below the low income cut-off level.

All fifteen participants I interviewed identified themselves as poor although their perceptions of poverty differed. Nine of these women noted that they were poor because they simply did not have enough money to "pay bills" or to buy food at the end of the month. Marie, a single mother of four, explained her basic problem:

Well, the everyday struggles in trying to meet the bills, and not usually having enough money for the bills, and if there is enough for the bills, then the food is short. And if you buy enough food then the bills go in arrears, so it's a constant balancing act every month. There is no extra money left for recreational activities or for clothing. Clothing is a basic need for every family, and there is often not enough money to cover that.

Two single mothers saw themselves as experiencing "relative" poverty. They both argued that for them being poor means that their monthly income falls below the official established poverty level,³ and thus they cannot live according to the minimum standards of others in their community. One of these women, Betty, suggested that because her monthly income assistance cheque equals about "half the amount of money" she required to support her family of three, then she was not experiencing "similar standards of living" as the rest of her community.

Advocates of a relative measurement of poverty⁴ support the notion that poverty must be calculated in relation to the standard of living of others in their community. John Galbraith writes that:

People are poverty stricken when their income, even if adequate for survival, falls markedly behind that of the community. Then they cannot have what the larger community regards as the minimum necessary for decency; and they are indecent. They are degraded for, in the literal sense, they live outside the grades or categories which the community regards as acceptable.⁵

It is true that while many of these women were sustaining themselves on welfare, they were living at mere subsistence level and their lifestyles were set apart from the rest of their community. But three women had developed a sense that they were not really impoverished because their poverty situations were not similar to those of people living in the streets.

One of these women, Lee, a mother of two, did not perceive herself as "really poor" because to her real poverty meant "destitution" and she did not consider herself destitute. Although she acknowledged that she would be considered poor "in the eyes of

people making thirty to fifty thousand dollars or more a year", she felt "satisfied that she could pay most of her bills and care for her children" though she could only afford to buy "second hand clothes".

Such feelings of gratitude by some welfare recipients, and inconsistencies among these women as to what constitutes poverty for them, can also be seen in other studies of poverty. Christopher Sarlo, Poverty in Canada, uses such divisiveness to strengthen his claims that single mothers on welfare are given adequate income. Sarlo argues that while the "standard of living of single parent welfare recipients will never be luxurious,..it is also not impoverished. The system provides sufficient income to meet all basic necessities as well as some non-necessities".⁶

But Cindy, who has one child and whose income last year was \$9,000 and considers herself "very poor", would disagree with Sarlo. Cindy feels that "people who make blanket statements about single mothers on welfare are misinformed" about the realities of living on welfare:

What I hear from some people about single mothers who are subsidized by welfare is that we are three day millionaires. But people making such statements have not walked in the shoes of a single mother on welfare, [yet] they feel they have the right to pass judgement on us.

How is it we became poor?

Generally, all single mothers interviewed felt they were deserving of social assistance, because they had no other ways to support their families. Also, most of them--three women did not (or could not) identify any particular event or series of events

leading into poverty--could identify factors such as marriage (and common-law) breakdowns, inadequate education and work skills, growing-up in poverty, fleeing violence and other reasons which caused poverty for them. These mothers on welfare did not see themselves as responsible for their poverty, and felt that they should not bear societal blame for not being able to juggle paid work, child-rearing and other domestic responsibilities.

Some women grew up in working poor families, while others experienced childhood poverty because their parents relied on welfare as the family income source.

Kathy, a mother of two, has been poor for all her life:

Well, unfortunately my mother raised me on income assistance too, so I have never really known too much about having lots of money. I have had a few jobs when I lived in Vancouver for a couple years. I guess I had it better then, it is hard to remember much about those years, it was only for three years. I came back to Chilliwack and then I was back on income assistance again.

Two single mothers said that they grew up in working-poor families, thus poverty has always been an issue for them. They had limited access to resources which would enable them to make other choices in their lives. Welfare was a way of life for their families of origin, so it became a way of life for them.

However, Marjorie Cohen (1993) points out that though the prevailing stereotype about poverty is that is that "poor people come from a culture of poverty and that the conditions and conditioning of poverty are passed from parents to children", this is not always true of women's poverty. She argues that the process of the "feminization of poverty" cannot be ignored when analyzing women's economic position.⁷ Some single

mothers could identify distinct series of events that led to poverty, and had experienced poverty and single-parenthood simultaneously--after marriages or common-law relationships break down. These women must not only contend with parenting alone but they must also deal with poverty.

In the study eleven mothers identified failed marriages (including common-law⁸) and becoming single mothers as the events preceding poverty. Liz notes how "swiftly" she came into poverty:

It is almost like overnight. One day I was doing fine, my husband worked and supported us [herself and her daughter]. The next day I had no husband and had to go to welfare. It is like I just woke up one day and I was broke. I am still not sure how this all happened.

Another woman, Patrice, said she became poor because she left her emotionally abusive husband:

I left my husband and moved into my parents' home, things did not work out there, I later left my parents' home. By then I had no real material possessions except my books and a few pieces of cooking equipments. In the moving around, and the string of circumstances after my marriage failed, I lost everything.

These single mothers who became poor abruptly experienced varied emotional responses ranging from "shock and disbelief" to disappointment in the welfare system for giving inadequate income to support their families. The experience of applying for welfare can be traumatic and frightening for a woman who had the security of a male

breadwinner, a decent home and had made marriage and child-rearing her career.

Marie, a divorced single mother of four, felt just such disappointment:

For lots of women like me, we experience a let down. I was married at one time. I believed the fairy tale that if you get married, your man would take care of you. He would be the breadwinner. It was such a shock when I had to go to social services. The real frustration for me though is the fact that social assistance under-pay women so we do not have the basic housekeeping allowance to provide for the family.

The absence of a male bread-winner, inadequate income support from the welfare system, and too low (at times non-existent) child support payments, are the main reasons for poverty for these previously married women. Six of the women (forty percent) whose marriages ended pointed to low child support as contributing to their being poor, while the other five women did not receive any child support. Low child support and non-payment of child support has been cited as a major factor causing poverty among single mothers.⁹

Two women found that their poverty resulted from life circumstances over which they felt they had little control, although they recognized that their poverty is also reinforced by inadequate income support. For Silvia, a Central American immigrant and single mother of two, "poverty came with migration to Canada," when her husband died and she was forced to leave her homeland and relocate as a refugee. However, she feels that since arriving in Canada she has not had the opportunity to change her life, hence the life she has now is a "life of poverty." In addition to immigration status, Silvia sees her new lifestyle (living on welfare) as a transition of class: "In my old country both

my husband and I worked at very good jobs. Every month we had enough money to live,..Now in Canada I live on welfare and I don't have very much money". Similarly, Michelle, a Canadian born single mother, recalls growing up in a middle-class home environment in Toronto and "descending into poverty and [joining] the welfare class in society" when she left her parents' home and went out on her own. Michelle went to university after leaving home, but since she found attending school and working difficult, she dropped out of school and has not been able to find suitable employment. After the birth of her daughter, she went on welfare.

Women also cite the high cost of housing as contributing to poverty for them. Many single mothers are paying more than half their total monthly income on rental accommodations. Sometimes poor families can reduce their housing cost by living in government subsidized housing projects, but it is not always easy to do so because there are not enough subsidized units to meet demands. The community of Chilliwack has only one subsidized housing project for low income families. Less than 30 per cent of the women in the study (four out of fifteen) were living in subsidized housing at the time of interviews. These women were paying 30 per cent of their welfare income on rent.

While single mothers on welfare living in subsidized housing experience a decrease in the amount of money they pay for rent, their standard of living did not improve because their income from welfare also decreased. For example, a single mother with two children is entitled to a maximum of \$1,175. monthly (\$610 for rent and \$565 for all other expenses). When she moves into a subsidized housing her rent would

drop to \$352.50 but her support income would remain at \$565, giving her a total monthly income of \$917.50 or annual income of \$11,010.¹⁰

Educational Attainment

The poverty cycle for single mothers is further complicated by the lack of opportunities to obtain the skills and education necessary for higher paying jobs. Though "employment does not guarantee that a single mother will escape poverty, it does improve her chances considerably".¹¹ Studies of labour force participation of women cite low educational attainment as a major barrier to getting good jobs. For example, a Nova Scotia study found that "the level of educational attainment has had a substantial impact on the labour force activity of women", particularly those with university or college degrees, who were much less likely to be unemployed.¹² Similarly, a study of British Columbia Women found that 77 percent of women with a university degree and 69 percent with some post-secondary training were in the labour force. The rate dropped to 50 percent for those with high school and 23 percent for women with less than a grade nine education.¹³

The majority of single mothers interviewed, eleven women (73.3 per cent), understand the importance of good educational opportunities for improving their financial situations. Their level of education ranged from grade nine to some university and college, with sixty per cent having grade twelve education (see Appendix "D"). At the same time, Silvia whose education level falls between grade nine and eleven, feels that she is not equipped to improve her lifestyle without more schooling:

I need more education to give a better life to my children. If I stay stuck in here [in poverty], I am going to die poor, the same way I live. I don't want that because I love my children. I want to finish school and have another lifestyle. But I know that the only way I am going to have a better life is to go back to the school and learn something else. I will return to work and earn money of my own.

For the most part these eleven women see education as vital for their escape from poverty. Liz feels confident that returning to school is the only way she can escape from a life of welfare dependency:

Well, I am on welfare, and I am not very proud of being on welfare, but I had no choice but welfare. It is inadequate funds to live on and I am trying to get out of poverty. The only way I see that a person can get off welfare is by going back to school and getting a good education and then returning to work.

While these women recognize additional education as extremely important, they also describe some major barriers they have encountered while trying to improve their education. Barriers include lack of access to reliable child care, no money to pay for schooling, and conflicting demands on them. Sandra explained the financial difficulties she experienced when she got off welfare and returned to full-time study in a college transfer program a few years earlier:

It is almost impossible because getting a student loan can be really intimidating for a single parent. A student loan is money owing, and when a person is poor, like myself, it is scary to owe huge amounts of money. I got a student loan sometime ago and I cannot pay it back. I have two years of university education and I cannot go back because I owe \$10,000 in student loans. I will never be able to pay it

back so I will never be able to continue my education.

Kathy also encounters problems getting the financial support she needs in order for her to improve her education. She has found that social services will not provide the necessary money to enable her to get basic grade twelve up-grading:

I have told my worker many times that I wanted to go back to school, I have been telling her that for a long time. I want to get my grade twelve, then I want to study further. She never responds to me. I do not have the money to do it myself. I believe they just don't care about single mothers enough.

Frankie finds that her role of parenting conflicted with her ability to work at the job she is skilled for, therefore a career change is necessary. She is a baker by trade and cannot work in that field because the hours do not fit into day care schedules--"When I work I have to start work at 3:00 or 4:00 a.m. Baby-sitters and daycare centres are not available during those hours." She feels that retraining is the only option for her, but cannot get financial support to do so:

MSS says it's ridiculous to take a full course load, they won't cover me for it. In some cases they will pay for either one or two courses but no more. Taking two courses will not help me to make a career change. I want a good career and I need to return to school full-time for that. I cannot understand why they will not allow me. They must realize that I need to take something else. But they keep telling me I cannot because I already have a trade, then I must work in my trade. Well that is not fair because I cannot work those hours.

Women find that they need flexibility and choices with regard to the kind of educational up-grading they get. Sid, who is classified as disabled from a back injury,

feels very strongly that single mothers should have some choices about the kinds of education they are allowed to pursue:

Well definitely, you can't get enough education. But I do not think that the answer is totally in academic education for everybody. Some people are easy learners, some people have to work really hard to learn. For me, I would prefer on the job training. Sometime ago I had a bad experience with social services assisting me with school. Because of my disability, I was sent back to school, to college for a year. At the time I had told my worker that I had not been to school for fifteen years and did not wish to be taking courses that I felt I could not handle. She ignored me anyway. I was misled from the start so it did not work. I believe any policy on education for single mothers should be flexible.

Michelle, who had gone to university for some time, supports the idea that advanced education and training for single mothers on welfare should be flexible and reflective of individual needs. She thinks child-rearing and domestic roles are important and must be considered in policies for improving education for poor women. She believes that single mothers should be able to combine domestic responsibilities with their paid work by getting training for the operation of home-based businesses which would enable women to be "creative in getting an income".

Women who feel they need to up-grade their education have a wide range of educational needs. Four women identified computer and word processing skills as the kind of education they think would help them become independent of the welfare system and help them escape poverty. According to Lee, who works part-time at nights as a waitress to supplement her social assistance cheques,

jobs now-a-days require that women have computer or some kind of word processing skills. Everything is based around the computers now. If you don't have [computer skills] you are going to get the lower paying jobs.

Four participants did not believe it was necessary for them to upgrade their education. While they did not object to the idea of single mothers having opportunities to up-grade their education, they felt they should not be forced to return to school. These women felt their education attainment level was sufficient for their present career choice of mothering. Patrice, a single mother in her mid-forties, had this to say:

For married women with no children, I think it is important for her to get an education. I think it is important for a woman who is going to have children. But I think it is better to take time to be with children after they come along....I teach my son at home now. I like to give him a stable home environment this is a priority for me now.

Marie, who has a grade nine education level, but only grade four level maths, had slightly other concerns about educational opportunities for single mothers. She thinks that academic "upgrading would be too challenging" for herself and some others because of "conceptual" difficulties. In her view, the classroom method of learning should not be more valued than acquired parenting skills. She would like to see single mothers get some kind of social "recognition" for the work they do in raising children:

lot of single mothers have left their abusive marriages, or abusive relationships. We are doing a good job of raising our children. Credit is definitely not given to us. We have actually tried to save our sons and daughters from total

dysfunctional behaviours later on in life. We are not given credit for all this work we do at home.

Mothering as valid work

Margaret Benston (1969) argues that women as a group tended to work outside the "money economy". Because their work is not part of the money economy it is considered valueless and therefore not even "real work".¹⁴ Things have changed since Benston first spoke about the value of women's work. More women have entered the labour market and women are responsible for the production of goods and services with money value. Yet still women continue to be responsible for the domestic sphere where the work of mothering is not valued. Socially their work is not recognized as contributing to our capitalist structure, and thus is not considered valuable.

Like all mothers, single mothers on welfare must also do the work of child-rearing, but the difference is that they must do it without a partner. Thirteen of the women interviewed (86.87 per cent) said that they really enjoy staying home. These women find motherhood rewarding in many ways. Patrice enjoys mothering and believes it to be an important job:

I think that people should recognize [mothering] as the most important job because as a mother, you are also a combination of nurse, teacher, and you do a bit of all the different things that are out there in other jobs. You have to know when to be able to take your child to a doctor, you have to know how to take care of them when they are ill, have to be part nutritionist, a business manager to run the home. So much is entailed in taking care of a home and looking after a child that it really is a career to be a mother.

Marie, like Patrice, also finds mothering a rewarding career choice. But, she is frustrated with the lack of recognition given to single mothers on income assistance who are at home:

We are raising the next generation of people. If we can't have security for our kids with good housing, adequate clothing and food, then we can't raise healthy individuals who feel secure themselves. I like interacting with the kids. I am proud of mothering my children, and I feel that what I do is important to society.

These women all share in the frustration of not being validated socially and economically. For Liz, raising her daughter is pleasurable, and she also enjoys other domestic chores including sewing and gardening. The big issue for her is the financial dependence on social assistance for her monthly cheques. Just "knowing that I am collecting hand-outs" is bothersome. Liz does not feel her welfare income is "adequate compensation" for the work she does at home.

Women raising children alone are faced with issues of isolation and boredom, not evident in two-parent families. Therefore single parent families would need special kinds of support services in order to parent effectively. Women who identified mother-work as their preferred occupation also found it difficult to deal with the isolation and boredom that comes with staying at home full-time. Tenica is particularly bothered by the fact that single mothers on welfare must care for their children without "proper social support":

Mothering is a job and there should be more resources for single mothers to draw on. Help for us does not have to be money, but more support services for mothers and recognition given to the job...I would feel like an important person in society if more recognition was given to my [work]. I dislike the isolation, not meeting people

as much as I would like to. I would enjoy mothering more if it was more social.

Additionally, Betty believes that in order to mother effectively without "burning-out", single mothers must have more interaction with other adults:

I like to be able to be home with my children and to do things with them. If they need me at a certain time then I like to be there. What I don't like about being at home is the housework and the isolation of staying home..I love my children dearly, but being around my kids all the time would be really devastating for me, without having another adult to talk to.

The consensus among women who take on full-time mothering as their career choice, is that they could mother more effectively if they had support services that were flexible, if motherwork was valued more, and generally there was more recognition of the difficulties of single parenting. Two women feel they would like to have access to day care on a "drop-in basis". They feel such flexibility would facilitate well-needed breaks from having to care for the children "twenty four hours by ourselves." Three women would like to see some value assigned to mother-work and think that single mothers should be "paid" adequately for the work they do in raising children. Cindy believes that with a recognition of the value of motherwork:

.society would have more positive attitudes about mothering and mothers would feel better about staying home. When our work is valued we would have the choice without the financial worry.

Only two women said they would prefer to be in the paid workforce (though at the time of interviews they were both full-time mothers). Sid, whose son is almost nine years old, and does not require the same level of parenting as younger children, finds that staying home by herself while her son was in school unsatisfying:

It does not satisfy me as a person to stay home.
I do not believe I am getting anywhere in life
just by sitting at home and doing nothing. I
would like to be productive with myself. I do
not like to see everything going on around me,
and I cannot do much if I am just sitting at
home doing nothing.

Cindy, who worked at a career in the military prior to becoming a mother, does not find domestic tasks particularly appealing, though she enjoys being with her daughter. "I don't like doing the suzy-home-maker thing. Making the breakfast, making the lunches, making the dinner, doing the cleaning, the laundry, and trying to [fit] child care in between". Though both Sid and Cindy said they would prefer a paid job to domestic work, neither of them had immediate plans to return to paid labour full-time, neither were they involved in part-time work.

Involvement in paid work

Part-time work for women with children is sometimes the preferred option because of its flexibility; it allows many women to combine paid work, child-rearing and domestic work. A 1986 survey of women's employment patterns showed that 51.0 per cent of women who worked part-time (excluding students) did so because of family and child-rearing responsibilities.¹⁵ Three of the women interviewed in the Chilliwack study

worked part-time. For these women, paid work represented an escape from the demands of single parenting and they emphasized the enjoyment they derive from the combination of mothering and working outside their homes.

Working outside the home enables women to interact more with other adults and they found such balance was beneficial to them and their children. Betty works twenty hours each week. Her youngest child attends pre-school and daycare part-time. For her full-time mothering could get very boring and she enjoys the flexibility of combining part-time work and mothering:

Working is good for me, and I enjoy [it]. Being able to get out of the house at times and having people over three feet tall to talk to is good. When I am with my children I enjoy very much. But I know it would not be this way if I felt I had no outlet [away from them]. Motherhood is very important to me and I would not give it up right now to work full-time.

Sandra, mother of five, also works part-time.

I would like to say I prefer to be at home all the time than being in the paid workforce, but mothering is difficult sometimes. It is a difficult job, and frustrating at times, yet at other times it is enjoyable. I enjoy being with my children, and I enjoy gardening. But it gets lonely and I am constantly feeling down when I am home so I go out to work where I can meet other adults.

The other participant who works part-time experiences the work of child-rearing as particularly difficult. This job is difficult for single mothers because they "do not have partners to help out". Lee found that her work as a waitress helps her get away from the

difficulties she encounters with single parenting and when she is with her children she can "really enjoy their company" and spend "quality time" with them.

Women who are employed part-time, though they enjoy the work of child-rearing, also experience some relief in being able to combine their paid work and domestic duties. Though all three women were employed in low-pay service sector jobs, they did not seem to care about the nature of the work they do nor the fact that their income level has not improved substantially. Their primary concern is that going out to work takes them away from having to spend all their time with children and the demands of domestic labour. Paid work, in such instances, serves more as a social space, breaking the isolation and bringing relief to the demands of parenting placed on single mothers who stay home.

Another important issue for single mothers on welfare in Chilliwack involving paid work is having access to transportation. Many women cannot afford to own or maintain a car. Access to public transportation is limited.

Coping Strategies

Single mothers on welfare use numerous methods to cope with the poverty they experience, including bartering and trading of food, babysitting, and transportation. Some women find it necessary to lie to their financial assistance workers in order to get more money. Of the fifteen women interviewed, four women said they did not directly barter or trade goods and services to help them get through poverty. Three of the women who did not use bartering and trading were relying on support from churches,

close friends and relatives. The fourth woman, Silvia, a recent immigrant from Central America, is a single parent with only the support of welfare. She says that in her old country she used to "trade stuff" with others in her community, but since moving to Canada she has not developed "close enough relationships with other single mothers" or other people in her community where she could feel "comfortable exchanging things with them". Silvia finds that she is isolated from the rest of the community and believes her isolation is due in part to "fear" on the part of those who do not like immigrants. But, she adds that sometimes she finds the isolation a "form of safety" and considers herself to be coping very well with her situation.

Eleven women (73.33 per cent) said that they use various methods of trading to help meet some basic needs of shelter, clothing, food, child care and extra money. To meet her housing cost, which is more than the shelter amount allowed by welfare, Patrice does house cleaning for her landlord to make up the difference. Two other women plant a vegetable garden together to help reduce the cost of food. Jill, who owns a car, improves her situation by driving her friends and their children to the doctor and grocery shopping. Her friends compensate her by giving her "extra gas money". According to Jill, "they are not really paying me, I share the use of my car and they buy gas". Sid exchanges sewing services with other single mothers. She does the "sewing and mending" for her friends while they in return give her some additional household items of furniture and clothing that she could not otherwise afford.

Eight women (53.33 per cent) used some form of clothing exchange, ranging from regularly organized formal clothing exchanges through community centres and thrift

stores to informal clothing exchanges among friends. Community organized clothing exchanges normally operate two or four times during the year. Donations for clothing exchanges are made through local churches, stores, and individuals in the community. Single mothers would take in clothing their family has out-grown and exchange them for clothing they can wear. Two women said they felt uncomfortable using organized clothing exchanges so they trade clothing with close friends and rely on donations from family members who are not on welfare.

Seven single mothers also trade child-care services among themselves. Some of these women seem to be more comfortable asking each other to look after children, but are self-conscious about trading other resources. When Jill asks another woman to care for children while she goes out, it does not remind her that she is poor because she did that when she "was married and economically well-off". But trading food and clothing points directly to her state of poverty.

Michelle does not feel that single mothers should be concerned about appearing poverty-stricken, because "welfare is not enough for us to live independently". She believes that single mothers are better off when they combine their resources and share with each other. She lives in a household with two other single parents and exchanging food supplies and doing service for each other comes easy:

We are three single parents sharing this house. It is sort of natural that we trade-off. We care for each other's children, make dinners and share food to reduce wastage and to help each other out. I also have friends who grow produce and we exchange that way.

Yet some women find that regardless of how much they trade and barter with each other, they cannot manage on the income they receive from welfare. These women acknowledge that it is necessary for them to try and "beat the system". Sandra says that, "there is no way to be honest, you must work under the table" in order to survive, and she does:

My employers are very understanding, they know I cannot manage on the \$100 that the welfare allow me to keep from my earnings so they pay me the rest of my wages in eggs, gas and grocery vouchers. I find this works much better than being paid cash.¹⁶

Sandra also gets additional money from MSS by pretending to be alcoholic. "I told my MSS worker that I need to go to AA [Alcoholic Anonymous] twice a week, by doing this I get an extra \$300.00 each month for babysitting money. Of course, I use the money to provide other things for my family such as recreational activities, clothing for the children and whatever else we need". According to Sandra, by "labelling" herself as alcoholic she is engaging in a very "dangerous" practice because she could later be classified as "an unfit mother" in the event of a custody battle with social services. Though she is cheating to get this extra money, she argues that it helps her get through the month and therefore it is "worth the risk".

Tenica believes that she must be "creative" in order to survive on welfare, and that it is the "system [which] forces women to lie" about additional income. When a woman earns extra income, welfare does not allow her to keep this money to improve the lifestyle for herself and her children. Rather, it is deducted from the monthly cheque.

Tenica says that "we are left worse-off than before we earned some money". For these reasons she cannot tell welfare the truth:

I have been offered a job to do some canvassing in the spring. My employer told me she was planning to pay me as a regular employee, but when I told her I do not wish to report this income to MSS, she understands, and promise to help me out by paying me cash. I feel we are forced to try and beat the system, there is no way we can be honest and survive.

Frankie enhances her low income by doing "odd cleaning jobs." By doing cleaning jobs she is able to "get away from the house" and earn some extra money which she does not report to MSS. She uses this money to help her "make ends meet."

Single mothers are also engaged in volunteer and advocacy work as coping mechanisms and to enable them to feel they are contributing to their community. Kathy works as a volunteer at the local animal shelter. By working forty volunteer hours each month, welfare gives her an additional \$100.00 on her cheque and bus fare to travel to and from work. Cindy volunteers at the Family Place (a drop-in centre for parents and children) and also contributes some of her art work to the centre. She also works as an advocate for children, a volunteer job. Cindy believes that "children's safety is very important" and she spends a lot of her time organizing petitions, promoting children's rights and advocating a safe environment for children. Four other women are involved in a welfare advocacy group which has been formed by single mothers in Chilliwack. The group's mandate is to address concerns women have with the way MSS policies and staff relate to them.

Some single mothers prefer to utilize the support services offered by their local churches because their churches help them out spiritually as well as economically. Patrice finds that the church she attends is always "very helpful". Church members "often help single mothers, they look after us without letting us feel bad about accepting assistance." She does not use community drop-in centres, primarily because the support services in her church meet those needs for her. Cindy attends the local community church regularly, and finds that her involvement with the church is fundamental to the way she copes with poverty. Her focus on spirituality comes from her childhood: "As a child I grew up attending church every week, and I am a very spiritual person". Cindy now relies on the support network of other single mothers in the church in her adult life:

We mostly support each other, we recognize that we are in the same boat and we are rowing together. We exchange information and provide emotional support to each other, we also get together and do social things together.

Frankie also attends church for the social benefits. According to her, church is the one place where she is recognized as a valuable person within her community. She teaches the children's class and they look up to her. "When I am in church I am important, I am somebody". However, Sandra's experience with the church is not as satisfying as her counterparts. She finds the members treat single mothers in a "condescending way:

The church actually helps me out a great deal, which is good. Sometimes the way they do it is condescending, but they mean well. The members know that we are poor and they should pity the poor. Maybe God will bless them or something like that; however, it is easier to deal with the church than with the welfare office

Community Resources (food banks, drop-in centres)

Some single mothers in the study found that their relationships with service providers in the community were positive. But others felt alienated from full participation in their communities because of poverty. Women tended to use community drop-in centres designed for their needs. Ten women were regular attenders at Sardis Open-door, while five were occasional users. Sardis Open Door operates a drop-in and pre-school program for single mothers. Single mothers in Chilliwack may attend the centre which operates Tuesdays and Wednesdays from 9:00 a.m. to 2:00 p.m. Two single mothers were also regular users of the Chilliwack Community Services drop-in centre for women with young children. These twelve women who used drop-in centres regularly found the centres supportive and accessible. They felt that staff and volunteers at the centres were "warm" and "friendly". Jill believes that at the centre staff and volunteers do not treat single mothers any different from married women; all women with children are "treated with respect just the same".

Mothers also use the food bank in order to help them get through the month. Four women reported that they use the food bank when they do not have money to buy food. While these women felt that the food bank was good for them and were "glad" they could turn to this service when they needed it, they also find it to be restrictive and inadequate in addressing poverty. Tenica observes that while the staff and volunteers at the food bank are really "nice" people their policy of restricting women to "three visits per year is ridiculous".

Another woman finds that using the food banks is degrading in itself. According to Sid, single mothers raising children should not have to resort to this service:

The degradation of having to go to the [food bank] is bad enough, but they put me through more. I cannot understand why they have to know whether or not I am on welfare, or why I do not have any money to buy food. I do not think people should have to go through such inquisition just to get a little food. They only give us staples. We would not go to the food bank unless we really need food.

A major complication with the food bank is that women are only allowed to use this service three times in one calendar year. But single mothers on welfare cannot always determine ahead of time when they will need to use the food bank. If they exhaust their three visits in the first month of the year, they cannot turn to the food bank for the remaining eleven months when they have no food for their family.

Single mothers also find that levels of interaction with professionals and businesses differ from their contacts with charitable organizations and community services. Betty finds that when dealing with doctors she does not always feel "acceptable":

I find that, if I am involved with the medical community or some upper-class individuals, they tend to look down on me because I am a single parent. This makes me feel like a second-class citizen. I am not always sure whether it is the way I approach these people or my own feeling of not being good enough, but it is a struggle to feel accepted.

Frankie, on the other hand, is sure that some people, particularly store owners, treat her differently because she is a single mother and poor. While she is unsure how people could tell she is a single mother on welfare, but it seems they are able to identify her anyway:

It is very weird. I do not tell everyone that I am on welfare, but people seem to know. I have noticed that when I walk in certain stores, they look at me really funny. I feel eyes watching me from everywhere. In one store I was looking at clothes and the owner acted as if I was going to steal some. She went over to the rack I was at and counted the clothes just to make sure the same amount was still there.

Income Support - GAIN (Interaction welfare)

Single mothers on welfare are assigned financial assistance workers (FAW). The "worker" is acting on behalf of the Ministry of Social Services (MSS) and handles a woman's income assistance file. Single mothers must contact their assigned workers with all their concerns about income assistance, daycare needs, up-grading as well as crises and emergencies where additional assistance is required from the government. The relationship between single mothers and their workers is often strained because the worker is acting for the ministry and follows very rigid rules and regulations of GAIN policy for granting income assistance.

Of the fifteen participants, only two mothers reported that they had positive interactions and reasonable relationships with their workers. Betty, who has been on welfare for approximately twelve years (she has worked part-time for many of those

years), has not had "any problems with MSS". She finds office staff and her income assistance worker "very understanding and helpful" when she needs additional assistance (crisis grants) over the amount of her monthly cheque.

Silvia also reports positive experience in dealing with her income assistance worker. She finds her worker to be very "accessible and supportive" in helping her reach her goal for improving her lifestyle. Silvia's worker gives her information about benefits and entitlements and there is "open communication" between them. Silvia is kept informed of changes and opportunities for her to make choices about educational options she has open to her while on welfare.

For example Silvia reports that: "Last month my worker called me and told me that because of a policy change I was allowed to go back to school".

However, both Silvia and Betty suggest that FAW's are inclined to be more responsive to women who "behave right" and ask "nicely" for what they need. Betty criticizes single mothers whom she believes step out of line and make demands:

I know some ladies that will go in there and stamp their feet, demand things, and yell, scream and holler, if they do not get what they want. When people behave that way the workers are going to put their back up. I think it is the way you approach them. I don't go in there and demand, I am not that kind of person anyway.

Thirteen women report experiencing varying degrees of negative interaction with the ministry office staff, social workers and their FAW's. These women also notice that the process of getting additional assistance and crisis grants can be selective, depending

on which worker is interpreting the policy. Some workers exercise flexibility and seem to genuinely care about their clients, while others are rigid and uncaring.

Michelle recognizes that following rules is an important part of the operation of the welfare system. However, she thinks MSS staff pay too close attention to their policy manual and not enough attention to the needs of single mothers. "The workers must look in their policy manuals, they see what the rules says and follow the procedures there. But policies lack individuality, and workers are not trying to help individuals". This lack of concern for the needs of individual families is evident for at least two women who appealed for crisis grants in situations where they could demonstrate genuine need, and they were refused.

Patrice finds her income assistance worker a pleasant person to deal with, but is really bothered by the worker's attitude when she asked for "additional welfare assistance." She shares her experience with her worker when she was incapacitated and required a crisis grant to help her out:

When I had my operation I was without a washer and dryer. Because the public laundry is very far and I could not carry load, I needed to have my laundry done in the home. She would not help me. I feel the workers are not compassionate, they always interpret the policy manuals in ways that give us as little as possible.

Sandra has always had difficulties with her social worker and her FAW. In her view much of the negative treatment she receives from Ministry personnel is because GAIN policy does not take into account the fact that families have different needs. She

explains her latest problem with inflexibility in policy where policy came before what she sees as a basic need:

Recently, I went to social services for some assistance in getting a washing machine and dryer. I have five children their ages are 9, 4, 2 1/2, 1 1/2 and a newborn. I normally go to a laundry-mart to do my laundry. To take all the children to the laundry-mart while trying to carry the clothes is almost impossible. The first time I asked for a washer and dryer I was simply told that I chose to have five children and it was my responsibility to look after them. Their response made me feel really inadequate. My self-esteem dropped very low. I knew that I was not asking for something that was unnecessary so did not give up. The next month I asked again and they told me that I would need a social worker because I was being unable to take care of my children properly. So instead of being offered a washing machine and dryer I was given a social worker, the social worker did not solve my washing problems. I went back a third time, this time I was investigated for abusing my children. They said that I had come in and admitted that I was not looking after the children properly because I was unable to do the washing properly. I asked for the washer and dryer a fourth time, they offered to pay for child care. I could have somebody come in and look after my children while I went out and did my washing and my grocery shopping. I finally gave up asking for a washer and dryer.

The apparent control that the FAW's have over their clients is representative of how the system works. FAW's are supposed to help single mothers on welfare explore ways of becoming independent, but most of the women interviewed did not feel their workers were concerned with their family's well-being. The single mothers who reported negative experiences with workers identified issues of invasion of privacy, intervention in the way they manage their finances and how they parent as ways in which MSS workers interfere in their lives beyond requirements of policy.

Four of the women feel their workers were hostile towards single mothers, were very intrusive, and had tried on different occasions to exert power and control over their lives. While they are aware that there are many policies and guidelines, they feel that the treatment they receive goes beyond policy interpretation--rather, some income assistance workers are using unfair tactics, and would spend a great deal of time and energy "harassing" women on welfare. Tenica notices that:

For a long while they would withhold my cheque at the end of each month and call me in. I would have to go in for an interview and take my children. We would have to wait in the sitting room. They would make me wait for a long, long time. They never really told me why they were doing this except they would just tell me that there were other people waiting before me. After awhile they would give me my cheque and let me go. I never had an interview with my worker any of those times.

Such forms of harassment serve to create a distance between FAW's and their clients, and reinforces a relationship where power and coercion is exercised. Jill, Lee, and Marie also feel they are harassed at different times by their workers. Jill finds that some workers would go to "great lengths to ensure that we have no privacy". She also believes certain behaviours and practices of MSS workers are too invasive and the real aim of the worker is to make women on welfare feel bad about themselves:

It is a constant battle between me and MSS to keep my pride. They are always harassing women. Sometimes they would say I did not do something right on the papers, at other times they want to know everything about the man I am seeing. It is an invasion of privacy. I am stripped from head to toes, and if I do not tell them [what they want to know] they hold back my cheque and make me wait.

Some women were particularly upset with their workers' refusal to recognize that poor families also have emergencies and unexpected bills, that they cannot afford to save for. When emergencies such as a child getting ill, car repairs, and the need to replace furniture and appliances occur, women on welfare are generally seen by their workers as being unable to budget properly. The workers intervene and "administer" a client cheque in smaller, more frequent payments.¹⁷ Marie notices that she is treated as one would treat a child by her worker when it comes to handling her money.

When my son was in hospital in Vancouver for three weeks, I had to do a lot of begging and grovelling to get extra money for gas and parking ticket for children's hospital. At the time I was living in Hope [150 kilometres from Vancouver]. Each time I ask for assistance to get to the hospital they would threaten to meter cut my money to me in hundred dollar lots. They had done that before and it is very inconvenient. Giving me small amounts of money weekly makes me feel like a child who cannot handle my own money.

And for Tenica, workers not only treated her as if she was incapable of thinking and acting in an adult way with regards to her finance, but she was told how she must parent her children, do her shopping and housekeeping:

When I am under social services income I find that the social workers own me. They tell me what to do, they tell me when to buy something and what I should not buy. They tell me how to raise my children and tell me if I am not doing something right. They basically rule my life. Of course, I do not have any other choice but to follow their rules and they have so many rules.

One woman survives the difficult interactive process by following the rules and avoids getting "too involved" with her worker. This she feels is the safest way for her to interact with MSS. Michelle finds that maintaining minimal contact with her worker helps her "to maintain a good image of self". Otherwise keeping a positive self-concept would be difficult because "as single mothers we are made to feel inferior about collecting government income".

The antagonistic relationships between the majority of single mothers in the study and the welfare system, as well as their relationship with their individual workers, often leaves them feeling disempowered and inadequate. Their sense of self is not whole; rather they are being made to feel inferior and incompetent.

Self-esteem/Self-concept of single mothers

Welfare dependence, single parenting and isolation are factors which affect self-esteem and self-concept. Two women find that single parenting is a very positive experience for them and they feel good about themselves. These two women said they were learning a great deal about child-rearing and mothering because they are spending quality time with their children. For Betty, her healthy self-esteem can be attributed to being on her own and she can make decisions for her family without having to consult with a partner. Patrice, on the other hand, enjoys watching her son grow. "I feel that children are our greatest assets. They need to be loved and protected. They also need to have their self-esteem built-up daily. When my son feels good about himself, then I feel good too."

Seven other women report that while they are feeling "very good" about their child-rearing responsibilities and the relationships they have with their children, they do not feel good about being on welfare. Silvia, who sees her welfare dependency as transitional and looks forward to the day she no longer has to rely on social assistance, says that poverty bothers her but she knows she will "not be on welfare forever". These women generally felt they were "good mothers" to their children and for them being on welfare did not directly affect how they interact with their children.

However, six women believed that being on welfare, single parenting and staying home affected their self-esteem and self-worth. Sandra says she has low self-esteem and feelings of inadequacy:

I think that anyone on social assistance feels degraded. My self-esteem definitely took a plunge from the time I walked into the welfare office and applied for assistance. I often feel inadequate because I do not have enough to support my family.

And Sid suffers from low self-esteem and lacks confidence primarily because she is raising her son by herself:

My son needs to know where he stands in life. He needs to have someone else other than me as a role model. It is very important for him to have the male role model. His self-esteem is low, and so is mine. I would feel more confident if I was not a single mother in this society.

Another two women who reported that they had low self-esteem and low self-worth believe that the way they feel about themselves affected their relationship with their children. Kathy thinks that because she is on welfare her self-esteem is low and she often feels that she is not a "good mother to her children". She finds that she does

not focus on the children as much as she would, if she was feeling good about herself. "Sometimes I feel very worthless and I could not care less about house work or child care". Marie also experiences feelings of "worthlessness" when faced with negative comments from people in her community and from her MSS worker. Maria remembers being a very confident person before going on welfare, and now it "really hurts" to be considered by others in the community, and society as a whole, as "inferior."

Two women had experienced overt and subtle "criticisms" from family, friends and neighbours since they became single mothers on welfare. For both women, their perception of themselves has also changed. Sandra has now started to question whether or not she is really contributing to society. Further, she says "people look down" on her and often they would comment, "a single parent with five kids all by yourself, how did you think you were going to manage?"

Cindy finds that while she can deal with negative comments from people in her community and family members, she finds that the interaction with social services (MSS) "chips away" at her self-esteem more than anything else:

Going into social services for my yearly assessment is the worst for me. I try to act professional, but I find it degrading. They photocopy my bank book, and my hydro bills, my phone bills and anything else I have. They make every effort to remind me that I am poor and and have to collect from the government and they want to make sure I have no plans to rob the government. They just do not show me any respect.

Women also felt that the social stigma associated with being on welfare reinforces the way people in their community treat them. These women said they would feel better about themselves if they were not always viewed as dishonest. In Sid's view:

The Welfare system is only a small part of society, but the attitudes that they have of single mothers as dishonest and always trying to rip the government off spreads to everyone else in society.

These single mothers on welfare cope with the harsh realities of poverty in many ways. Over time they have developed numerous coping strategies and survival skills that they use in order to deal with the realities of poverty. Income that women receive from welfare is not adequate to provide for their families--they live and raise their children in poverty. Also they must do so under the watchful eyes of social services, community members, family and friends who are not always supportive.

A glance at the future

Single mothers in this study have numerous perspectives on their dreams and aspirations for the future. Some women wanted to return to school full-time, others wanted to start their own businesses and some found it difficult to conceptualize a future unrestricted by welfare and poverty. Nine women maintain a positive out-look on the future. Four women felt their lives would change when they return to paid labour full-time. Though these women were unsure about the types of work they would engage in, they felt they could find jobs when their children were all in school full-time. The other five of these women said they would return to school as soon as their children were in school full-time and/or when they have the support system they require in place. These

women all believe that they would get off social assistance as soon as they had career opportunities that would enable them to increase their income.

Liz regards her time on welfare as temporary and has plans to return to college in a few years to become a nurse. At the time of interview she was taking high school courses, which are pre-requisites for the nursing programs she plans to enrol in. Silvia is also taking up-grading courses to enrol in College in a professional program. She wants to improve her "economic condition and for the children, especially for my daughter whom I believe must go to university".

Betty, on the other hand, plans to return to formal study but would also like to "see some more of Europe". She finds that her goals for the future are somewhat hampered by the restrictive policies of welfare. It is difficult for a single mother on welfare to attend university or college. Access to student funding is difficult for single mothers on welfare. Though policy is changing, Betty believes that MSS policy governing training and education, particularly for single mothers, needs to focus on "training women to get off welfare". Training and educational opportunities available to women on welfare are inadequate and women are reluctant to give up the surety of their monthly cheque to risk training programs that they do not feel are not designed to help them change their lives. In Betty's view training programs would have to be "sensitized to meet the needs of individual families and work out a program that is suitable for that family situation".

Three women feel they would like to start small businesses and become financially independent. These women who saw themselves as future entrepreneurs had no desire to return to school or be re-trained, but feel that access to money -loans

and grants - would help them establish small businesses and secure their future. Six women have negative feelings about their future. They do not think they have the power to change their lives so they refuse to contemplate a future outside of their present situation. Sandra believes:

There is very little hope of ever being able to have dreams for the future come true, those kinds of dreams are hopeless. Being on social assistance and raising five children, what chances do I have of getting anywhere in life? The future is something I have to forget about for now.

A similar sense of hopelessness is also expressed by women who are experiencing loss of control over their lives. They all feel that being on welfare is so difficult for them that they are devoid of the opportunity to set goals or even dream of a future. Karlie copes with her feelings of powerlessness and hopelessness by ignoring her situation. She feels that the only way she can change her life is "to win a million dollars and that is not likely, so why bother thinking about the future, its better to take things one day at a time".

NOTES

1. Methot, Suzanne. "Low Income in Canada" in Canadian Social Trends. Statistics Canada. Spring 1987, p. 7.
2. Statistics Canada 1993 Low Income Cut-offs based on 1992 expenditure patterns.
3. Here women are referring to Statistics Canada Poverty Level per family size for the area they live in.
4. See Galbraith, John K. The Affluent Society. New American Library. New York: 1958; James, Dorothy. Poverty, Politics and Change. Prentice-Hall, Inc. New Jersey: 1972; and Townsend, Peter. "Development of Research on Poverty" in Social Security Research: The Definition and Measurement of Poverty (Paper and Report of a Seminar sponsored by DHSS and Organised by the Policy Studies Institute, Department of Health and Social Security, Her Majesty's Stationery Office, London: 1980).
5. Galbraith, p.25.
6. Sarlo, Christopher. Poverty in Canada. The Fraser Institute. Vancouver: 1992, p.165. *Sarlo conducted studies of poverty in Canada in which he criticizes Statistics Canada Low Income Cut-Off level and the general approach towards a relative measurement and definition of poverty. He advocates a subsistence model for looking at poverty and concludes that there is little, if any, real poverty in Canada. Additionally, Sarlo's study of single mothers on welfare in Toronto suggests that they had much more money that they needed to support a family (see p.12). Such findings contradict the findings of this study.
7. Pierson, Ruth Roach, Cohen, Marjorie Griffin et al. Canadian Women's Issues: Strong Voices (Vol.1). James Lorimer & Company. Toronto: 1993, p. 268.
8. For the purpose of the study women who lived with a partner for two years of more were considered to be in a common-law relationship equivalent to marriage.
9. See The Changing Economic Status of Women. A study prepared for the Economic Council of Canada. Ministry of Supply and Services. Canada: 1984, p.39; Women and Poverty Revisited. A report by the National Council of Welfare, Ministry of Supply and Services, Canada (Summer 1990), p.72.
10. This family's standard of living would still be far below Statistics

Canada Low Income Cut-off (\$21,825) for her community (even when GST and child tax credits of approximately \$,3000 are added).

11. Gunderson, Morley and Leon Muszynski (with Jennifer Keck). Women and Labour Market Poverty. Canadian Advisory Council on the Status of Women. Ottawa: (June 1990), p.19.
12. Clark, Susan. Mothers and Children: One Decade Later. Nova Scotia Department of Community Services. Halifax: 1991, p.75.
13. Alfred, Diane. The Labour Market Paper: Women, Employment and Immigration Canada, Economic Services Branch B.C./Yukon Territory Region. Canada (December 1989), p.5.
14. Benston, Margaret. "The Political Economy of Women's Liberation" in Monthly Review. Vol.21, No.4 (September 1969), p.195.
15. Peitchinis, Stephen G. Women at Work: Discrimination and Response. McClelland & Stewart Inc. Toronto: 1989, p.35.
16. A single mother on income assistance who works is allowed to retain a portion of her income without penalty. At the time of the interview women were allowed to keep \$100, but now they are allowed to keep \$200. Amounts over \$200 are deducted from her monthly cheque.
17. When a worker administer a client's cheque, money is distributed more frequently; most common is small weekly amounts instead of a monthly cheque. In such case the welfare worker will pay the client's rent and hydro bills.

CHAPTER FOUR: SLIPPING THROUGH THE CRACKS: WHAT'S WRONG WITH THE SYSTEM?

In the previous chapter single mothers identified numerous obstacles-- including inadequate child-care, low welfare payments, high housing costs, difficulties with transportation, problems with access to education (up-grading and post-secondary), lack of support for skills training, inadequate child support and difficulties getting payments even where court orders exist--as factors reinforcing their poverty.

Single mothers also believed that negative attitudes towards them from welfare workers and other professionals contribute to their low self-esteem and feelings of powerlessness and hopelessness. Women had varying responses to coping with poverty, depending on race and ethnic background, the level of support they have from churches and community services, ages of and numbers of their children, and their socio-economic position before they went on welfare.

In this chapter I will discuss the research findings in relation to the issues raised by these women on welfare, and the problems with trying to use child support and additional earned income to change single mothers' poverty. While existing welfare policy offers some financial benefits to single mothers, it does not enable them to rise above poverty. Policy tends to be restrictive and at times even criminalizes single mothers for their attempts to empower themselves in order to change their poverty situation. Additionally, single mothers' analyses of their poverty raise some important

questions about GAIN policy with respect to addressing the varied needs of single mothers, and points to some contradictions between aims and practices.

Does welfare policy recognize the work that single mothers do?

Single mothers on welfare, though not recognized as workers, must carry the full responsibility of household management, child-rearing and a host of domestic chores, which serves to create double and even triple days for them.¹ The work of mothering and housework is undervalued on a societal level--work that all single mothers receiving income assistance do. People who do their own domestic work are not normally considered as workers, thus single mothers who look after the home and raise children are not recognized as workers.

Although domestic work has low social status, this does not mean it is less real than paid work. Though women interviewed were reluctant to identify themselves as workers, in a social or economic sense, when they describe their typical days--cooking, cleaning, washing, bathing children, nursing sick children, playing with children, and providing all the physical and emotional support for these children by themselves--one would have to agree that they do qualify as workers. But these single mothers on welfare are not paid adequately for the work they do; they are not even paid enough money to support themselves and their children.

While the main focus of GAIN's Program for Independence is aimed at getting poor able-bodied people on welfare off the government payroll and into paid labour, such

broad focus is problematic when addressing the poverty of single mothers. First, single mothers on welfare are already working in the home, doing child-rearing and housework and while some in this group would like to be in the paid labour force, others prefer to remain at home.

Second, while labour force participation may be a factor in raising standards of living for some groups of poor people, this does not appear to be the case for many poor single mothers in Canada. The National Council of Welfare (1990) reports that:

Although single-parent mothers also increased their labour force participation, neither their pay cheques nor large federal government benefits for children stopped the rise in the proportion who live in poverty.²

In another study, McLaughlin and Sachs (1990) suggest that labour force participation can change the economic position of some single mothers but they also found that work force participation of single mothers in rural communities is hampered by limited access to high paying jobs. They observe that while

labour-force participation is very important in raising female-headed household above poverty level...not all household heads who are employed have been able to earn enough to escape poverty.³

Another important fact about labour force participation of single mothers, which is more applicable to this study and is not necessarily the case for all single mothers elsewhere, is the fact that poor single mothers in rural/semi-rural communities do not find it easy to be in the paid work force. These women often do not have access to day care centres, transportation, and some support services normally available to women in urban

centres. Additionally, single mothers who work outside the home are more inclined to work part-time because of the demands of caring for children by themselves and housework--this is also true for many women with partners who are caring for home and children. While part-time work allows flexibility in combining paid work with child-rearing duties it does very little to enhance their economic position.

Therefore the type of work that single mothers do, the hours of work and the location of work are important factors in determining whether they can change their standard of living. However, women as a group face systemic barriers in the labour force and even when women work for pay, they are segregated into unskilled or semi-skilled jobs, which are low-paying. A study of women's work carried out by Pat and Hugh Armstrong (1986) found that "labour force participation has not freed women from being concentrated in a limited number of sex-typed jobs, jobs that are frequently parallel to those they perform in the home".⁴

Single mothers on welfare are faced with many difficulties whether they remain at work full-time or go out to work. On the one hand, if they go to work outside their homes full-time they will probably be stuck in poverty because they most often enter the labour market at the low end of the wage scale with no additional benefits. On the other hand if they work at home (child-rearing and housework), their work is not valued by the welfare system and they are not given enough money to support their families, so they live in poverty.

How does GAIN policy regarding the deduction of additional income affect single mothers?

Even when single mothers on welfare work full-time or part-time, they are not able to raise their standard of living substantially enough to get out of poverty because welfare policy only permits a nominal amount of additional income (\$100 for individual and \$200 for families) over and above welfare payments to be used for raising the standard of living of the family.

GAIN policy stipulates the amount of additional income from paid work and/or child support a single mother is allowed to keep. Income in excess of the exemption amount is deducted from her monthly income assistance cheque. An amendment was made in 1993 to GAIN Policy which allows welfare recipients to keep more money from any additional income. Previous policy (1986 to 1992) allowed single mothers to retain only \$100 plus 25 per cent of net income for the first year of work. Now single mothers on welfare are exempted \$200 monthly from earned income plus 25 percent of net earned income for the first year of work (money from paid work--the exemption is only \$100 for money from child support).⁵

Because GAIN policy enhanced earnings exemption is only for one year, it acts as a disincentive for many single mothers who would like to be in the paid labour force. That is, the additional 25 percent of net earnings allowance is only for twelve months within a thirty-six months period. Thus a single mother on welfare, working outside her

home, would have this additional incentive for being in the labour force for one year of every three year period.

Some single mothers reported that because of the way GAIN policy treats additional income when they report it they feel that they are forced to try to "beat the system" in order to survive. The problem with not declaring income is that women are risking fraud charges by the welfare system. But often women will take such a risk because they do not have enough money to care for their children after deductions.

Single mothers have developed many coping strategies and survival skills which they use to manage their lives on a daily basis. Some women describe the methods they use to earn extra income including working in exchange for reduced rent and extra food as well as not reporting the actual amount of money they earn. These women do not consider themselves to be committing fraud. Rather, they feel they are forced to resort to the practice of not disclosing extra income in order to care for their families.

British Columbia (like many other Canadian provinces) has had a history of criminalizing welfare recipients who neglect to declare additional earned income. A National Council of Welfare study on welfare in Canada suggests that the "rules of the welfare system are often so unfair that people do not in good conscience consider they are violating the law". It cites, for example, a case in which a

British Columbia welfare recipient [Florence Kemp] was charged with fraud for not declaring \$2,674 in income she earned as a homemaker between 1978 and 1979. She was sentenced to 90 days in prison and two hours per week of community services.⁶

The report also points out that the woman did not disclose her additional income because she could not adequately support her children on her \$440 monthly welfare cheque. While single mothers on welfare get considerably more money than women got in 1979, the cost of living also increased tremendously since then. Single mothers today still find that the money they get from welfare is inadequate to support their families and they also try to "beat the system". GAIN practice of investigating welfare fraud and criminalizing recipients who do not report additional income has not changed.

Welfare policy treatment of additional earned income and the practice of charging recipients with fraud does not give single mothers the incentive to work outside their homes. Single mothers on welfare point out that they do not get ahead financially when they work outside the home because they have additional expenses associated with going to work (clothing, transportation, restaurant meals). Because of welfare deductions, women sometimes end up having less money at the end of the month when they go out to work than if they didn't work. Also, single mothers, even when they enter the work force, tend to remain on welfare because of the additional benefits (medical, dental and prescriptions) which are not normally available with low paying and part-time jobs.

Does child support play a role in reducing poverty?

Though the poverty rate for single mothers is affected by the number of children they have, the "unequal division of resources" between ex-spouses is a major cause of

poverty for women.⁷ Non-payment of child support, insufficient child support, and welfare policy governing exemptions of unearned income are also important factors causing poverty for single mothers. Even where women have court orders requiring that their ex-partners pay child support, most single mothers are not receiving support payments.⁸

In addition to non-payment of child support as a factor contributing to poverty for single mothers, the way that the tax department treats child support received by single parents as additional income also reinforces poverty. Though a Federal Court decision ruled that it was unconstitutional for a custodial parent to pay taxes on child support, the court decision has been appealed by Revenue Canada.⁹ At present the non-custodial parent who pays child support is allowed to claim it as a deduction on their income tax, while the custodial parent receiving payments must report it as extra income.

For working poor single mothers, their income level increases if child support is substantial. They often lose (or experience reductions) in some important tax benefits including GST rebates and child tax credits. For many single mothers these tax benefits are important in raising their standard of living above poverty. Because of an unfair income tax system, single parent families cannot directly benefit from child support payments.

Because child support payment is governed by provincial order, there is no uniform method of collecting or ensuring that child support payments are made across Canada. For example, some women reported that their child support orders were made

in provinces outside of British Columbia and these orders were not enforceable in British Columbia.

In March 1992, Ontario developed a new system whereby child support payments would be deducted from the payer's salary by employers and remitted to the enforcement office in Ottawa. For wage deduction to take place a court order must exist and be registered with the provincial enforcement program. There is a penalty (fines of up to \$10,000) for employers who refuse to deduct child support payments. It is still too early to evaluate the effectiveness of the new system in Ontario, and follow-up would have to be done to determine its success.

A 1988 Justice Department survey found that where child support orders exist payments averaged 18 percent of the gross income of ex-husbands (which would be substantial if ex-husbands are high income earners, but does not amount to very much for average earners).¹⁰ The same study also shows that 58 percent of women who received child support, even where child support payments are small, lived in poverty compared to 75 percent of women who received no child support. This leads researchers to conclude that some child support makes a difference in reducing poverty for women.

However, the above study should not be generalized to women in British Columbia because provincial jurisdictions governing the treatment of child support income for women on welfare differ. The impact of inadequate child support as a contributor to women's poverty overall is not fully understood because of the lack of

comprehensive research at the provincial level on this issue. More research, which adequately measures the size of the problem of non-payment and inadequate child support in the provinces in Canada, and its severe economic consequences for women, and particularly welfare, needs to be done.

In this study six out of the fifteen women receive some child support ranging between \$100 and \$500 monthly (see Appendix "D"). However, some women said that they did not really care whether or not they got child support while they were on welfare because the money they received would be deducted from their monthly welfare cheques. For instance, a single mother on welfare receiving \$600 monthly for child support would only have an additional \$100 monthly over and above her welfare income because \$500 would be deducted by the government. Single mothers feel that deducting so much of their child support allowance discourages them from going after their ex-partners through the courts for child support when their children cannot benefit from the money they would receive. Five participants, one third, said that they would pursue getting child support more aggressively if they could use the money to improve the standard of living for themselves and their children.

Other issues reinforcing economic dependence for single mothers:

i) Financial Assistance Workers' Attitudes

The relationship between single mothers on welfare in this study and their financial assistance workers (FAW)--Ministry of Social Services representatives who manage welfare caseloads--appears to be characterized by fear and distrust. Thirteen

women (86.7 percent) reported that they were uncomfortable interacting with welfare workers, and that their parenting abilities and sense of self-worth was affected by the way they were treated by these professionals. Women felt they were not treated properly by their FAW's. As a result they felt powerless when interacting with MSS workers and were careful not to do anything to upset their FAW's because welfare cheques could be held back. Most women are aware that an appeal procedure exists within the system, where they could probably complain about unfair treatment. None of the women in the study had ever used the appeal procedure. They were afraid that complaining about a worker's attitude or appealing a decision would only make things more difficult for them. Such a finding raises some fundamental issues about the power imbalances within the welfare system. If single mothers are feeling so powerless within a system that exists to provide them with the necessities of life--food, shelter and clothing--how then can this same system empower these women to gain independence?

Some single mothers on welfare said they had low self-esteem and low self-worth.

This finding is hardly surprising in light of their struggle with poverty and level of interactions with their welfare workers. The negative interactions between recipients and their workers contributes to low self-esteem and feelings of worthlessness for these women. Healthy self-esteem and feelings of worthiness can only be cultivated and fostered within an environment which is supportive and validating.

In order to fully experience the services of the welfare system as empowering them to move towards economic independence, single mothers on welfare would need

to feel they have more rights. Women would have to experience positive interactions with their workers in a relationship where mutual respect and dignity is evident. Financial assistance workers and social workers would need to become more sensitive and informed as to the extent to which their negative treatment is affecting single mothers, a vulnerable group, living in a society where economic success is highly valued.

ii) Limited access to educational up-grading and skills training

Educational opportunities for single mothers on welfare are inadequate to meet their career needs or to equip them for entry in the labour market in jobs where they could get off income assistance. While welfare will cover the cost for women to up-grade their education to grade twelve, the cost for single mothers to take post-secondary studies and specialized skills training is not covered by welfare.

Sixty percent of single mothers interviewed had completed their grade twelve education, twenty percent had some university education--only twenty percent had less than grade 11 education (see Appendix D). These women all felt that they would benefit from additional training and education, but could not get the financial support they needed from welfare.

Historically GAIN policy (prior to the 1993 amendment) stipulated that single mothers on welfare could not attend university or college full-time while receiving welfare.

Recent changes to GAIN policy now permit single mothers to attend post-secondary institutions while on welfare, but they must apply for student loans to cover the cost of

their education (fees and books).¹¹ While amendment to policy no longer penalizes women who wish to pursue a post-secondary education, at the same time single mothers must be concerned with the debt-load upon graduation from university or college.

Though it is the practice within the welfare system to rehabilitate recipients by offering them work-related training programs, welfare-sponsored training must prepare recipients for immediate entry into the job market. Often the kinds of training that women are given are geared towards entry into low-paying dead-end jobs in the labour market. Single mothers are hesitant about taking such training courses because they know that they cannot support their families with the income they would receive from working at low-paying jobs.

For example, two women whom I interviewed said that they would work at "any job", just to earn their own money and be independent of welfare. Both women said they realize that they could not support their families on low-paying jobs and would find it difficult to give up their welfare benefits to take jobs that would render them worse-off than being on welfare. However, they both said that they were rather frustrated with having to deal with welfare workers, not that they really cared about working at low-paying jobs. One woman added that she did not see how a low-paying job could improve her situation above poverty.

iii) Policy interpretations/policy limitations

The welfare system is governed by provincial jurisdictions, and differs in every province. While the Canada Assistance Plan (CAP) has redefined the category of needs and "significantly broadened the scope of social assistance" it did little to stop the growth of complex rules and regulations for eligibility set by provinces.¹² GAIN policy is also complex and single mothers, for the most part, lack understanding of how various rules apply to them. Further, there appear to be some variations and inconsistencies in the interpretation of GAIN policy by financial assistance workers.

For example, one participant said that she was given the opportunity to take a computer training course, while her friend (who had a different worker) was simply told that welfare would not fund a computer course because it was not directly related to employment. In other words, the second woman could not prove that she would find employment upon completion of the course; yet with the first woman there was no direct link between the computer course and future employment. It is unclear why an inconsistency such as this one exists in the welfare system, and single mothers are frustrated with what they believe to be favouritism and blatantly unfair practices by FAW's.

Some single mothers are also worried about the way their workers will interpret policy changes which extend the period in which women can remain at home with their children without pressures to enter paid labour. Because the new policy specifies only that single mothers may be informed of support services by financial assistance workers,

it is therefore left to the discretion of the FAW's to decide whether or not to support the educational and career goals of single mothers on their caseloads. The lack of clear directions in policy lends itself to different interpretations and inconsistent practices, where single parents are open to unfair treatment by their workers with regards to support for educational upgrading and training.

These single mothers' scepticism arises out of concerns that although they are still categorized in GAIN policy as employable, they are not required to be actively seeking employment while they are parenting young children. Thus they are not viewed under the new policy as a priority group to be assisted with job training and up-grading in order to get into the work force. These single mothers argue that they could be denied important support services (day care, training and transportation subsidies) which would enable those who wish to be in the paid labour force to do so. Further, single mothers who choose to remain home could find themselves unable to re-enter the paid work force when their youngest child reaches age twelve (or nineteen for a physically or mentally challenged child) because of inadequate skills training and education.

GAIN policy does not address the problems that middle-aged women will face when they attempt to re-enter the paid work force after raising children. Take, for example, a single mother in her late thirties with a new-born, or a woman in her twenties with a disabled child, who remains home for twelve years (or nineteen years), she would be middle-aged when her welfare benefits for single parents cease. Though she could use general welfare for temporary assistance, she would be expected to join the work

force, and she would not have acquired skills or training (except child-rearing which is not very valuable in the job market).

iv) Inadequate housing allowance

Single mothers often find that the shelter portion of their monthly welfare cheque is less than the amount they actually pay for rent and utilities. They are forced to use a portion of their support budget (money for food, clothing and other necessities) to meet their housing cost. Also, because enough low-income housing is not available for many single mothers on welfare, women must rent in the open market where they are at the mercy of exploitative landlords.

One third of the women interviewed (33.3 percent) were living in subsidized housing at the time of interview. However, these women pointed out that although the low-income housing project stipulates that they should only pay 30 percent of their income for rent, the reduced housing cost does not directly benefit single mothers on welfare. Women continue to live in poverty even when they are living in subsidized housing because the money they receive from welfare is reduced. For a welfare recipient living in a subsidized housing unit, the shelter amount would change to reflect the actual cost assessed to the unit by the housing project (depending on number of children and size of unit), but the support income would remain the same. A single mother in subsidized housing would not be financially better off than her counter-part who rents privately and is paying the full amount of her shelter allowance. Subsidized

housing only guarantees that a single mother on welfare will not pay more than her shelter allowance for housing costs. Therefore living in subsidized housing does not alleviate poverty for a single mother on welfare, but at least she is not forced to use her support budget to cover housing cost.

v) Child Care Subsidies

Single mothers on welfare do not normally have access to child care services. Exceptions are where the mother is working part-time, in an employment training program, up-grading her education, or where the child is believed to be in danger because the mother is under extreme stress. In the latter case, a social worker would request subsidies for temporary child care and the family situation would be monitored by the social worker to determine when it is safe for the mother to parent full-time.

Child care subsidies, when made available to eligible recipients, are less than the actual amount for day care services. For single mothers, low child care subsidies present a real hardship if they chose to be in the work force or attend school (full-time or part-time) because they have to pay the difference in child care cost. Many single mothers find that they just cannot afford to pay the additional child care and therefore find it easier to stay home on welfare than try to work or attend school.

Emerging issues:

i) Contradictions

There are some contradictions evident in what single mothers on welfare have to say about their experiences. For example, though thirteen out of fifteen women said that they thoroughly enjoyed mothering and child-rearing and much prefer staying home to paid work, some women would contradict themselves later and say they wanted to get into the paid work force as soon as possible. It seems to me that what these women hated about staying home was having to rely on welfare, which they saw as hand-outs from the government, and not necessarily the role of mothering--though some women complain about the isolation of staying home, their answers suggest that they would need more support to break the isolation.

The apparent conflicts in roles identified by some of these women between paid work and parenting, appear to come from the general feeling that single mothers on welfare are being supported by the public and they are getting money for staying home and not doing anything. Women seem to have internalized negative societal perceptions and messages about single mothers on welfare and now feel that though they enjoy parenting, it is not all right to say so or to feel good about what they do.

Contradictions are also present in the way women recounted their relationships with their social workers and income assistance workers. Two women said that they had a good relationship, but they also emphasize the importance of "behaving properly" and "being grateful" in order to maintain such relationships. However, they said that they did

not see where there were elements of power and coercion in the relationship they had with welfare workers. For the most part, they tended to blame women who had trouble with ministry workers (they felt other women did not behave properly), and were therefore responsible for any conflict that exists.

Another disturbing finding points to some single mothers' lack of clarity about their future goals. These women have many thoughts and ideas about their poverty situation, but their analyses do not go much beyond examining their problems. For example, some women appear at a loss when questioned about future goals on or off welfare. They appear confused that they should give thoughts to their future. It seems that some women were stuck because of the internalized powerlessness they feel over their situation; they do not believe they can change their lifestyle so they refuse to set goals.

Contradictions relating to role conflict, future aspirations and the powerlessness of single mothers on welfare are due in part to the lack of direction, low self-esteem and feelings of unworthiness. Women who see their role in society as being non-contributing, and merely takers from the welfare system, cannot feel good about themselves. Societal lack of recognition for child-rearing and domestic work further demoralizes single mothers which in turn reinforces feelings of worthlessness and unworthiness about their receipt of social assistance to support their families.

ii) Transitional and Non-Transitional Welfare Mothers:

In analyzing the data it became clear to me that single mothers on welfare came from different backgrounds. Although they were all poor women, they could not be recognized as one homogenous group. As I sorted the data I realized that I had to separate women into two distinct categories in order to understand how they might better utilize the welfare system. The first group I classify as "transitional" single mothers. These are women who use welfare as a temporary income source while they adjust to single-parenthood, return to study or work part-time. They almost all had plans to eventually get off welfare. Some women were working part-time, while others were either in an educational institution at the time of interviews or had plans to return to formal study in the near future.

The attitudes of the transitional group of single mothers on welfare supports findings in other studies which suggest that single mothers do not remain on welfare for long periods of time. A Nova Scotia study cites that the average time on welfare for single mothers is three years.¹³ Transitional single mothers would therefore require fast-track support services such as day care, transportation subsidies, assistance in covering cost of upgrading education and clothing subsidies in order to help them achieve their independence. Single mothers who fit into the transitional group in this study were very frustrated by their financial assistance workers' lack of support for their need to become independent.

The second group of single mothers on welfare in this study, whom I classified as "non-transitional" single mothers, depended on welfare as their permanent income source. These women--a few of whom have had an inter-generational relationship with the welfare system dating back to second, and third generations of women receiving welfare benefits--were not using income assistance as a transition. For the most part, they believed welfare support to be their right; they tend not to have exit plans seen in the transitional group and have come to regard their monthly cheques as pay-cheques for the work they do at home.

Single mothers who fell into the non-transitional group were not interested in paid work, and they regarded mothering as their occupation of choice. The sample is small, and I recognize, of course, that this study cannot be used to generalize about single mothers on welfare in every community in British Columbia. But it is important that policy-makers recognize that non-transitional welfare mothers are not going to change their perspective because government policies change. These women are creative and have developed very sophisticated coping skills to deal with policy changes. Throughout the historical development of welfare policy, single mothers continue to find ways of coping with economic and political pressures to leave their home and enter the work force. The women who choose to remain home have done so, and will continue to do so using various methods of trying to "beat" the welfare system.

Because of the different needs of transitional and non-transitional single mothers, welfare policies cannot be uniform for meeting their needs. GAIN policy for single

mothers would need to be more flexible if it is going to be effective in meeting the needs of these women. Women whose primary occupation is mothering would need to be adequately supported while they care for their children at home. They would need social and economical validation of the important role they play in doing mother-work, thereby giving them enough income and support services to ensure they can parent properly.

iii) Race/Cultural/Immigrant Women Issues

Racism is often manifested in subtle forms, thus it is difficult to tell where racism ends and poverty-related issues start. In a study such as this one where women are already labelled because they are on welfare and single parents, identifying where discrimination occurs because of skin colour and where it is because of poverty is not easy. Women for whom issues of racial and cultural differences surfaced were somewhat reluctant to talk about their experiences, though they believe racial differences and cultural stereotypes do impact on the way they are treated in their community and by ministry workers.

Three women (two immigrant women, neither of them Caucasian, and one a first nations woman) all said they were treated "differently" by their financial assistance workers and by people in the community. For example, Tenica, the first nations woman, noticed that her social worker appears overly concerned with her ability to parent her children and has offered to put the children in temporary foster homes for short periods of time in order to "give [her] a break" from parenting. She found the over-intervention

bothersome because, she argues, "I do not abuse or neglect my children and I feel that the social worker has no real basis for suspecting that I cannot care for my children excepting, of course, because I am native". At the same time, Tenica admits that she tries to be cautious when discussing her experiences with her social worker. She does not want to really say her worker is racist, because there is no "name calling" or any other forms of overt racism shown towards her.

An important observation relates to differences in attitudes of immigrant women from developing countries with regards to welfare and those of women from North America. The three immigrant women from countries where there were no welfare systems demonstrate a more positive attitude about welfare. They express gratitude that the government was helping them support their families. They, unlike their North American counterparts, regard their income assistance as a privilege, and not a right. Although they too complain that the money is not very much, one woman quickly qualifies her position by saying that she was "glad" she had welfare because she "could not manage without welfare". All three immigrant women point out that they were using welfare as a temporary measure until they could establish themselves and lead independent lifestyles.

Because racial and cultural differences vary between immigrant women and Canadian born women, it might be an important factor in evaluating the reasons for differences in attitudes about the role of welfare between these two groups. While the sample is small, the findings are consistent, and should therefore not be ignored.

Choices for single mothers on welfare

Though some women in the study had plans to enter the labour force and return to school in the near future, welfare policy-makers should not overlook the fact that some single mothers desire to remain home and raise their children. Welfare policy treats all single mothers on welfare similarly, as if they belong to a uniform group. This study clearly shows that women on welfare have numerous needs, and while policy cannot be tailored to meet the specific needs of every single mother, it can recognize the differences between women who need welfare for a very short term and those who need to be home for longer periods.

Existing GAIN policy with its many complicated rules and regulations, does not adequately support women who work part-time and full-time in the paid work force. Thus, single mothers on welfare are in a double bind: if they choose to enter the paid work force, they must forgo the benefits of raising their children (some women will even experience a decrease in real income and most will not be able to rise above poverty). These women must also contend with double days of paid work and domestic responsibilities. Yet on the other hand, if poor single mothers remain home on welfare to raise their children they will continue to live a life of poverty and endure the social stigma associated with receiving welfare.

Single mothers on welfare would benefit from a more flexible policy which permits women to make choices about remaining home or going out to work or study. For

example, women who choose to be in paid labour working full-time or part-time should be assured of income supplements and benefits to bring their income in-line with the official poverty level. Further, these women should have support services including adequate (that is covering the actual cost of) child care subsidies, transportation, and clothing.

For women who choose to return to full-time or part-time studies, they would need income and support services similar to women who work outside the home but they would also need assistance with meeting educational costs. Currently, single mothers may remain on welfare while they take post-secondary studies but they must bear the cost of tuition and books. For many single mothers the thought of having a huge student loan after completing their education does not motivate them to return to school. These women would need access to government educational grants and bursaries to off-set their education cost. In the long-term, government would spend less money assisting these women who obtain university degrees and professional qualifications than to maintain them and their children on welfare for twelve or nineteen years.

In our society the tasks involved in parenting and domestic work often conflict with paid work for women, whether they are married or single parents. Single mothers on welfare must bear this burden of parenting alone as well as other domestic duties, with no support from a spouse. Some single mothers find that they just cannot add paid work to their already difficult tasks of single parenting. Therefore, women who want to remain home and parent full-time should be encouraged to do so and be rewarded socially and

economically for their work. These women should receive income enhancement to at least the poverty level. Also they would benefit from drop-in child care programs (and/or subsidies to cover the cost of using existing services when needed), transportation subsidies and enhanced recreational programs, all of which would break the isolation of parenting alone and staying home with children at all times.

While it is true that single mothers would benefit from an increase in their monthly welfare cheque, low welfare income is not the only factor that reinforces poverty for single mothers. Another important factor reinforcing poverty for single mothers points to the way they are treated by the Ministry of Social Services (MSS) workers. Imbalance in the power relations between welfare workers and recipients serves to lower women's self-esteem and reinforces feelings of worthlessness. Women in the study are made to feel, by their workers (and people in society), that they are unworthy of income assistance from the government. Having low self-esteem, inadequate financial assistance and lack of support services reduces women's chance at becoming independent of welfare income because they will not choose to up-grade their education or try to get into full-time work. Changes in attitudes of social workers and financial assistance workers in the welfare system would not require major financial investments on the part of government.

Single mothers on welfare will need different kinds of services and resources in order to fully benefit from the system. However, national social security reform

processes signify the end of the welfare state as we know it. It is difficult to predict exactly what awaits single mothers in British Columbia .

NOTES

1. Single Parent Families in British Columbia: Focus on Women. B.C. Women's Program. October 1985; also see Pat and Hugh Armstrong. The Double Ghetto: Canadian Women and Their Segregated Work. McClelland and Stewart. Toronto: 1986, p.104.
2. National Council of Welfare. Women and Poverty Revisited. (Ministry of Supply and Services, Canada, 1990, p. 129.
3. McLaughlin and Sachs, "Poverty in Female Headed Households" in Rural Sociology, 1990, p.292.
4. Armstrong, Pat and Hugh Armstrong, The Double Ghetto, p.56.
5. Government of British Columbia. Ministry of Social Services. Programs for Independence Policy and Procedures Manual. Vol.1 (Victoria, 1989).
6. National Council of Welfare. Welfare in Canada: The Tangled Safety Net. Ministry of Supply and Services. Canada: (November 1987), p.94.
7. National Council of Welfare. Women and Poverty Revisited, p.69.
8. Ibid, p.72.
9. A single mother, Susan Thibaudeau, took Revenue Canada to the Federal Court challenging that it is discriminatory to tax her child support income. Although this court ruled in her favour in February 1994, Revenue Canada has appealed to the Supreme Court and to-date a decision has not been made. (Sources: Revenue Canada, SCOPE Information, and the National Action Committee on the Status of Women).
10. Richardson, James C. et al. Divorce and Family Mediation Research Study in Three Canadian Cities. Department of Justice Canada. Ottawa: 1988, p. 137-140.
11. See Ministry of Social Services. GAIN Regulations, Section 13.3 (B.C. Reg.456/92 s.4 amended 1993) in Programs for Independence Policy and Procedures Manual, Consolidated December 22, 1993 (Victoria).
12. National Council of Welfare. Welfare in Canada. p.16.
13. Clark, Susan. Mothers and Children: One Decade Later. Nova Scotia Department of Community Services. Halifax: 1991.

CHAPTER FIVE: IMPLICATIONS FOR POLICY

Proposed federal reforms to three social programs - Unemployment Insurance (UI) system, funding for post-secondary education and the Canada Assistance Plan (CAP) - are discussed with regards to their likely impact on the provinces' welfare systems, and especially on poor single mothers on welfare. At the time of writing this chapter, proposed restructuring of the social security system has not been finalized. Many discussions and debates concerning the impact of changes on different groups are being carried out among politicians, anti-poverty groups, women's groups, unions and Canadians in general.¹

Reforming the social security system in Canada will not eliminate poverty because poor people do not at present get much money directly from the federal government but they benefit from government-sponsored programs which enable them to improve their lives. The federal government's reasoning behind reforming social security programs is that they are oriented towards income support rather than towards securing long-term attachment to the work force. Thus, proponents for a reform of the social security system argue that the primary aim of the reform process is to "help people get and keep jobs".² However, the approach is problematic when viewed in light of the situation of single mothers on welfare because not many of these women will experience a rise in their living standards working for pay. Although some single mothers on welfare may

enter the job market, the majority of these women will enter service sector jobs, part-time jobs and temporary jobs where the pay is low and other benefits almost non-existent.

Reforming Unemployment Insurance

The main problems cited as reasons for reforming the UI system are that the system wastes money and keeps people dependent. In attempts to save money the Liberal government introduced cost-saving measures which saw UI claimants getting reduced income and benefits. The 1994 federal budget included measures which immediately cut unemployment insurance spending by \$2.4 billion dollars with the possibility of more reduction when the overall social security reform is fully in place in early 1995.³ The government has proposed two approaches to changing the existing UI system which would reduce the amount of money that is currently spent on support for unemployed workers.

The first approach would simply be to tighten eligibility requirements and benefits for everyone.⁴ Although eligibility criteria are presented as proposed changes, some aspects of this measure have already been implemented.⁵ For example, since July 1994 claimants with incomes over \$370 weekly (when employed) are getting a lower benefit rate than claimants with lower earnings. Additionally, laid-off workers and people who lose their jobs through no fault of their own, must be willing to take any job available (whether it is in their field or not), or they could lose their rights to receive unemployment insurance benefits. People who are dismissed from jobs or quit their jobs, are not

eligible for UI benefits unless the UI officer finds "just cause" for them not continuing a particular job.

Under the existing UI system, many people find it difficult to access benefits and the rates are much lower than they were in 1992. In 1992 an unemployed worker whose previous weekly earnings were \$375 could get UI benefits of 60 per cent of his/her earnings for approximately 52 weeks. In 1994 this same claimant can only receive 55 per cent of his/her previous income and the maximum benefit period is less than one year. Additionally, benefits are conditional, depending on employment rate in the region, willingness to work at an alternative job, reason for being unemployed, and willingness to relocate. Unemployed workers are finding it more difficult to access UI benefits now than their counterparts in 1992.

The other approach outlined for reforming the existing UI system is to introduce a two-tier system which would see UI claimants separated in two distinct groups depending on their attachment to the work force. On one level a basic insurance program would be implemented for infrequent claimants (people who have less than three claims in a five year period). People who apply for sick benefits, adoption and parental leave would be eligible for basic insurance which would also have a higher benefit rate than the tier for frequent claimers.

The second level, adjustment insurance or Supplementary Employment Insurance, is designed for frequent UI users (people who apply for UI three or more times in a five year period). This second tier would have lower benefit rates than the

basic insurance and claimants in this category would also be given "active assistance in finding a job".⁶ Claimants under the adjustment insurance category would only receive active income support which means that their UI benefits will be conditional upon retraining and/or taking alternative jobs.

Will a two-tier UI system benefit poor unemployed workers?

A longitudinal study (1971-1989) by Miles Corak on the incidence of repeat participation in the UI system, found that there were "distinct seasonal, regional, and industrial patterns of repeat use".⁷ Significant to this finding was the fact that over 80 per cent of all claimants in any given year were repeat users experiencing their fifth or more claim. Also, gender was an important variable influencing repetition, especially relating to females in manufacturing industries who had a higher rate of repeat use over the short-term than any other groups of claimants.⁸

The implications of the study are not clear with regards to future UI policy. While Corak argues that there is some evidence to support the notion of a two-tier unemployment system--active benefits for frequent UI claimants and passive income support for infrequent users--his findings are not conclusive as to whether or not such restructuring would affect repeat patterns. In fact he suggests that "restricting the generosity of the program [UI] will most likely only make claimants poorer without changing their tendency to make repeated use of the program".⁹

The study cautions against interpreting patterns of repeat UI use as suggestive of state induced incentives for employment. Rather, it recognizes that a number of variables (including gender) influence repetition. Corak noted that people collect UI because they are unemployed, they don't become unemployed to rely on UI. It very interesting to note that while the government propositions for UI restructuring support a two-tier UI system, they have no conclusive study indicating that such approach will in fact reduce the probability of repeat claims.

The federal government's proposal for reforming UI supports a victim-blaming ideology where unemployed workers are seen as responsible for causing their unemployed status. For the most part, the two-tier method of delivering UI benefits shifts the responsibilities for financing and ensuring a cost-efficient UI system from government and businesses onto poor unemployed people, especially those with temporary jobs. Women who work temporarily in low-pay manufacturing and seasonal jobs will be punished most severely by the implementation of a two-tier UI system. These women would receive lower benefit rates than people who work at more stable jobs when employed and who would be classified as infrequent claimers.

To date, some of the measures to reform the UI system are not aimed at reducing the amount of money the government actually pays out, but at redirecting who the money is paid to. For example, as part of restructuring the employment development services, which is aimed at helping people find and keep jobs, the federal government initiated a pilot project to encourage training in the fall of 1994. Under this project

approximately 50,000 UI claimants who need experience and training would receive on-the-job training from employers, and would have part of their wages paid by the UI system. In essence employers benefit by having the government subsidized them for hiring unemployed workers.

The government's rationale for reducing UI benefits and subsidizing employment development services is that employers could result in lower premiums which would encourage them to create more jobs. However, such an approach to reforming UI assumes that employers are committed to the government's agenda of full--employment.

Yet at the same time the government recognizes that "some employers plan their work schedules around UI programs".¹⁰ These employers hire workers only on a temporary basis for the period that workers need to qualify for UI benefits and then lay them off. This revolving cycle only benefits the employer while exploiting workers and the UI system. Employers who hire temporary workers benefit because they are not required to provide extended benefits (sick leave, dental, medical) for temporary workers.

Critics of the current proposals for UI reform argue that the federal government has initiated a reform process in the interest of supporting business and which undermines the interest of unemployed poor people. The National Action Committee on the Status of Women argues that "these programs are basically a cheap labour strategy".

Further, it argues that issues of gender and poverty are intertwined in the way that the government is attempting to restructure income security through forcing people to work

for benefits. "Canada has had only one effective system of income security: the wages and benefits associated with good jobs [and] historically the good job was a male job."¹¹ While NAC agrees that restructuring of social programs might be an important process, they argue that an effective social policy must be "designed with a central commitment to eradicating poverty and to ending the inequality of women".

Criticisms from unions have not identified the implications of social policy in gender-specific terms, but they also challenge the government on the motives behind social security reforms. John Shields, president of the British Columbia Government Employees Union (BCGEU), suggests that the "review of social programs is clearly driven by financial issues". B.C. Federation of Labour president, Ken Georgetti, notes that the "debt was not created by workers, the poor or social programs". In his view, the major contributors to the national debt are "high interest rates, unemployment and an unfair tax system".¹² Though some argue that full-employment would solve the problems for the over-burdened UI system, many would agree that it is not up to the unemployed people to create full employment in the economy.

Proposed changes to the UI system suggests that the new system would not benefit poor unemployed people, and could increase poverty for single mothers on welfare because of possible overloading of the welfare system by people who do not qualify for UI. This could reduce welfare benefits for everyone. The introduction of a two-tier unemployment insurance system is motivated by economic factors: its primary purposes are to ensure that the system finances itself and to boost the private sector

economy. Poor people who are regarded as having "weak attachment" to the labour force (including women), will be penalized under the two-tier unemployment system. Additionally, in order for the second tier of the UI system (aimed at repeat users) to be effective, the criteria for income benefits would be similar to the qualifications for welfare since one of the goals of reforming the system is to ensure that able-bodied poor people cannot find a way to receive benefits without working.¹³

Women who work at low paying jobs, part-time employment and temporary jobs will receive lower benefits or no UI benefits--many poor unemployed workers will be forced onto the welfare payroll. The already burdened provincial welfare system in British Columbia might then, adapt harsh policies which could see single mothers on welfare losing their ability to make choices about staying home or being in the paid work force.

As discussed earlier (in chapters three and four) single mothers in Chilliwack identified inflexibility in policy surrounding paid work as one of the contributors to their poverty situation. If the proposed two-tier unemployment insurance system is implemented, the material conditions of these women's lives could get even worse. They could stay trapped in long-term poverty without opportunities to improve their lifestyle through finding desirable jobs, and/or upgrading their education.

Proposed Changes to Post-Secondary Education Funding

Established Programs Financing (EPF), which supports funding for post-secondary institutions, is cited by the government as an area in need of reform. The Federal Action Plan outlines three options for changing federal transfer payments to the provinces for post-secondary education. The three options are: terminate cash transfer payments in 1996; reduce cash transfers beginning in 1996; and phase out cash transfers more gradually. All three options are calling for drastic reduction or a complete end to federal funding to the provinces for post secondary education.

The new system of funding for post-secondary education would put the primary responsibilities for educational costs on the students. Students would need to borrow more money in order to cover tuition fees. With the phasing out of the existing system of funding, the government proposes to replace post-secondary funding under EPF with a four tiered system for student assistance which includes: grants for the most needy; loans for living costs; loans for tuition; and the use of personal and family resources for higher education. The fourth funding option would see more affluent families benefiting from tax breaks by financing higher education for themselves or their children. Poor families do not have resources, thus they could not benefit from this policy option.

The federal government reform committee suggests that the new approach to funding for post-secondary education will preserve and broaden access for everyone who wishes to study.¹⁴ But many poor people who would normally attend university under the existing system will not be able to access such institutions. Proposed policy

changes give no explanation as to how poor students, especially single mothers, would access funding for post-secondary studies except that the most needy students will have access to grants. Of real concern to this group is the problem of how the reformed system would use the most needy criteria in providing grants. Would a single mother on welfare be considered among the most needy for the purpose of grants, given she already has access to money for basic living from government sources?

If loan options are the only ones open to poor single mothers, many single mothers on welfare who would like to pursue higher education as their escape from poverty could see that route blocked because they do not want to be responsible for substantial loan debts upon leaving university or college. Some single mothers in the Chilliwack study cited concern for huge student loans as the main reason stopping them from attending college or university.

The average debt load will also increase if proposed changes are implemented: "College and University students could face debts of up to \$80,000 when they graduate".¹⁵ The restructuring of funding for post-secondary education alludes to the possibility of introducing an income contingent loan repayment plan (ICLRP) for students.¹⁶ ICLRP repayment plan is "based on the borrower's ability to repay [student loans] given his or her income level".¹⁷ A major problem with ICLRP is that "loans will start accumulating interest equal to prime plus [an additional] cost of borrowing from the day the loan is assumed".¹⁸

If proposed changes to policy governing funding to post-secondary were adopted, it would likely reinforce long-term poverty. The restructuring and/or reduction to funding for post-secondary education will see poor people barred from colleges and universities because they cannot afford to pay high tuition. For those who chose to borrow money for their education they will face long-term debt by having to repay huge loans and will remain poor even with an education. Social policy reforms which reduce transfer funding for post-secondary education will have direct implications for single mothers on welfare. Single mothers for the most part would likely not be able to make enough money to meet their financial obligations for a family (day care, children's recreational activities and household costs) and repay huge loans.

Proposed changes to transfer payments for post-secondary education are very short-sighted. While immediate short-term goals of reducing the national debt may be realized by the government in power, by making drastic cuts to education funding, over the long-term poor people's ability to change their poverty situation will be reduced. Many poor single mothers will be forced to remain on welfare without educational opportunities to improve their lives.

Redefining Social Welfare by Reforming CAP

The liberal government believes that the "best social security is having a job".¹⁹ The reform process proposes short-term restructuring of Canada Assistance Plan (CAP) for social services and welfare by making the rules more "flexible". A long-term option is

a complete phasing out of CAP and replacing it with a Guaranteed Annual Income (GAI) which would provide a basic income for families whether they are poor or not.²⁰

Another proposed alternative to CAP restructuring is the introduction of "block funding" to provinces which would enable them to pay for social services and welfare. This new approach to CAP funding would be made to the provinces without the conditions and protection available to poor people under the existing CAP agreement. Currently CAP protects poor people from having to work for welfare benefits (workfare). With the new block funding approach, provinces would be able to administer welfare benefits any way they chose without any jurisdiction from the federal government. The implications of the removal of protection offered under CAP guidelines, such as not having to work for benefits, could be devastating for poor people who rely on welfare.

For example, recently Alberta implemented the Alberta Community Employment project (ACE) which paid welfare recipients \$6.00 per hour for a six month period to work at numerous places throughout the province. Welfare recipients selected for employment must report to the jobs assigned. If these recipients refuse to work at the jobs they are given they lose their rights to welfare benefits. And in Newfoundland, ex-fishers get a government benefit cheque of about \$200 to \$382 a week. But in order to receive the cheques people must participate in training, upgrading or work on various projects.²¹ Though Alberta and Newfoundland have both introduced workfare, which is contradictory to the terms of CAP funding for that province, the minister in charge of welfare has refused to enforce the CAP Act in these provinces.

Will workfare benefit poor people in Canada?

Forcing people on welfare to work for their benefits has not proven to be productive nor beneficial to either recipients or government. Donna Harinda argues in her article "Targeting Women for Participation in Work Programs: Lessons from the U.S." that workfare is used as social control and primarily serves to keep women poor. She notes that "much of the debate around welfare reform centres on reducing government expenditures, returning as many adults as possible to the labour force and increasing the amount of wages from employment earned by recipients".²² In the U.S. welfare dependency is reinforced by regulations which limit the ability of the recipient to leave welfare permanently. For example, welfare recipients in the U.S. lose a portion of their cash benefits when they enter paid labour and they also lose their medical benefits.

Other researchers found that in the U.S. workfare forces women into low paying jobs. Thus, they argue that a "punitive welfare system that stigmatizes recipients and forces them to participate in mandatory work programs results in people accepting employment at subsistence wages under conditions that may be harmful to workers' health and safety".²³ Additionally, in the U.S. citations, gender categories have also made a difference because jobs for men leaving welfare are often higher paying. Men are also given training programs geared towards getting them in skilled jobs which are higher paying, whereas women are steered into factories and service sector jobs.

Shirley Lord notes that although the Work Incentive Programs (WIN) has been the primary job training and job placement program for welfare recipients since 1967 in the U.S., the number of welfare recipients trained for jobs has been small. She suggests that women receiving welfare (AFDC - Aid to Families with Dependent Children) are not benefiting from work incentive programs. While work programs often require that recipients work for their welfare benefits in community jobs, it is believed that only about one percent of the total number of people who receive training and job placement under WIN program in 1985 were recipients of AFDC.²⁴ In her view, WIN typically registers hundreds of thousands of welfare mothers who end up doing nothing, since there is no work or training available through the program. Lord also suggest that workfare and all forms of mandatory work programs "fail because they are nothing more than seasonal and transient job placement programs that help meet the needs of capitalists for cheap labour".²⁵

It is true that existing Canadian social welfare programs differ from those in the U.S. system, however, proposed changes to welfare programs have similar characteristics to the work incentive programs in the U.S. The options for welfare recipients proposed under the social security reform process outlines that workfare is an alternative to creating and/or maintaining a welfare dependency structure. In 1993 the federal government, budgeted over \$800 millions for welfare experiments in British Columbia and New Brunswick. Such experiments included self-sufficiency projects for

single mothers on welfare to enable them to be in the work force instead of receiving welfare benefits while they remain at home and care for their children.

Anti-poverty groups identifies the 1993 self-sufficiency experiment projects as workfare. Further they note that "workfare not only demeans those who are forced to work as cheap labour but it hurts people with jobs as well". Workfare in essence promotes competition among poor people for the best of the low-paying jobs, while businesses are subsidized to hire those selected few. Under these projects women are given a limited time in which to find employment once they are selected in the self-sufficiency experiment and they can only work for three years at a job at the guaranteed wage.

Self-sufficiency and workfare projects for single mothers on welfare are very short-sighted. While in the short-term women selected for self-sufficiency projects will likely improve their standard of living, there is no guarantee that at the end of the contracted period these women will find permanent jobs--they will be forced to repeat the cycle on UI and welfare. These projects will not reduce poverty, rather employers are using these projects as a source of cheap labour.

Reduction or removal of CAP funding will reduce income for single mothers and less direct benefits such as child care, transportation and clothing subsidies for those who wish to be engaged in the labour force. Additionally, proposed restructuring of transfer payments will see the removal of CAP's guidelines for administering welfare. Provinces with a history of stringent welfare policies will be free to implement harsh

welfare policies and poor people will have no recourse. Unemployed single mothers on welfare in British Columbia could experience workfare as a reality, and be forced into the labour force.

Conclusions

In summary, federal social security reforms have significant implications for future welfare policy, and especially in light of provincial reforms of social assistance delivery which must take place as a result of changes at the national level. Proposed social policy will likely increase poverty, because poor people will have less access to resources to allow them to improve their standard of living.

Single mothers on welfare will experience extreme hardship and sink lower into poverty as a result of restructuring and major cuts to unemployment insurance, CAP funding, and funding for post-secondary education. Single mothers on welfare in British Columbia will no doubt experience reduction in benefits because the province will have less money to spend on welfare services.

The results from this particular study involving single mothers on welfare in Chilliwack show that their poverty is caused by difficult life circumstances and is reinforced by many complicated elements. Single mothers' poverty is reinforced by numerous factors including biased tax laws that favour the non-custodial parent; unfair family laws governing child support awards and enforcement where awards are made; inadequacies in government support services which would enable single mothers to be involved in the work force and educational up-grading; lack of financial aid from the government to help them complete post-secondary studies and achieve career objectives; and difficulties single mothers have in dealing with the welfare system.

The findings also suggest that the approach to reducing poverty among this group is not as simple as putting all single mothers back into the work force. Though some single mothers would like to be in the work force, others enjoy the work they do at home and have no immediate plans to leave their homes. The results point strongly to the need for more flexibility in British Columbia's welfare policy for single mothers.

However, by focusing on the factors identified in the study as reinforcing poverty for many single mothers on welfare, the provincial government can guarantee improvement of living standards for this group by granting them more choices. Women on welfare need to be empowered to make choices about whether they want to work at home--motherwork and housework--or outside the home in paid work. However, until value is assigned to work done in the private sphere by women, we can expect to see continued invalidation of the important role that single mothers on welfare play in society.

NOTES

1. Because proposed changes--except for partial implementations in the UI system--are not yet in place it is somewhat difficult to anticipate exactly to what extent proposed changes being debated will be implemented.
2. Agenda: Job and Growth: Improving Social Security in Canada (Discussion Paper Summary), Human Resources Development, Canada: October, 1994, p.5; "Social Security Reform" (Draft), Ottawa, 1994, p.5.
3. Agenda: Jobs and Growth, p.6.
4. Ibid, p.13.
5. Because of the huge reduction for UI spending (\$2.4 billion) in the 1994 national budget, actual reform of the UI system has already started with changes to eligibility criteria and reduction in benefit rates and length of time on UI.
6. "Directions for Reform: Employment" in Social Security Reform (Draft for Discussion), Ottawa, P.18-24; Agenda: Job and Growth, p.13.
7. Corak, Miles. "Unemployment Insurance Once Again: The Incidence of Repeat Participation in the Canadian UI Program" in Canadian Public Policy. V.19 (2) June 1993, p.163.
8. Ibid, p.163.
9. Ibid, p.171.
10. Agenda: Job and Growth, p.13.
11. NAC, "Canada's Income Security System" and "Women's Groups Agree to Basic Principles for Social Policy Review". Toronto (October 1994).
12. "Unions protest Liberals' plans to slash social programs" in The Provincial, Vol. 42, No.8, December 1994, p.1.
13. Social Security Reform (Draft for Discussion), p.22.
14. Agenda: Job and Growth, p.17-18.

15. Quote from the president of the College Institute Educators Association, Kathy Conroy, "Leaked Paper Means Bad News for Students" in The Long Haul, Volume 1, Issue 5, July 1994, p.1.
16. Income contingent repayment plans have been implemented in New Zealand and Australia.
17. Agenda: Job and Growth, p.18.
18. Bulletin "Higher Education And the Social Policy Review: Facts and Effects", (January 1995), CUPE 2396, Vancouver.
19. _____, p.10
20. Ibid, p.20.
21. Swanson, Jean. "Workfare Hurts People with Jobs" in The Long Haul, October 1994, Vancouver, p.7.
22. Harinda, Donna. "Targeting Women for Participation in Work Programs: Lessons from the U.S." in Canadian Review of Social Policy, No.33, 1994, p.1-2.
23. Ibid, p.2.
24. Lord, Shirley. Social Welfare and the Feminization of Poverty. Garland Publishing, Inc. New York: 1993, p. 63.
25. Ibid, p.63.

BIBLIOGRAPHY

- Abowitz, Deborah A. "Data Indicate the Feminization of Poverty in Canada, Too" in Sociology and Social Research. vol.70, no.3, 1986.
- Adams, Ian. The Poverty Wall. McClelland Stewart Limited. Toronto: 1970.
- Adams, Ian, William Cameron, Brian Hill and Peter Penz. The Real Poverty Report. M.G. Hurtig Limited. Edmonton: 1971.
- Alfred, Diane. Labour Market Paper: Women. Employment and Immigration Canada, Economic Services Branch. B.C./Yukon Territory Region: December 1989.
- Andrew, Caroline, "Women and the Welfare State," in Canadian Journal of Political Science. XVII (December 4, 1984), p. 667-683.
- Armstrong, Pat and Hugh Armstrong. Theorizing Women's Work. Garamond Press. Toronto: 1990
- Armstrong, Pat and Hugh Armstrong. "Political Economy and the Household: Rejecting Separate Spheres" in Studies in Political Economy 17 (Summer 1985), p. 167-177.
- Armstrong, Pat and Hugh Armstrong. The Double Ghetto: Canadian Women and Their Segregated Work. McClelland and Stewart. Toronto: 1984
- B.C. Women's Program. Single Parent Families in British Columbia: Focus on Women. October 1985.
- Baxter, Sheila. No Way to Live: Poor Women Speak Out. New Star Books. Vancouver: 1988.
- Baxter, Sheila. Under the Viaduct: Homeless in Beautiful B.C. New Star Books. Vancouver: 1991.
- Bell-Lowther, Erica. "World Feminization of Poverty: A Conference Report," in The Social Worker, Vol. 53, No.2 (Summer 1985).
- Benston, Margaret, "The Political Economy of Women's Liberation," Monthly Review. XXI No 4,(September 1969)

- Boyd, Monica. "The Social Demography of Divorce in Canada," in Marriage, and Divorce in Canada, p. 331. ed. K. Ishwaran. Methuen. Toronto: 1983.
- Bowles, Gloria and R.D. Klein (eds.). Theories of Women's Studies. Routledge & Kegan Paul. London: 1983
- Boulet,, Jac-Andre, and Lavel Lavallee. The Changing Economic Status of Women. Ministry of Supply and Services Canada. Canadian Government Printing Centre. Ottawa: 1984.
- Burt, Sandra, Lorraine Code, and Lindsay Dorney (eds.). Changing Patterns: Women in Canada. McClelland & Stewart Inc. Toronto: 1988.
- Campbell, Maria. Halfbreed. McClelland and Stewart Limited. Toronto: 1977.
- Cameron, Sandy. Poverty in B.C. Resource Unit Committee, B.C. Teachers' Federation. Vancouver. June 1987.
- Canada. Statistics Canada. Women in Canada: A Statistical Report. Ottawa: 1985.
- Canadian Advisory Council on the Status of Women. Planning Our Future: Do we have to be poor? Ottawa: 1986
- Clague, Michael. Social Welfare in B.C: An Historical Overview. (Draft) February, 1981.
- Clague, Michael, Robert Dill, Brian Warf, and Roop Seebaran. Reforming Human Services: The Experience of the Community Resource Board of B.C. UBC Press. Vancouver: 1984.
- Clark, Susan. Mothers and Children: One Decade Later. Nova Scotia Department of Community Services. Halifax: 1991.
- Cohen, Marjorie Griffin. Free Trade and the Future of Women's Work. Garamond Press and the Canadian Centre for Policy Alternatives. Toronto: 1988.
- Cohen, Marjorie. "Women and Poverty/Femmes et pauvrete," (book review) Resources for Feminist Research XIV, 3 (November 1985) p. 68-69.
- Committee on Government Operations. Opportunities For Self-Sufficiency For Women in Poverty: Twenty-Fifth Report. U.S. Government Printing Office. October 1979.

Connelly, M. Patricia. Last Hired:First Fired. The Women's Press. Toronto: 1978

Deringer, C. Ingrid. Women's Experiences of Myalgic Encephalomyelitis/Chronic Fatigue Syndrome. (M.A. Thesis). Simon Fraser University. June, 1992.

Doeringer, P. and M. Piore. Internal Labour Markets and Manpower Analysis. D.C. Heath. Lexington: 1971

Dulude, Louise. Love, Marriage and Money: An Analysis of Financial Relations Between the Spouses. The Canadian Advisory Council on the Status of Women. Ottawa: 1984.

Eichler, Margrit. "The Relationship Between Sexist, Non-Sexist, Women-Centered and Feminist Research in the Social Sciences," in Greta Hofmann Nemiroff (ed.). Women and Men. Fitzhenry and Whiteside. Toronto: 1987.

Eichler, Margrit. Families in Canada Today: Recent Changes and Their Policy Consequences. Gage. Toronto: 1983.

Evans, Patricia M. and Eilene L. McIntyre, "Welfare, Work Incentives, and the Single Mother: An Interprovincial Comparison" in Jacqueline S. Ismael (ed.). The Canadian State: Evolution and Transition. The University of Alberta Press. Alberta: 1987.

Fox, Bonnie. "Women's Double Work Day: Twentieth Century Changes in the Reproduction of Daily Life" in Bonnie Fox (ed.) Hidden in the Household: Women's Domestic Labour under Capitalism. The Women's Press. Toronto: 1980

Galbriath, John Kenneth. The Affluent Society. New American Library. New York: 1958.

Gelpi, Barbara, Nancy Hartsock, Clara Nowak and Myra Strober (eds). Women and Poverty. The University of Chicago Press. Chicago: 1986.

Government of British Columbia. Ministry of Social Services. Programs for Independence Policy and Procedures Manual. Vol.1 (Victoria, 1989).

Guest, Dennis. The Emergence of Social Security in Canada. University of British Columbia Press. Vancouver: 1980.

- Gunderson, Morley and Leon Muszynski (with Jennifer Keck). Women and Labour Market Poverty. Canadian Advisory Council on the Status of Women. Ottawa: June 1990
- Gunderson, Morley, "Work Patterns," in Gail A. Cook (ed.). Opportunities for Choice. Statistics Canada, in cooperation with C.D. Howe Research Institute. Ottawa: 1976.
- Hamilton, Roberta and Michele Barret (eds.). The Politics of Diversity. Book Center Inc. Montreal: 1986
- Himmelfarb, Gertrude. The Idea of Poverty. Alfred A. Knope, Inc. New York: 1984.
- James, Dorothy B. Poverty, Politics, and Change. Prentice-Hall, Inc. New Jersey: 1972.
- Kammerman, Sheila B. "Women, Children, and Poverty: Public Policies and Female-headed Families in Industrialized Countries" in Women and Poverty. Barbara C. Gelpi, Nancy Harsock, Clare C. Novak, and Myra H. Strober. University of Chicago Press. Chicago: 1984.
- Katz, Michael B. The Undeserving Poor: From the War on Poverty to the War on Welfare. Pantheon Books. New York: 1990.
- Kirby, Sandra and Kate McKenna. Experience, Research, Social Change: Methods from the Margins. Garamond Press. Toronto: 1989.
- Lederer, K.M. The Nature of Poverty: An Interpretative Review of Poverty Studies, with Special Reference to Canada. Human Resources Research Council. March 1972.
- Luxton, Meg. "Two Hands for the Clock: Changing Patterns in the Gendered Division of Labour in the Home" in Through the Kitchen Window: The Politics of Home and Family. Garamond Press. Toronto: 1986, p. 25-34.
- Luxton, Meg. More than a Labour of Love: Three Generation of Women's Work in the Home. The Women's Press. Toronto: 1980.
- MacDonnel, Susan. Vulnerable Mothers, Vulnerable Children: A Follow-up study of Unmarried Mothers who kept their children. Policy Planning and Research Division. Nova Scotia Department of Social Services. Halifax: 1981.

McFeely, Tom. "Work, Welfare and Morality: Can B.C. Afford Stay-at-Home Single Moms?" in B.C. Report 2. No. 15 (D 10), 1990. p.8-9.

McKie, D.C., B. Prentice and P. Reed. Divorce: Law and The Family in Canada. Ottawa: 1983.

McLaughlin and Sachs. "Poverty in Female Headed Households" in Rural Sociology. Vol. 53. 1988.

Mackie, D.C., B. Prentice and P. Reed. Divorce: Family Law in Canada. Ottawa: 1983

Methot, Suzanne. "Low Income in Canada" in Canadian Social Trends. Spring, 1987.

Miller, Dorothy C. "Feminist Theory and Social Policy or Why is Welfare So Hard to Reform?" Journal of Sociology and Social Welfare, vol. 12 No. 4, 1985.

Ng, Roxanna, "The Social Construction of Immigrant Women in Canada," in Roberta Hamilton and Michele Barrett (eds.). The Politics of Diversity. Book Center Inc. Montreal: 1986.

National Council of Welfare. Jobs and Poverty: A Report by the National Council of Welfare on Canada's Working Poor. Ottawa 1977.

National Council of Welfare. Poverty Profile 1988. Ottawa: 1988

National Council of Welfare. Welfare in Canada: The Tangled Safety Net. Ottawa: 1987.

National Council of Welfare. Women and Poverty. Ottawa: 1979.

National Council of Welfare. Women and Poverty Revisited. Ottawa: (Summer 1990)

Nielsen, Joyce McCarl (eds.). Feminist Research Methods: Exemplary Readings in the Social Sciences. Westview Press Inc. Boulder, San Francisco, & London. 1990

Northrop, Emily M. "The Feminization of Poverty: The Demographic Factor and The Composition of Economic Growth" in Journal of Economic Issues. Vol. XXIV No. 1 (March 1990).

- Oakley, Ann. "Interviewing Women: A Contradiction in Terms" in Helen Roberts (ed.) Doing Feminist Research. Routledge & Kegan Paul. London: 1981
- Ontario Social Assistance Review Committee. Transitions. Queen's Printer. Toronto: 1988.
- Pearce, Diana. "The Feminization of Poverty: Women, Work, and Welfare" in Urban and Social Change Review. Vol.2 No. 1 & 2, 1978.
- Peitchinis, Stephen. Women at Work: Discrimination and Response. McClelland and Stewart. Toronto: 1989.
- Reinharzm Shulamit "Experiential Analysis: A Contribution to Feminist Research" in G. Bowles and R. D. Klein (eds.) Theories in Women's Studies. Routledge Kegan & Paul. London: 1983
- Roberts, Helen (ed.). Doing Feminist Research. Routledge & Kegan Paul. London: 1981
- Robin, Philip K. "Child Support, Welfare Dependency, and Poverty" in The American Economic Review. Vol. 76, No. 4 (September 1986)
- Sarlo, Christopher. Poverty in Canada. The Fraser Institute. Vancouver: 1992.
- Schlesinger, Benjamin. What About Poverty in Canada. (2nd. ed.). Guidance Centre, Faculty of Education. University of Toronto. Toronto: 1982.
- Scott, Hilda. Working Your Way to the Bottom: The Feminization of Poverty. Pandora Press. London and Boston: 1984.
- Sheffe, Norman. Poverty. McGraw-Hill Company or Canada Limited. Toronto: 1970.
- Sloss, Elizabeth (ed.). Family Law in Canada: New Direction. Canadian Advisory Council on the Status of Women. Ottawa: 1985.
- Smith, Dorothy E. "Institutional Ethnography: A Feminist Sociology" in Resources for Feminist Research. 15 (1 March 1986).
- Social Security Research. The Definition and Measurement of Poverty. (Papers and Report of a Seminar sponsored by DHSS and organised by the Policy Studies Institute Department of Health and Social Security. London:1979
- Taylor, Rupert. "Poverty and The Single-Parent" in Canada and the World. 53 No. 6 February 1988.

Townsend, Peter, "The Meaning of Poverty" British Journal of Sociology,
(March, 1962.

Women's Programs, Women and Economic Hard Times. Division of University
Extension. Victoria. 1984

APPENDIX "A"SCREENING LETTER

April 13, 1992

Hello,

I am looking for participants for a research study as part of my Master's thesis in Women's Studies at Simon Fraser University. I am interested in the area of women and poverty, especially the experiences of single mothers. I am a single mother myself and I believe that single mothers who rely on social assistance (welfare) as their primary source of income experience poverty on more levels than other women in our society. Also, because a single mother must take care of her family - physically, emotionally and financially - she is trapped.

In researching poverty among single mothers, I plan to focus my attention on women in the Chilliwack area. The study will consist of one written questionnaire and one recorded interview. Both interviews will be conducted in your home or at a mutually agreed upon location.

If you are interested in participating in such a study, and if you are a single mother living with your children and without a partner, please complete the attached form and return it to me or leave it in a sealed envelope at Open Door (self-addressed envelope attached). You will be contacted by phone or letter within two weeks to discuss the research project in details. I will ensure that the information given to me is kept confidential.

Sincerely,

Monica Buchanan
Graduate Student, Women's Studies
Simon Fraser University

NAME:

ADDRESS:

TELEPHONE:

MARITAL STATUS (divorce, separated, never-married):

ARE YOU EMPLOYED OUTSIDE YOUR HOME?

ARE YOU RECEIVING SOCIAL ASSISTANCE?

ARE YOU A SINGLE PARENT?

IS YOUR CHILD/CHILDREN LIVING WITH YOU?

APPENDIX "B"

CONSENT TO PARTICIPATE IN RESEARCH

I, _____, agree that I will participate in the research study being carried out by Monica Buchanan as part of her masters thesis in Women,s Studies at Simon Fraser University, supervised by Dr. Marjorie Cohen.

I understand that my involvement is voluntary and that I may discontinueat any time. My identity will be protected by the use of a pseudonym selected by me prior to interviews. I further understand that information given to the researcher may be used in the thesis project.

Signature: _____

Date: _____

Should you have any questions or concerns regarding your involvement in this study please feel free to contact Monica Buchanan at 937-7019 or my supervisor, Dr. Marjorie Cohen at Simon Fraser University 291-5843.

APPENDIX "C"**QUESTIONNAIRE (TO BE COMPLETED BY PARTICIPANT)****FAMILY COMPOSITION**

1. How many children do you have?
2. What are the ages of your children?
3. Are your children living with you?
4. Do you have joint custody or sole custody of your children?
If joint custody, do the child/children spend half-time with their father?
5. How often does he care for the child/children?

PARENTING

1. Is your child/children's father involved in parenting?
If "no", do you parent with another adult?

2. Do you get a break/relief from caring for your child/children?
3. Do you spend your break from your child/children working /on errands /relaxing socializing friends?
4. Are there community services available to you to assist you with parenting (parenting classes /community drop-ins /home support workers)?
5. Do you use such community services?

CHILD CARE

1. What type of child care services do you have available to you?
2. Could you put your child/children in a licensed child care centre if you wanted/needed to?
3. If you use external child care services, do you pay for your own child care or do you receive government subsidies?
4. Do you qualify for government child care subsidies.

HOUSING

1. Do you own or rent your home?
2. If own, do you have a mortgage?
3. Do you share accommodation with another adult?
Is this adult also a single mother?
4. What amount of your monthly income is spent on rent or mortgage?
5. What amount is spent on utilities (heat, electricity, phone, cable, water)?

TRANSPORTATION

1. Do you own a car?
2. Do you use public transportation to get around in Chilliwack?
3. Are the buses frequent? If "no" how often do they run?

4. Could you use the bus to get to and from work?

WORK

1. Do you work outside your home?
2. If "yes" do you work part-time or full-time?
3. How often do you work (hours per day; days per week; weeks per month, etc)?
4. What type of work are you involved in?

INCOME INFORMATION

1. Do you have a court order for child support?
2. Do you receive child support from your ex-spouse?
3. Do you receive all of your monthly income comes from GAIN (welfare)?
4. If "no", how much of your monthly income is from child support? How much from paid work?

5. Do you receive income from any other source?

How much of your monthly income does `other' source represent?

ADDITIONAL PERSONAL INFORMATION

1. What is your education level (university; college; grade 12; grade 9 - 11; less than grade 9).

2. What is your racial/ethnic background (caucasian; native; african; asian; south asian; other).

3. Are you an immigrant to Canada?

If "yes" how long have you been living in Canada?

4. Do you feel your relationship MSSH workers is determined by your racial and/or ethnic background, i.e do you feel you are treated any differently than other single mothers on welfare?

5. What age group do you fall into (under 20 years; between 20 and 30; between 30 and 40; over 40)

6. **Were you legally married or lived in a legally recognized common-law relationship?**

APPENDIX "D"

Appendix D presents statistical analysis of factual information of the study group. Information was collected during the first interview by way of a questionnaire.

TABLE D:1

Age of Mothers:	Numbers	Percentage
Under 20	0	0.00
20 - 30	9	60.00
30 - 40	5	33.33
Over 40	<u>1</u>	<u>6.67</u>
TOTAL	15	100.00

TABLE D:2

Educational Attainment:	Numbers	Percentage
Some College/University	3	20.0
Grade 12	9	60.0
Grade 9 - 11	3	20.0
Less than grade 9	<u>0</u>	<u>0.0</u>
TOTAL	15	100.0

ADDITIONAL INFORMATION

- * **FAMILY COMPOSITION:** The Average Number was 2, with average age being 5 years.
- # **INVOLVEMENT IN PAID WORK:** 20 percent of the women interviewed work part-time outside the home, while 80 percent stayed home full-time.
- & **INCOME SOURCE:** 60 percent of the mothers relied on welfare for

their total monthly income; while 40 percent get some child support ranging from \$100 to \$500 (with the average being \$275).