"Welcome to my Life"
The Experiences of Single Mothers who are the Recipients of Multiple State Provided Benefits.

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Abstract

This research takes the lens of social reproduction as a starting point for an examination of the effects of recent social welfare reforms on the lives of single mothers. As the cumulative effects of diminishing state provided benefits take hold, tensions are heightened as single mothers internalize the insecurity of earning an income in a capitalist labour market, while trying to carry out all that is involved in social reproduction with inadequate means of survival. Through interviewing single mothers who are the recipients of multiple state provided benefits (social assistance, student loans, subsidized housing and subsidized childcare), this thesis illuminates the continued regulation of women in an effort to assure that social reproduction is occurring at the lowest cost possible. State provided benefits are set up in such a way that it is near impossible for single mothers to make ends meet without entering the labour force or entering into co-residential relationships. This push towards the labour force and/or marriage via punitive welfare policies illuminates the devaluation of the labour that is done at home. Through interviewing 5 single mothers, I will demonstrate the extensive labour that goes into maintaining their households. In addition 4 case managers are interviewed. The employees of social assistance, subsidized housing, subsidized childcare and student loans, have much agency in deeming who is worthy of receiving benefits. The employees of these agencies have the ability to make these women's lives easier or more complicated by how the workers interpret the policy regulations.

Social policies are of paramount importance in the quest for women's equality and thus have consequences for how women's daily lives are organized. The rules and regulations that govern the individual policies are complex and bureaucratic and have implications for the ways in which women must organize their lives in order to survive. The shifts in social policy have been guided by neo-liberal assumptions with a focus on individual responsibility and a market-modeled welfare state. The caring work that is involved in raising children to be productive in a capitalist society is ignored or devalued in current policies. The emphasis in each policy is on getting women who receive benefits into the paid work force, with little facilitation or investment into the caring work these women do on a daily basis that in turn supports capitalism. Policies, such as social assistance, subsidized housing, subsidized childcare and student loans, are set up in such a way that ignores the reality of women's day-to-day lives and devalues the necessary work done at home. It takes an abundance of labour and strategizing for women to seek out necessary means of survival, labour that is amplified when a woman is dealing with multiple state provided benefits.
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Chapter One
Introduction

The aim of this research is to explore the experiences of single mothers who receive two or more of the state provided benefits that are the focus of this study (social assistance, childcare subsidy, housing subsidy, and student loans). Via qualitative interviews with single mothers as well as case workers and analysis of legislation and regulations, I argue that the social policies considered in this study are structured so that they ignore, devalue and actively undermine social reproduction. I find that receiving multiple state provided benefits proves to be labour intensive, compounding and intensifying the labour involved in daily and generational social reproduction. The support personnel that these women come into contact with affect the amount of labour that a single mother must complete daily. Furthermore, all of the labour that goes into social reproduction is subject to increased surveillance by numerous individuals. Researchers continue to use the term social reproduction differently and thus there has not been one consistent definition. For the purposes of this study, I follow the definition utilized by Kate Bezanson (2006a) in that “social reproduction involves a range of activities, behaviours, responsibilities and relationships that ensure the daily and generational social, emotional, moral and physical reproduction of people”.

My research stems from my own personal biography and my experiences with state provided benefits. My decision to pursue a university degree was perhaps one of the most uninformed decisions that I have ever made. The decision was a result of

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1 For examples see Bezanson, 2005; Braedley, 2006; Cameron, 2006; Elson, 1998; Ferguson, 1999; Luxton, 2005; Picchio, 1992; Ursel, 1992; Zaretsky, 1986.
of a conversation I had with my then partner's sister (a mother of four), who, at the
time, was working towards obtaining her law degree. I was complaining to her
about the horrendous hours I was forced to keep at work, as I was bartending at one
establishment and waitressing at another. She made a suggestion that has forever
altered my life. She insisted that school would be far less stressful than work in the
service sector, as I would qualify for an educational loan from the Ontario Student
Assistant Program (O.S.A.P.) and according to her I could make my own schedule
around my childcare needs. Being naïve to the policies and procedures that dictate
the process of obtaining a university degree, I applied to my local university five
days later. I started university in September 1999, completely unaware of the
impact that state provided benefits would have on my daily existence.

The following five years have brought about many changes to my life.
Another child born in the middle of my third year of university studies, and a
separation from my partner occurred at the beginning of my Master's program.
Being the mother of two children, someone's partner, as well as a university student,
I faced many barriers to the successful completion of my undergraduate degree. I
became, and continue to be, frustrated with the number of formal structures (the
policies and procedures of academia, student loans, and childcare subsidy) that
organize my daily existence. My recent status as a single mother has added a new
dimension to my interactions with these structures. Through friendships at
university, and at my children's daycare, I came into contact with others whose lives
mirrored mine and who often articulate similar frustrations to the ones I had silently
endured.
Coming to the realization that there are many women who experience similar difficulties heightened my interest in researching the impact that social policy has on the lives of low-income single mothers. As part of my undergraduate thesis, I explored the strategies that women who are mothers and students used in order to finish their schoolwork, take care of their households, and manage their financial responsibilities. I found that the women in my study were often relying on more than one state provided benefit to make ends meet. An interest in exploring the effects on women's daily lives of interactions among multiple state provided benefits has fuelled this research.

Through my interviews from my previous study, I learned that many single mothers are regulated by numerous social policies on a daily basis. The women's life choices were limited due to the rules that must be adhered to in order to maintain their benefits (for example, the women could not have a partner living with them or they would lose access to funds). I came into contact with women who received student loans in order to finance their education and were using either childcare subsidy or housing subsidy in order to survive on the money allotted to them. Some of these same women were switching from student loans to social assistance in order to feed their children during the summer months. Thus, as this

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2 There is a large body of literature discussing the moral regulation of women. Authors such as Corrigan and Sayer (1985), and Alan Hunt (1999) have done extensive research on the states role in moral regulation. In Corrigan and Sayer's (1985) book *The Great Arch*, they examine the process by which the state organizes social life as well as the relationship between the rulers, the ruled, and the procedures that ensure this relationship. They examine how these state practices become a project of normalizing certain behaviours, family forms and sexual practices, while marginalizing others. Social reproduction theorist Antonella Picchio (1992) links women's key role in the process of reproduction with their position as the main targets for control by the state. Margaret Little (1998) examines the ways in which social assistance benefits have historically been used as a means of regulating women. These literature inform my approach to moral regulation.
Masters thesis is located in a Social Justice and Equity Studies program, I have moved from a perspective of individual struggle with the state to seeing my biography and those around me as part of a broader project of social change. The interrelation of social policies clearly has significant implications for the day-to-day lives of single mothers. In addition, social policies that assume dual income earning families have clear implications for the lives of all women. Using a feminist lens this research probes the gendered consequences of welfare state reform in depth with a view to advance women’s equality.

*Rationale*

Female lone parenthood is associated with low income, a poor quality of life, restricted opportunities, high risks, and a low level of support by the state (McKie, 1993). The majority of female lone parents live well below the low income cutoffs (LICO), the proportion of low income families living below the LICO has risen significantly from the late 1980’s. The proportion of single mothers who did not work for pay and who fell below the cutoffs rose from 93% in 1986 to 96% in 1990 (McVie, 1993). In 1993, in Canada there were roughly 700 000 single parent families with at least one child eighteen or under (Spector and Klodawsky, 1993). Over 85% of these single parent families are headed by women. Data from the National Council of Welfare showed an increase after 1995 in the percentage of single mother led families living in poverty. This rate rose from 83% in 1995 to more than 91% in subsequent years (Graham, 1998). The most common explanation was reduced federal transfers along with significant cuts to social assistance programs (Bashevkin, 2002:114). Statistics Canada (2003) reports that women
currently head 82 per cent of single parent families. The National Council on Welfare reveal that single mothers head 90 per cent of poor single parent families.

In Ontario in 1995, Mike Harris and his conservatives were elected into power with promises of decreasing taxes, reducing debt, and reducing the role of the government. This 'common sense revolution' would prove to be one of the most extensive welfare state restructuring in Canadian history (Bezanson, 2006a). In addition to the welfare rates being reduced by 21.6%, much of the cost of, and responsibility for, provincial welfare has been downloaded to the municipalities, a wide range of community support programmes were cancelled; funding to community services was decreased; the construction of 17,000 housing units was cancelled; and the financing of social housing was transferred to municipalities. Thus, reform in Ontario has focused on two areas; reducing welfare services and tightening eligibility (Herd, 2002). Several key policy changes have occurred during subsequent years which have had an impact on poor single mothers’ lives. The Social Assistance Reform Act came into effect in Ontario in 1998 and the Social Housing Reform Act came into effect in 2000 and was amended in 2002. In addition, both subsidized daycare and student loans have experienced several changes. One of several of the results of these shifts has been increased difficulty in accessing services. Single mothers can no longer survive economically receiving one policy, such as social assistance, forcing them to combine two, three, and many times all four of the policies which are the focus of this research.

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3 These amendments includes the transfer of administration of supportive housing projects, special priority made to victims of abuse, and allows families with students away from home to go to school to include the student as a resident of the household.

4 Most changes have been ineligibility rules and are discussed in length throughout this thesis.
This research is particularly timely as state provided benefits remain extremely punitive while gas and hydro rates inflate significantly. Since the 1970s, the proportion of single mothers in the general population has risen, and although many such mothers are employed in the labour market, achievement of financial self-sufficiency remains difficult (Lord, 1994). While women are poor for some of the same reasons that men are poor (they live in areas where there is low employment rates, they lack the necessary skills or education), most of women’s poverty can be attributed to two reasons that are unique to females (Pearce, 1990). Women often provide all or most of the support for their children and they are disadvantaged in the labour market (Pearce, 1990).

*Thesis layout*

Chapter 2 of this thesis presents a review of current literature focusing on the state provided benefits that are of interest in this study (social assistance, subsidized childcare, subsidized housing, and the Ontario student assistance program). The reviewed literature includes a discussion of the shifts that have occurred in each policy. In addition the literature reveals the ways in which specific social policies morally regulate clientele. Chapter 2 also presents the theoretical lens that is used to guide this research.

Chapter 3 presents the methodology utilized for this study. In addition to the research process, participant recruitment and ethical concerns, the assumptions guiding this research are documented in detail.

In Chapters 4 and 5, the experiences of single mothers receiving multiple state provided benefits are explored. In chapter 4 the extensive work that goes into
researching, applying and maintaining benefits is investigated. In addition, this chapter highlights how labour intensive the day-to-day lives of these participants are. The focus in chapter 5 is on the voluntary and involuntary supports available to these single mothers. Evidence from this study suggests that good supportive networks alleviate some of the pressure single mothers face as a result of being the only breadwinner in addition to caretaker. In contrast, the research shows that the participants forced contact with ‘support’ workers, such as case managers, family support counselors, Family and Children Services, legal aid make these women’s lives difficult.

The concluding chapter, chapter 6, highlights problems that exist in current policies which are aimed at ‘helping’ the poor. In addition, this chapter explores policy recommendations. Emphasis is directed toward unifying policies in order to cut down on the amount of work that both single mothers and case workers must complete.
Chapter Two

Literature review

There is very little research focusing on the intersection of the social policies. Two American studies consider the interactions among two policy areas of interest in this thesis. Howard Husock (1997) examines the connection between subsidized housing and receiving welfare benefits in the United States. Husock (1997) finds that there is a significant overlap between those receiving welfare and those receiving housing assistance in the United States. The 1992 survey of housing showed that 9 per cent of public housing contained married couples, 55 per cent single mothers, and 29 percent elderly people (Husock, 1997). Husock (1997) problematizes the use of assisted housing for welfare recipients, and argues that it reinforces long term dependency on government aid. Instead of investigating the ways in which state provided benefits reinforce dependency, Husock (1997) argues that the only way to advance families receiving social assistance is to restrict their access to subsidized housing by placing time limits on their eligibility for housing. Belying a conservative ideological approach and submerging analyses of class, and race, Husock contends that public housing should only be available to low-income married couples with children, rather than to single mothers receiving social assistance.

Sue Pealmutter and Elizabeth Bartle (2003) also conducted research on low-income families who receive multiple state provided benefits. Pealmutter and Bartle (2003) conducted a series of focus groups in California and Ohio. They problematize the application procedure of receiving childcare subsidy while
receiving social assistance. Pealmutter and Bartle (2003) conclude that the procedures involved in obtaining both benefits are bureaucratic and complex. The women in their focus groups speak of the intrusive procedures, explaining that they are under continual surveillance, being required to show their bankbooks, bills, and pay stubs to both agencies every three months. The women of Pealmutter and Bartle's (2003) study also critique the business hours that their childcare subsidy offices kept, maintaining that they had to take time off from their mandatory paid-work to make their appointments, and would thus be interrogated by their welfare case-workers for their absence at work.

Other than these two American studies, all of the other literature located discussing the policies which are the focus of this study focused either on the shifts that have occurred in social policy (mostly in social assistance from the 1920s to 1997), or on women's experiences with one specific policy. There is overlap however, as many researchers studying policy areas such as social assistance and student loans, stress the need for quality affordable childcare to aid in women's quest for independence. There is a large body of literature on the welfare state in Canada, focusing on the impact that social policy has on the daily lives of women. Ann Porter (2003) and Margaret Little (1998) demonstrate how gender was a central aspect of the postwar welfare state in Canada, and continues to be as governments restructure existing models. In the post-war period there has been an influx of women entering the Canadian job market and substantive changes to the welfare state. Many feminists argue that while the post-war welfare state model was based

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5 Researchers have explicitly looked at the ways in which social policies interact however not the ways in which the four policies of this study interact. For example see Neysmith, Bezanson and O'Connell (2005) and Bezanson (under review).
upon the notion of a male breadwinner, the current model assumes that there are
dual income earners in the house (Porter, 2003). While this shift has led to greater
formal equality for women in the workforce, it has simultaneously made these
women’s lives more difficult (Porter, 2003). Feminists recognize that these shifts
are extremely problematic for single mothers. This thesis will focus on the effects of
the shifts that have occurred to social assistance, childcare subsidy, housing subsidy
and student loans, as a result of a neo-liberal welfare state. The literature on social
assistance explains the shifts in policy, the moral regulation that those receiving
state provided benefits are subjected to, and the survival techniques that recipients
employ in order to provide for their families.

Social Assistance

Policy shifts

From 1966 until 1996 Canadian social assistance programming was influenced
by cost-sharing agreements between the federal and provincial governments under
the Canadian Assistance Plan (CAP) (Armitage, 2003). The CAP permitted the
federal government to enter into agreements with provincial governments whereby
the provinces were reimbursed for 50 percent of their social assistance expenditures.
In 1991 this relationship was altered when a 5 per cent limit was placed on the
annual amount that CAP payments could be increased (Armitage, 2003). By 1995,
Ontario was receiving an estimated $1.8 billion less than it would have under the
previous 50 percent formula (Armitage, 2003). In 1995 the federal government
gave a one-year notice that as of March 31, 1996, the CAP would be replaced by the
Canadian Health and Social Transfer (CHST) and the Human Resources Investment Fund (HRIF).

The CHST provides for a federal financial transfer to the provinces for health, post-secondary education, and welfare costs and the amount to be transferred is established by a formula that includes tax points and fixed dollar amounts (Armitage, 2003). Each province sets its own level of social assistance payments and, in setting the level, takes account of other statutory benefits that recipients receive from either the provincial or federal government. By 1998 the amount transferred from the federal government was reduced by $4.5 billion than was previously available under the CAP.

In Ontario, the Social Assistance Reform Act (SARA) came into effect fully on June 1st, 1998 replacing the previous social assistance programs of General Welfare Assistance and Family Benefits Allowance with the Ontario Works Act and the Ontario Disability Support Program Act. All new social assistance applicants must apply under the new rules and all who are already receiving assistance were automatically transferred to the new system. The Social Assistance Reform Act separates those in need of social assistance into two categories: people who are unemployed but considered employable, and people with disabilities. Anyone not designated as ‘disabled’ falls under Ontario Works and must sign a participation agreement requiring them to perform activities in exchange for social assistance.

To qualify for social assistance individuals may only have minimal financial assets. The same was true under the previous program, however, under SARA, the definition of ‘minimal’ changed. The Act considerably reduces the amount of
allowable assets. There has been an 80 per cent reduction in allowable assets for recipients and anything exceeding the allowable amount must be sold prior to receipt of *Ontario Works* (S.O., 1997, Ch. 25). A recipient may only own a car if the value is under $5001. In addition, regular financial assistance from family and friends or the value of any bartering done between two people must be reported as income. This income is deducted from the recipient’s benefits at the end of the month.

The term ‘workfare’ is used to describe any program that requires people to participate in mandatory activities in exchange for receiving social assistance. Political scientist Leah Vosko termed these requirements as Canada’s first mandatory welfare-to-work program (cited in Bashevkin, 2002:84). These requirements can take the form of job search, training, basic education, skills upgrading and unpaid community service. Job search has always been a requirement for General Welfare Assistance; however, under *Ontario Works* recipients are mandated to participate in additional programs (S.O., 1997: ch 25). In Ontario these programs are Employment Support, Community Participation and Employment Placement (S.O., 1997: ch 25). Employment Support is intended to assist recipients to become job ready. These supports may include sessions on job search techniques, workshops on resume writing skills and basic education and training (S.O., 1997: ch

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6 This stipulation has the potential to pose insurmountable difficulties for any social assistance recipients as automobiles of lower value tend to require more upkeep. If an automobile breaks down contingency funds are not available for its repair which could result in the recipient having to sell their vehicle. The value that they receive for their vehicle is then viewed as an income and deducted from their benefits. Furthermore, in recent years Ontario has passed legislation mandating that all vehicles registered in Ontario must pass a standardized emissions test (costing approximately $35.00) before the owner can renew the license plates. Owners of vehicles which do not pass the test must either pay for the necessary repairs within a specified time period or take their vehicles off the road, or drive without a valid license plate sticker running the risk of receiving a substantial fine.
The community participation program requires that recipients volunteer to do community service in public or not-for-profit organizations. The program is intended to provide recipients with skills to enable them to become 'job ready'. In Employment Placement people who are deemed as 'job-ready' by their caseworker are referred to an employment agency or broker to help them find paid work. Recipients are expected to accept any job offer they receive. The agency or broker is contracted by municipal/regional government and paid proportionate to the savings to the welfare system by the recipient having found a job (S.O., 1997: ch 25).

In order to receive financial assistance, recipients in Ontario Works are required to sign an Ontario Works "participation agreement" which will contractually obligate the individual to participate in one or more of the above Ontario Works programs (S.O., 1997: ch 25). The recipient in conjunction with the case manager composes this agreement. Under this Act, single mothers move from being viewed as unemployable to employable.

Patricia Evans (1996) reviews the changing perspectives surrounding single mothers, wages and social assistance policies in Ontario. Evans (1996) argues that the emphasis on the single mother as 'mother' and as 'worker' has shifted over time. She distinguishes between three periods in policy changes. Evans (1996) asserts that the 1920s to the 1950s policy had an emphasis on single mothers primarily as mothers, rather than workers. Policy from the 1960s to the mid 1980s reflected the view of single mothers as both mothers and workers, with the discourse embodying notions of choice (Evans, 1996). Evans (1996) posits that the third and current period began in 1988 with the eroding of entitlements and the increasing views that
null
they are workers *rather* than mothers. Margaret Little (2003) also argues that up until the arrival of the Ontario Conservative government, single mothers were considered a distinct category of welfare recipients whose primary responsibility was the care of their children. However, the introduction of "Workfare" (*Employment Opportunities*) in Ontario in 1997 has dramatically altered the nature of welfare for single mothers. The new policy treats single mothers as though they were single with no dependents (Evans, 1996; Little, 2003). Claiming that mothers on welfare ought to work is to define work only in terms of paid labour and to identify child rearing as non-work (Evans, 1996). Evans (1996), Bashevkin (2002) and Little (2003) highlight that these shifts in policy were not accompanied by increased accessibility to low-cost, quality childcare, or increased access to affordable housing. As welfare policies became more punitive under the neo-liberal welfare state, single mothers were subject to increased scrutiny regarding their personal lives.

*Moral regulation through social assistance*

Margaret Little (2003) outlines some of the regulations of Workfare in Ontario, explaining that welfare recipients cannot simply quit a placement, as they are then declared ineligible for their benefits. If it has been declared that the recipients are not making enough of an effort to maintain employment, their cheque is suspended for a three month time period. This fuels the misconception that welfare recipients are lazy and require a 'push' to find work. Because single mothers are assumed to be lazy, coercive measures are enforced to ensure that they are looking for employment (Evans and Swift, 2000; Little, 2003).
Margaret Little (1998) examines the history of single mothers receiving welfare in Ontario from the establishment of Ontario Mothers’ Allowance (OMA) in 1920 to the elimination of the policy under the Harris government in 1997. Through the use of government documents, case files and oral interviews, Little (1998) shows how single mothers throughout history have opened up their homes and their lives to intrusive investigations to prove themselves financially and morally worthy of financial assistance.

As government budgets were slashed in the 1990s, low-income single mothers experience increased financial scrutiny of their lives (Little, 1998). Social assistance payments are below subsistence forcing these mothers to work at least part time (Little, 1998). Margaret Little (1998 and 2003), Janet Mosher (2000) and Swift and Brimingham (2000) all conducted in-depth interviews with women receiving social assistance in Canada. In all three studies, the participants discuss interrogations they had to endure regarding gifts received and bank book balances. The women interviewed discuss the routine humiliation they suffered as a result of their economic situation. Single mothers collecting social assistance are often interrogated regarding gifts and can have their cheques deducted for the value of items they declare as gifts. Others have had cheques withheld if they are not home when their case workers make surprise visits (Little, 1998). According to those interviewed by Little, questions of morality pervade the everyday administration of this policy. It was the visits by the workers and the whispers from neighbours about how they carry themselves and manage their homes and children that most irritated and humiliated Little’s participants.
Little (1998, 2001) argues that whereas the justification for intrusive investigations has been largely financial, this close scrutiny has moral implications. The state is reluctant to financially support single mothers when fathers could do so. As a result, numerous strategies have been put into place in order to track down or identify the male breadwinner involving intrusive investigation into the mother’s intimate life. In 1992, a questionnaire was introduced that all single mothers must complete before it is determined whether they are eligible to receive social assistance. While its intent is not explicitly stated, the purpose of the questionnaire is to determine whether or not the welfare recipient is in a sexual relationship with anyone who currently, or occasionally, resides under the same roof (Little, 2001). Little (2001) asserts that the questionnaire encourages case workers to observe every detail of a single mother’s life. Case workers have been known to check for tire tracks in the snow, examine fridge notes, search bathrooms for shaving cream and razors, and stake out parking lots at night in an effort to confirm that a man is living in the home (Little, 2001). This scrutiny of single mothers’ lives suggests that if they are collecting social assistance then they are not permitted to enjoy a sexual relationship with a man, unless that man is going to assume the breadwinner role. With the highly punitive means of survival that the recipients are provided with and the increased moral scrutiny, single mothers have been forced to find alternative ways to survive on the money that they are allotted.

Survival techniques

The moral regulation that occurs through punitive welfare policies forces women to acquire survival strategies, some of which include, stretching budgets to
their limits, using food banks, and researching and applying for other benefits. The combining of benefits appears to be a survival mechanism for these women in order to provide the basic necessities of life for their children. The impact that this layering of benefits has on single mothers is not prominent in the literature. Numerous social policies often intersect for low-income single mothers and thus understanding the impact of this is of paramount importance. The next section of this chapter addresses the literature pertaining to subsidized housing. I explain the policy shifts that have occurred regarding subsidized housing. The literature pertaining to subsidized housing addresses two themes; the need for an increase in subsidized housing, and the purposeful location of subsidized housing.

Subsidized Housing

A few academic studies have been done focusing on subsidized housing (Husock, 1997; Rohe and Freeman, 2001; Swift and Brimingham, 2000), however there has been little emphasis on the process of obtaining this housing or on the rules and regulations that must be adhered to in order to maintain the subsidy. Moreover, there has been little analysis of the effect that these rules and regulations have on the day-to-day lives of the families who reside in housing which is subsidized. In the Niagara Region (the focal point of this study) there are currently 2450 sole support parents receiving social assistance benefits, and of those 239 are currently residing in subsidized housing. Thus, there is an intersection between social assistance policy and subsidized housing. The literature on subsidized

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7 In the Niagara Region there are currently 2639 subsidized housing units. There are in total 433 single mother headed families residing in these units.
housing explains the shifts in policy, the need for more subsidized housing units, and the moral regulation that those receiving subsidized housing are subjected to.

Policy shifts

Funding for subsidized housing is allocated in various ways. The federal government, through Canada Mortgage and Housing Corporation (CMHC), has funded a number of subsidized housing programs over the last 50 years\(^8\). The provincial government in Ontario has also funded a number of programs from time to time, with the biggest outputs coming in the mid 1980s to the mid 1990s period. Some of the programs have been cost shared by the federal and provincial governments and also with municipalities in some cases. In 1995 the federal government decided that the administration of subsidized housing portfolios that had been initiated and subsidized with federal funding should be transferred to the provinces for the purposes of ongoing administration. In this model, the federal government continues to provide the funding support that it had committed to, by making what amounts to a transfer payment to the provinces wherein an agreement has been signed. The province then manages the process of allocating that funding to the individual projects covered under the agreement, and to carry out the ongoing monitoring of project performance.

Not all provinces have entered into such an agreement and in these jurisdictions Canada Mortgage and Housing Corporation (CMHC) continues to administer the federally initiated housing portfolios. Ontario and the federal government entered into such a Social Housing Agreement in 1999. The Provincial

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\(^8\) I would like to thank William Beatty of CMHC for taking the time to answer all of my questions regarding the landscape of subsidized housing.
Government then decided to transfer responsibility for housing to municipalities. Consequently, there is now a scenario wherein the federal government has transferred responsibility and accountability together with funding support to the province and the province has in turn transferred responsibility, accountability and funding support on to the municipalities. The federal government, however, continues to hold the provincial government accountable for those transferred portfolios.

When the programs were delivered (the projects built), funding was allocated to individual projects. Budgets were established by planning areas and the amount of budget allocated to each area determined on the basis of models using population and relative need as indicators. Much of the information used for this purpose comes from census data. In Ontario, there are six planning areas for federal purposes and these are: Eastern Ontario (Ottawa centered market); Central Ontario (Toronto centered area); Southern Ontario (Hamilton & Kitchener - Waterloo; Niagara peninsula centered); southwestern Ontario (London - Windsor centered); Northern Ontario (Sudbury centered); and Northwestern Ontario (Thunder Bay centered).

There have been varying programs over the years. Public Housing refers to projects built by the federal government, usually cost shared with the province and sometimes the municipality. These projects are administered and managed directly by the Ontario government usually through local housing authorities, which are now run by Municipal government since all of these projects have been transferred. In these projects, all tenants pay a rent based on their income. All tenants must verify their income annually to qualify. These housing units were built primarily in the
1950s and 1960s and tend to be large projects that are easily identifiable and usually well known in communities.

Non-Profits and not for profit co-operatives are another form of assisted housing; these programs feature projects developed or sponsored by non governmental agencies such as non profit societies and housing co-operatives. They were built with 100% percent mortgage loans to cover all costs, and ongoing operating subsidy is provided by the federal government in some cases, the province in some case and both the federal and the provincial in others. The source of subsidy aside, the funding mechanism was much the same in all cases. In these projects, a percentage of the tenants or members pay a rent based on their income, usually 30%, and the others pay a rent that is set and maintained at the lower end of prevailing market rent ranges. Only tenants receiving a direct rent subsidy must verify their income annually. This provides income blending and the projects are much smaller than public housing projects and are built to conform with their neighborhoods and so they generally blend in with surrounding developments and are much less recognizable than is public housing.

After announcing the transfer of social housing to municipalities in January 1997, the province set up a Social Housing Advisory Committee, and later a Social Housing Committee, to work on the framework and details of reform. These unexpected changes included conditions on the use of operating surpluses, suggested guidelines for reducing funding for property management and community services, promotion of the integration of rent subsidy with the municipal social...
assistance system. Work on implementing reforms stopped after the election of the Conservatives for a second term in 1999.

Early in 2000, the Ontario government announced plans to introduce legislation that would cancel the project operating agreements of co-ops and non-profits and bring all social housing in Ontario (except for federal-program housing co-operative) under the same program rules. The Social Housing Reform Act (SHRA) officially cancelled existing operating agreements, replacing them with a program framework in legislation that government could change on its own, create more bureaucracy and reduce co-op autonomy through excessive oversight and intrusion into co-ops’ operations, allow a patchwork of local rules by the legislation, and shifted to centralized Rent Geared to Income administration (CHFC, 2005).

The punitive approach to households receiving Rent Geared to Income (RGI) assistance was imported directly from the Social Assistance Reform Act (CHFC, 2005). Co-op boards and staff, in addition to non-profits, have been forced by the legislation to play a far greater, and more pro-active, enforcement role than ever before. Tighter restrictions have been placed on eligibility. The regulations say that anyone who is “overhoused”⁹ must be added to the co-op’s internal transfer list, or to the municipality’s central waiting list, if the co-op does not have a unit of the appropriate size. In addition, overhoused households who have not transferred internally after one year must be removed from the internal list and placed on the

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⁹ SHRA allows a specific ratio between people residing in a unit and the number of bedrooms a unit has. For instance a single mother with two daughters can have a 2 bedroom unit as the daughters may share a bedroom. A single mother with one son and one daughter is permitted to have a 3 bedroom unit as it is viewed as unacceptable to have children of the opposite sex to share a bedroom. If however in this last scenario one of the children moves out the woman is then seen as “overhoused” under the Act and thus must relocate to a smaller unit.
central waiting list. The harsh nature of the new RGI rules increases the potential for households to lose their subsidy for administrative reasons. Some large housing providers report that, if they were to comply with the regulations, thousands of households would lose their subsidy and, soon after, their housing (CHFC, 2005). Therefore, if a household is a day late reporting changes in their income or household composition they could lose their subsidy. In addition, the new rules state that a resident may lose his/her subsidy if he/she fails to apply for certain types of government and support income for which they may be eligible.

A shortage of subsidized housing

Rollins, Saris and Jophson-Robledo (2001) and Rohe and Freeman (2001) examine subsidized housing. Rollins, Saris and Jophson-Robledo (2001) found that the American subsidized housing situation is in desperate need of expansion. They found that in 1998 there were 11.2 million Americans seeking low-income subsidized housing. Through interviews with single mothers living in subsidized housing, they concluded that mothering responsibilities play a pivotal role in women’s vulnerability to poverty and thus their need for subsidized housing. The authors point out that the many barriers to obtaining housing include a shortage of low income rental units, inadequate wages and a lack of transportation.

The annual federal budget is $2 billion to support subsidized housing portfolios in Canada. There are approximately 650,000 subsidized units supported by the federal government across Canada, however, the need for an increase in funding to expand the number of units is reflective of the situation in the United States. In the Niagara Region, there are currently 7,471 governmentally funded units
however, not all of them are subsidized. Many housing providers have targets that they must maintain, for example, 80 per cent of units must be subsidized and the other 20% must be rented at market rent. As of June 1, 2004 there were 4,198 households on the waiting list for affordable housing in the Niagara region, representing 8,610 people. This particular region has a population of just over 410,000 and almost 20,000 of them are already residing in subsidized housing while another 8,610 are currently waiting for a unit to open up. Statistics such as these depict the need for affordable housing for many people in this region and thus amplify the need to understand the effect that this government benefit has on its clients.

*Location as a form of moral regulation*

Rohe and Freeman (2001) use two theoretical perspectives to explain the placement of assisted housing; the political economy perspective and the urban ecology perspective. They assert that the political economy perspective suggests that the location of assisted housing is explained by the relative political power of subgroups in American society. Due to the fact that this housing is viewed as an undesirable addition to a neighbourhood, assisted housing units are often placed in areas inhabited by the politically weakest groups of society, areas with relatively large percentages of racial and ethnic minorities and the low-income (Rohe and Freeman, 2001). The urban ecology perspective insists that assisted housing will be placed on relatively inexpensive sites with existing public infrastructure, close to central business districts (Rohe and Freeman, 2001). Thus, Rohe and Freeman (2001) argue that minority low-income areas are targeted for the placement of
assisted housing, serving as an institutionalized mechanism for creating and perpetuating residential segregation. The authors recognize that the location of assisted housing is creating an ‘apartheid’ of sorts, but do not focus on the impact the location of this housing has on its residents.

The location of subsidized housing has direct implications for the ways in which women live their lives. The segregation that those living in subsidized housing units face as a result of their low-incomes can be seen as a form of moral regulation. The recipients are often portrayed as lazy free-loaders who are unwilling to take responsibility for their own lives and therefore deserve to live in areas often described as ‘the slums’ (Valverde and Pratt, 2002). The units are often placed in areas that lack recreational parks and access to entertainment (Rohe and Freeman, 2001). These units are also notoriously placed in areas where there is a lack of funding for education and therefore the choice of placement for one’s children in the education system is limited to those schools with the least amount of resources. Many families living in subsidized housing units are one-parent (primarily mother) headed. Single mothers are thus being further penalized and being segregated from mid to high-income families due to their household structure.

One of Swift and Brimmingham’s (2000) three focus groups contained single mothers receiving social assistance while living in subsidized housing. Other than stating that this group of women felt the most regulated10, no in-depth analysis was conducted (or at least published) on how the interplay between social assistance and

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10 The participants in this study felt that they were under constant surveillance as not only were their social assistant case-workers watching over their bank accounts and inquiring about all aspects of their lives, their subsidized housing workers were ensuring that they did not have any males living with them. The women spoke of the fear of having over-night company as they did not want to jeopardize their housing.
subsidized housing organizes single mothers’ lives. Furthermore, there is a lack of
discussion regarding the intersection between subsidized housing and other social
policies. Women must often choose between policies as those who receive
subsidized housing are often ineligible for subsidized childcare. The next section of
this paper will focus on the current research discussing subsidized childcare. I first
discuss the childcare landscape including a brief discussion of the approaches to
providing affordable childcare. Next, I discuss how childcare subsidies are a form
of moral regulation. Finally, I address the need for more accessible, affordable
childcare facilities.

Subsidized Childcare

Approaches to childcare

There have been three different approaches to providing childcare assistance
in Canada (Cleveland and Krashinksy, 2001b). The first, beginning in 1966, was
cost-shared subsidies (between federal and provincial or territorial governments)
available to low-income families using licensed childcare services. The purpose of
these subsidies was primarily to provide an alternative to social assistance for some
low-income mothers of young children. Over time the subsidies have been expanded
to include low-income two-parent headed families, however the majority of the
placements are still held by lone parents, most often single mothers (Cumming,
2004).

The second form of government assistance to childcare has been the provision
of tax relief to parents paying for childcare (Cleveland and Krashinksy, 2001b). The
objective of the Child Care Expense Deduction was to remove income which
pays for employment-related childcare expenditures from being subject to taxation (Cleveland and Krashinksy, 2001b). This type of assistance has only been available to the lower income earner in a family and only to those who are able to obtain a receipt for childcare expense from their caregiver. Moreover, this form of assistance does little to help with the daily expense of childcare for families who do not make enough money to pay the weekly fees.

The third form of assistance has come in different amounts and varies across provinces and territories, and consists of the provision of direct operating grants to providers of licensed childcare services (Cleveland and Krashinksy, 2001b). The intent behind these grants was to improve the quality of care and increase the number of caregivers in licensed facilities (Cleveland and Krashinksy, 2001b). While this is an important move towards safe quality childcare, it does not increase accessibility to childcare as the grants have not enabled expansion in the number of placements currently being offered.

The most direct benefit to low-income parents seeking childcare comes in the form of subsidy. Thus, it is imperative that we understand the rules and regulations that govern the allotment of childcare subsidy, as well as the experiences that single mothers have as recipients of this benefit. Childcare subsidy rules and regulations, as well as the primary functions of subsidy policies, are strongly related to social assistance objectives. As argued by Cleveland and Krashinksy (2001a:7), "the punitive, small-minded features of many social assistance programs are reproduced in childcare subsidy rules in many jurisdictions; these are purported to ensure that adequate incentives to work exist for low-income parents".
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Reforms in social assistance also had an impact on the way that child care and child care subsidies are allotted in Canada. All of the provinces and territories in Canada provide child care subsidies to low-income families in order to permit parents to work or get an education, while ensuring that children receive care of an acceptable quality (Cleveland and Hyatt, 1998). Despite the Federal Liberals' Red Book (1993) promises to spend additional money on licensed child care services, this has not been the prevailing direction of government policy (Cleveland and Hyatt, 1998). The Canada Health and Social Transfer (CHST) which replaced the Canada Assistance Plan (CAP) in 1996 reduced total federal funding for combined health, education and social services by $7 billion over several years (Cleveland and Hyatt, 1998). Because the CHST is a lump-sum grant, every dollar spent on child care by the provinces now costs them $1.00, whereas $1.00 of child care spending used to cost provinces $0.50 under CAP (Cleveland and Hyatt, 1998). Thus, the fiscal incentives for child care and social spending were drastically reduced. In 1998 as a result of the CHST many provinces had scaled back child care spending, reduced operating funding for licensed child care centers and froze child care subsidies, or increased required parental co-payments.

Currently, Child Care Subsidy Programs are governed by municipalities who purchase child care spaces for parents meeting the eligibility criteria of the region in which they reside. Subsidized care is provided through a Purchase of Service Agreement with licensed day care centres, home child care agencies, before and after school programs and summer camps. Child care spaces, for children aged 0

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11 I would like to thank the childcare subsidy worker who took time out of her busy schedule to answer all of my questions pertaining to the organization of childcare subsidy.
to 12 years, are purchased from non-profit and commercial licensed child care programs. Subsidy eligibility is determined through a needs test (based upon eligibility set out in the Day Nurseries Act) and is available to families when parents are working, retraining, attending school, or when the family is in need of remedial interventions. Recently the eligibility requirements changed in the Niagara Region, the region in which this study took place. This particular region has dropped user fees for those who were previously paying the minimum requirement\(^\text{12}\). In addition, RESP and RRSP contributions are no longer taken into account as assets.

*Who is deemed worthy? Moral regulation through childcare subsidy*

In 1998, approximately 163,000 children received subsidies for the use of regulated childcare services across Canada, accounting for 30 per cent of revenues in average childcare centers (Cleveland and Krashinsky, 2001). Currently in the Niagara region there are over 3000 children in either partial, or fully subsidized, daycare placement. On top of this, there are over 300 families on the waiting lists representing more than 600 additional children in need of subsidized care. Families with sufficiently low incomes are eligible in all provinces and territories for childcare subsidies. Eligibility for childcare subsidy is determined partly by family income, but also partly by social criteria (Cleveland and Krashinsky, 2001a). In most instances, subsidies are only available to families in which the parent(s) are employed or are in training to become employed (Cleveland and Krashinsky, 2001a).

\(^{12}\) When I conducted my first set of interviews in 2003, this particular region required a minimum user fee of $33.00 per child. Thus any client who qualified for full fee subsidy would pay the required $33.00 per child. In 2004 this particular region changed their policy so that any client qualifying for full fee subsidy would have no charge for their childcare.
Valerie Polakow (1993) explores the segregation of low-income children and mothers within the childcare and education systems. Through a series of in-depth interviews and focus groups, Polakow found that her participants were frustrated with the childcare subsidy system. The participants echo similar frustrations as those described by mothers receiving social assistance (Evans, 1996; Little, 1998; 2003) particularly with the intrusive aspect of receiving subsidy, such as producing their bank books and pay stubs every three months. A few of the participants explained their frustration with the system as they were cut off their subsidy due to lost paperwork and had to reapply and the start the process all over again. Polakow (1993) concludes that in absence of well organized publicly subsidized full time childcare, a single mothers’ ability to take care of her children is severely undermined by the inequities she faces in the labour market as well by the gendered inequalities of the welfare system.

Childcare choices

Low income areas often lack a full range of childcare choices and few settings offer subsidized positions (Pealmutter and Bartle, 2003; Polakow, 1993). Providers who do accept subsidized rates may offer substandard care with untrained inexpensive staff (Pealmutter and Bartle, 2003; Polakow, 1993). The participants in Pealmutter and Bartle’s (2003) focus groups expressed anger regarding the lack of childcare choices available to them and acknowledged that there were insufficient supplies of infant care, second and third shift care and reliable school age care. These authors argue that protection of children is missing from current policy
debates as finding affordable, safe and trustworthy daycares is essential to finding and maintaining employment.

Susan Prentice and Evelyn Ferguson (2000) also acknowledge the daycare dilemma. Subsidized mothers cannot simply choose from the full range of daycare options and thus must use only the services for which subsidy is available. Due to the limited numbers of subsidized spots, subsidized mothers feel lucky to have both a daycare spot and subsidy, and thus tolerate a great deal of unhappiness before they would remove their child from a daycare (Prentice and Ferguson, 2000). The structured rules of daycare facilities and subsidy prove to be problematic for many mothers as both govern the number of hours a child can be in the facility (Prentice and Ferguson, 2000). Daycares have fixed drop off and pick up times that prove to be difficult for low income mothers who often work or go to school hours outside of the 9-5 ‘normal’ workday (Prentice and Ferguson, 2000). Daycares also have rules about how sick a child must be before they are kept at home. Many mothers in Prentice and Ferguson’s (2000) study were annoyed with this aspect as children are often sent home for running a minor fever which results in a lost day’s pay as well as having to pay for the day at daycare even though the child was not there.

Childcare subsidy also has rules that govern the amount of time that a child must be present at any given daycare. Once approved for a childcare subsidy, parents must give their case-worker a schedule of their work or school day that has been signed by either their boss or the chair of their department. Their entitlement to daycare hours is then established, as a parent is either granted a full-time, or a part-time subsidy, based upon the schedule given. Once the subsidy is granted, the
mothers must either keep their children in the daycare for the allotted 4 hours for part-time, or 8 hours for full-time, a day, five days a week (Cumming, 2004). Parents who receive childcare subsidy are not allowed to keep their children home with them if they have unexpected days off as this can result in an immediate loss of entitlement (Cumming, 2004). This is especially problematic for parents who attend school as they have holidays that paid-workers do not often have. In order to maintain their daycare spots, these mothers must forfeit quality time with their children. Currently, students who are single parents and qualify for student loans, receive a maximum of $80 per week for their childcare needs (regardless of how many children they have) from the Ontario Student Assistance Program. Two-parent families receive a maximum of $30 per week. Thus, low-income students who are parents often experience the intersection of social policy as they receive student loans to finance their education, as well as childcare subsidies as their allotment of money from their loan is not nearly enough to cover the costs of a full-time daycare placement13. Thus, the next section of this chapter focuses on the literature examining student loans. This section examines the impact of receiving student loans, and the policy context.

Student Loans

The most burdened

In general there is a lack of literature discussing the impact of receiving student loans on the lives of mothers attending post-secondary institutions. Most of the literature discussing student loans is located in literature on higher education.

13 A survey of daycares in the Niagara Region in December 2004 showed that daycare costs range from $130.00 per week for preschool care to $190.00 per week for infant care.
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These studies focus on who are the most burdened students and the amount of student debt obtained. There is an agreement that obtaining additional education is costly, particularly for non-traditional students, and that women with children often lack the funds to be able to support their educational costs (Bradburn, Moen & Dempster-McClain, 1995; Dawson, 1997; Kaufman, Sharp, Miller, & Waltman, 2000; Kirk & Dorfman, 1983). These women tend to be single low-income parents with restricted opportunities for employment training (Dawson, 1997; Kaufman et al., 2000). These low-income women are often eligible for financial assistance.

Student financial aid programs were originally designed to broaden access to post-secondary education for a larger and more diverse spectrum of students by offsetting the cost of tuition (Kaufman et al., 2000). Financial aid tends to be loan based, leaving these women with a large and in some cases staggering, debt. In addition to tuition, financial aid may also cover childcare costs, however universities tend to underestimate these costs, budgeting too little aid to cover expenses, thus leaving students responsible to cover the shortfall (Kaufman et al., 2000). While the risk of living in poverty falls rapidly as individuals attain higher education, women’s lower life time earnings makes it more difficult for them to pay off school debt (Kaufman et al., 2000). Women who hold a Bachelor’s Degree presently earn only 9 per cent more than men with high school diplomas (Kaufman et al., 2000). In Canada, women who hold a Bachelor’s Degree earn approximately 23 per cent less than men with the exact same education (Statistics Canada, 1998).
Policy context

Financial assistance for postsecondary students is available through a variety of programs that are funded by the Province of Ontario through the Ontario Student Loan Trust and by the Government of Canada. Program policies are the responsibility of the funding agency, and program processes and procedures are developed in cooperation by the two levels of government (OSAP, 2005). Full-time students may be eligible to receive an integrated student loan. The Canada-Ontario Integrated Student Loan is funded by both the Government of Canada and the Province of Ontario (OSAP, 2005). There is also a loan for part-time students, funded solely by the Government of Canada. In addition, each level of government has other student financial assistance programs in the form of grants, scholarships, and/or bursaries.

In Ontario, the Ontario Student Assistance Program (O.S.A.P.) administers student financial assistance programs on behalf of the Government of Canada and the Province of Ontario. Generally, O.S.A.P. is responsible for providing students with the information they need to apply for assistance as well as assessing students for the level of financial assistance available from each of the programs and providing a mechanism for the release of funding (OSAP, 2005). O.S.A.P. works in partnership with the financial aid offices at Ontario postsecondary institutions.

As the Ontario Student Assistance Program is loan based, it has not experienced the same changes as the other policies. The passing of the Social Assistance Reform Act affected OSAP in that recipients are no longer eligible for social assistance and student assistance simultaneously. Recipients who were at one
time eligible for both types of assistance now have to choose between the highly punitive social assistance cheque (which includes drug benefits) or the completely loan based student assistance program which would increase their level of debt yearly\(^\text{14}\).

There is very little literature discussing the actual amounts of money allotted and the breakdown of tuition and living expenses in comparison\(^\text{15}\). There is little attention given to the high costs of books, transportation, parking, housing, food and clothing for the students, as well as their children. There is a void in the literature discussing when students are allotted their loans. In Ontario the loans are not released until a week after school begins leaving enough time for the parking passes to be sold out, and a lapse in time before books can be purchased, leaving these students fighting for parking and behind in their readings (Cumming, 2004). There is also the reality of deregistration as some schools require a partial payment for tuition prior to the release of loans.

The literature reviewed for this thesis (see Bradburn, Moen & Dempster-McClain, 1995; Dawson, 1997; Kaufman, Sharp, Miller, & Waltman, 2000; Kirk & Dorfman, 1983) does not explain what happens with women who receive assistance before deciding to attend school. There is no discussion of what happens with these women’s benefits when the loans take over. Often these women are forced to take on loans as well as lose health insurance that was initially paid for by the

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\(^{14}\) Single mothers without assets are typically eligible for full funding which equates to $500/week for the duration of the school year. Thus if a single mother attends school from September to April she will receive a loan of $17,500. An average university degree takes 3 years to complete, an honours 4, a Master’s between 5-6 and so on. This results in a large student loan putting the single mother in debt ranging from $52,500- $105,000

\(^{15}\) See Kaufman et al., 2000 for a brief discussion of the financial costs of higher education for single mothers. See Bradburn, Moen and Dempster-McClain, 1995 and Dawson, 1997 for a general discussion regarding the emotional and financial costs of attending higher education.
government. This is an important aspect of the intersection of policies as single mothers often lack education and either rely on service industry jobs or social assistance for survival. Furthermore, education is the best way for single mothers to secure an adequate income to be independent however, the loss of benefits as well as the dauntingly high loans they would have to take on act as a hindrance to furthering education as a viable option.

There is also a lapse in the months where loans are received; there is little analysis of the options available to these women in the summer months when the loans are not given. Single mothers who attend school often have to switch between social assistance and student loans. The school year is generally eight months long and thus, student loans are only awarded for that time period. Once classes have ended, many single mothers have to reapply for social assistance to carry them over until their school year begins again. This has great implications as it also affects their access to subsidized childcare. Social assistance recipients are not entitled to subsidized care unless they have paid employment, and are therefore not allowed to have their children in care during their school breaks. The implications of this are immense as the waiting lists for most daycares are extremely long and these women often have to go back to the bottom of the list and hope that their child(ren)’s name comes up again before the school year starts. Thus, this research aims to explore gaps such as these in the literature.

This Research

While most of the literature focuses on the regulation that single women are placed under due to their low-income status, as well as the need for increased
accessibility to all of the policies focused on in this thesis, there is little discussion of the interplay between these policies. The social policies that are reviewed in this thesis are of paramount importance in the quest for women's equality and thus have consequences for how women organize their daily lives. How are single mothers' lives organized when they are the recipients of multiple state provided benefits? The rules and regulations that govern the individual policies are complex and bureaucratic and have implications for the ways in which women must organize their lives in order to survive. The shifts in social policy have been guided by neoliberal assumptions with a focus on individual responsibility and a market-modeled welfare state. The caring work that is involved in raising children to be productive in a capitalist society is ignored or devalued in current policies. The emphasis in each policy is on getting women who receive benefits into the paid work force, with little attention to the caring work these women do on a daily basis that in turn supports capitalism.

Policies, such as social assistance, subsidized housing, subsidized childcare and student loans, are set up in such a way that ignores the reality of women's day-to-day lives and devalues the necessary work done at home. It takes an abundance of labour and strategizing for women to seek out necessary means of survival, labour that is amplified when a woman is dealing with multiple state provided benefits. Research has shown that the employees of social assistance, subsidized housing, subsidized childcare and student loans, have much agency in deeming who is worthy of receiving benefits (Little, 1998; Swift and Brimmingham, 2000). The employees of these agencies have the ability to make these women's lives easier or
more complicated by how the workers interpret the policy regulations. For this reason, I examine the agency that these workers have, and how their decision making power affects the day-to-day lives of the women receiving benefits.

**Theoretical Orientation**

I approach this research from a socialist feminist paradigm. Socialist feminists recognize that women's subordination is rooted in women's position within the social relations of the capitalist mode of production. Canadian social policy is structured in such a way that women, especially economically disadvantaged women are prevented from reaching gender equality. The problem appears to be that in social policies, the issue of social reproduction and the unpaid care work carried out primarily by women is continually ignored. Other researchers focusing on social policy, such as Janet Mosher (2000) and Swift and Brimmingham (2000) discuss the lack of attention that policy makers give to social reproduction. Mosher (2000) explains that reproductive labour does not entitle one to benefits from the state. She contends that women, including single mothers are expected to perform reproductive labour and participate in a market economy that assumes that someone else, not the paid employer, is performing it. Swift and Brimmingham (2000), argue that the current neoliberal rhetoric about mothers not working ignores and devalues the caring labour actually done by mothers on a daily basis.

Sue Ferguson (1999) claims that the social reproduction perspective is a promising framework for socialist feminists. Social reproduction, she explains, is committed to a material explanation of women's oppression that discards economic reductionism without sacrificing an economic explanation. Ferguson (1999) posits
that there is an inevitable connection between households and the formal economy. Capitalism requires a renewed workforce each day, and that households depend on wages (or some sort of income) as the means of reproducing themselves. The economy is not simply where commodities are produced; rather it is also the arena where people organize to meet all their human needs. The central element of this organization is the daily production of individuals which takes place largely in the household and communities. As Ferguson (1999) points out social reproduction theorists argue that the basis of women's oppression must be examined through exploring the different ways that both men and women contribute to the production of individuals.

Luxton and Corman (2001) contend that in order to explore the ways in which our daily lives are comprised through the conflict between capitalist accumulation and social reproduction it must be examined utilizing Marxist assumptions that human action is central to the production and reproduction of social life. Elson (1998) highlights the fact that analysis of the domestic realm has relevance to the private and public realms of life. Adopting a macro-level focus, Elson (1998) argues that domestic labour, like the market and state sectors of industrial economies undergoes continual change and restructuring. For Elson, the domestic sector is comprised of the unpaid labour undertaken in households and neighborhoods. She argues that households have to meet the needs of their members for food, shelter, and clothing, while private sectors have to at least cover their costs, and public sectors must uphold the laws on which they are based if the power of the state to tax is to be sustained. Furthermore, Elson (1998) asserts that
social norms of ethical behaviour are extremely important in order for markets to sustain. There has to be some degree of respect for property rights and reluctance to steal and defraud so that the costs of policing are not higher than the benefits of the market economy. Social norms have to be continually instilled and sustained. Thus, she argues that the production of human beings to whom the idea of ethical behaviour is meaningful is important. The primary site of production of this behaviour is the process of bringing up children in the home, a process which rests upon unpaid domestic labour. The processes of caring and providing for people are central to a capitalist economy and thus is integral to social policy.

Antonella Picchio (1992) states that there are complex tensions inherent in the capitalist relation between the processes of production and social reproduction, and argues that these tension encroach directly and specifically on women. As Picchio (1992) explains, “in a capitalist system the labouring population no longer reproduces itself with self-produced goods or with market goods acquired by direct exchange of its own products” (9). Rather, the labouring population’s reproduction depends on the sale of its labour. The capitalist economy uses the reproduction of the labouring population for the accumulation of capital (Picchio, 1992). Thus, Picchio (1992) argues when labour became waged labour, the work of reproduction became unwaged housework. Furthermore, the separation between the process of production and that of social reproduction of labour structured the division of labour between men and women. As this division of labour became more pronounced, aspects of women’s labour was, and remains, hidden. In fact, the wage gets two labourers for the price of one as reproduction is seen as free labour.
Picchio asserts,

The difficulty of women's reproductive work lies not so much in physical exertion or long hours, but in the struggle to give priority to the needs of people within the constraints of profit. Women find themselves more and more isolated in this increasingly stressful effort to change the balance of social imperatives, because the market and other institutions respond mainly to the requirements of capitalist accumulation, with all the limitations imposed by those requirements (6).

Hence, social reproduction operates simultaneously at the levels of the market, state and family. There is a complex relationship between states, markets and families in which the work of social reproduction shifts across the sectors. While social reproduction is embedded in the capitalist economic system, it also operates in tension with that system (Picchio, 1992). Social reproduction understands the relationship between the wage, its conversion into the necessities of life (such as food and shelter) and ultimately into the restoration of the labour power (Bezanson, 2006a).

Social reproduction necessarily lays bare the gendered division of labour that occurs in all three sectors; the state, market, and family. The process of social reproduction is most often carried out in homes (most often by women) and involves providing basic needs as well as teaching social norms which are integral in managing the activities at the market, state and family (Bezanson, 2006b:47). This thesis takes the lens of social reproduction as a starting point for an examination of the effects of the neo-liberal welfare state in one region in Ontario. As the cumulative effects of diminishing state provided benefits take hold, tensions are heightened as single mothers internalize the insecurity of earning a living in a
capitalist labour market, while trying to carry out all that is involved in social reproduction with inadequate means of survival.
Chapter Three

Research Design

To probe the experiences that low income single mothers have when they are the recipients of multiple state provided benefits, I use a secondary analysis of the shifts in social policy, examine the actual current policies, as well as interview five women receiving multiple state provided benefits, a social assistance case-worker, childcare subsidy case-worker, housing subsidy case-worker, and a student loans officer. The focal point of this thesis is on how policies and the decision making processes in their implementation, are played out in the day-to-day lives of single mothers. What are the 'realities' of low-income single mothers' lives when they are the recipients of multiple state provided benefits?

Public policy is a "complex phenomenon comprised of numerous decisions made by numerous individuals" (Howlett and Ramesh, 2003). It is often produced in response to earlier policies with the 'intended' goal of solving social problems in a practical manner. In practice, however, social policy put into effect by governments, hardly ever solves a problem in the sense of eliminating the conditions that inspired the demands for action in the first place (Howlett and Ramesh, 2003; Parsler, 1978; Brooks and Miljan, 2003). Social policy is essentially a reactive response to inequality. While there are many different forms of policy, my emphasis is on family policies. As Margrit Eichler (1997) states,

Family policies are not a clear set of policies since they include all those that affect families. This includes social welfare legislation, policies concerning social services (such as daycare), income tax regulations, provisions in civil and criminal codes that determine who is responsible for certain types of dependents, family law, regulations concerning most
social benefits, custody decisions, and many other social needs (6).

Thus, family policy may be thought of as a wide umbrella of policies providing shelter across the life span (Wilensky, Luebbert, Hahn and Jamieson, 1985). The stated aim is supposedly to “enhance family stability and well-being by different government action that both facilitates the achievement of the family’s own goals and serves public purposes” (Wilensky, Luebbert, Hahn and Jamieson, 1985:56). The concept of policy evaluation refers to the process of finding out about a public policy in action. Fundamental to policy evaluation is effecting change to the policy in question. The purpose of this research is to gauge the impact and the outcomes, assessing the direct and indirect effects that social assistance, the Ontario Student Assistance Program, subsidized childcare and housing subsidy have on the lives of low-income single mothers.

Policy research is inevitably critical as there is an exploration of the policies' problems rather than the acceptance of specific goals (Brooks and Miljan, 2003. Thus, researchers tend to focus on the shortcomings of social policy rather than accepting the justifications that governments have put forth for the implementation of specific policies. This research seeks to aid in the solution to fundamental problems and to illuminate the effects that policies have on the day-to-day lives of single mothers. As research of this nature is aimed at critiquing the government's policies, one cannot claim neutrality. It is unlikely that there are many sociologists who would claim to be neutral or objective observers of the social scene (Howlett and Ramesh, 2004). I acknowledge that my choice of a research focus is not neutral in that I have chosen an area of study that affects my day-to-day life. I am
currently regulated by two of the policies I am examining (student loans and childcare subsidy) and therefore cannot claim to be a neutral observer. In recognizing my critical lens, I have decided to use interviewing and, to practice reflexivity, in order to understand the implication of policies; that is, how they play out in individual’s day-to-day lives. In order to try to understand the impact that social policy has on the individuals it has been designed to ‘help’, I interview those most affected and most regulated by family policy, single mothers. I also interview case-workers from each of the policy areas (social assistance, student loans, childcare and housing subsidy) in order to get a better understanding of the decision making process that occurs in deeming who is worthy to receive these government benefits.

Interviewing is one of the most common methods chosen by feminist researchers as it allows women (and men) to say things in their own voices. Reinharz (1992) posits that allowing women’s voices to be heard serves three functions: it draws women out of obscurity, repairs the historical record, and it provides stories of people with whom readers can identify. The interview process is particularly appropriate for this feminist research project as the semi-structured approach permits a more egalitarian exchange, hypothetically allowing for both mutual respect and collaboration. Oakley (1981) maintains that feminist interviewing is characterized by openness, engagement, intimacy and self-disclosure. Thus, this feminist based research allows for a “new view of the whole societal constellation in which things appear as historical, contradictory, linked to each other, and capable of being changed” (Mies,1991:63). Women’s social worlds
are often lived in a 'taken-for-granted' mode; interviews allow for an opportunity to draw a larger picture of the social relations that structure and organize these women's experience (Smith, 1987). Traditionally, researchers approached their subjects from a position of superior or expert knowledge. Feminists have critiqued this one-sided relationship, arguing that it is exploitative and thus suggest a more egalitarian research relationship that draws the participants into a partnership with the researcher (Mies, 1991). This collaborative process allows the research to be diverse, as it is not abstracted from the everyday, or forced to conform to an existing model (Mies, 1991).

Feminists have noted that open-ended interviews are a particularly useful method as they establish an environment where collaboration is possible, and help to establish interactive and non-hierarchical relations among researchers and participants (Kirsch, 1999). This method allows the researcher to establish a rapport with other women and to validate their concerns, values and experiences. Open-ended interviewing allows the researcher to interpret the respondents' opinions by asking them for elaboration on details. Elaboration is not possible with much quantitative work. Feminist have asserted that this method can dismantle the traditional hierarchy that puts researchers in positions of power and thereby opens the possibility of reciprocal relations that can sometimes lead to friendships (Oakley, 1981).

As my research interest is about the experiences of single mothers who are the recipients of multiple state provided benefits, I conduct five semi-structured face-to-face interviews with women who receive at least two of the benefits that are
the focus of this study (social assistance, childcare subsidy, housing subsidy, student loans). I chose this method so that although my research is focusing on their experiences with state provided benefits, the women themselves would have the opportunity to take the interview in other directions. The women interviewed are given the opportunity to express their experiences with each of the agencies they are in contact with, as well as their experiences in day-to-day life.

As a low-income woman who is both a student and a mother, I have been, and continue to be, the recipient of multiple state benefits. Over the years that I have been receiving childcare subsidy, as well as student loans, I have come to realize that there are many agencies whose policies and procedures organize my daily existence. For this reason, I conduct four semi-structured interviews with a different group of participants. One interview is conducted with a social assistance case-worker, as well as both a childcare subsidy and housing subsidy case-worker. I also interview a student loans officer located in a post-secondary institution. These participants are government employees who have the power to enforce (or not) the rules and regulations that have been set out in policy to deal with women who are in financial need.

The Participants

In total nine people were recruited to be participants in this study. Five of the participants are single mothers who are, or have at some point in the previous 12 months been the recipients of multiple state provided benefits simultaneously. The women range in age from 27-39 and all self-identify as single mothers. All of the participants have at least one child under the age of 18 residing with them. They all
utilize at least two of the policies that this study focuses on for a minimum of three months, or have been a recipient of multiple benefits for at least three months in the previous year. I use a snowball sample to locate my participants. As I am also a single mother receiving multiple state benefits, I have come into contact with several women in the same position as myself. It is through these contacts that I was able to recruit participants. Three of the participants are interviewed twice, once in 2002 and again in 2004. The remaining two single mothers was interviewed one time in 2004. All of the participants resided in The Niagara Region, in Ontario, Canada, at some point throughout the duration of this study, and have been the recipients of state provided benefits while residing in the same region in southern Ontario.

Lana, Barb, and Corrine were interviewed twice. In 2002, Lana was the single mother of one child, a five year old girl. Lana was in her fourth year of university and was planning on graduating in the spring of 2003. Throughout Lana’s four years in university she had been the recipient of both social assistance and O.S.A.P. (alternating between school year and summer months). Lana also used childcare subsidy for the duration of her schooling. In her third and fourth years Lana went to school year round, keeping her O.S.A.P. funding and allowing her to avoid receiving social assistance. In 2002, Lana had no contact with the father of her child as he was incarcerated and she was thus not receiving any child support. Lana worked three part-time jobs in order to supplement her low income, two of which were not declared. Lana was also the recipient of childcare subsidy and had been for the duration of her schooling.
At the time of our second interview Lana’s life had changed quite drastically. Lana had met a man prior to the end of her schooling. In April of 2003 Lana’s boyfriend moved in with her and her daughter. In June of 2003 Lana graduated from University with her honours Bachelor of Art degree. At our subsequent interview in September of 2004, Lana was expecting a little boy any day. Lana was still residing with her boyfriend but had relocated to a new town. Lana was no longer the recipient of any state provided benefits as her partner’s income exceeded eligibility requirements for subsidized child care. Lana is currently a stay at home mom with a brand new baby boy and a seven year old daughter.

In 2002, Barb’s situation was very similar to Lana’s. Barb was also a single mother in her fourth year of university, had one child- a six year old daughter, and was planning to graduate in the spring of 2003. Barb also switched between receiving O.S.A.P. during the school year and social assistance in the summer months and was the recipient of subsidized childcare. Unlike Lana, Barb received $50.00 per week in child support which she claimed. Barb also worked two part-time jobs, which she claimed to both O.S.A.P. and Ontario Works. Barb had a great support system as she lived very close to her family and the father of her daughter was helpful.

At the time of the second interview in 2004, Barb had relocated to a city five hours away in order to complete her Master’s degree. Barb had received social assistance in the summer past and was receiving O.S.A.P. for the school year. In addition to this, Barb is the recipient of a research grant and works as a teaching assistant at her new school. Barb is still receiving child support from her daughter’s
father, but is no longer claiming the full amount. In addition, Barb never claims any other income or help she receives. Due to this combination of income she no longer qualified for subsidized childcare. As her daughter is in school full days now, Barb pays a babysitter for any after-hours care she may require.

In 2002, Corrine was a single mother living in subsidized housing with her teenaged daughter. Her son resided part-time with her and part-time with his father. Several years prior to the first interview, Corrine and her children had resided in a woman’s shelter and were the recipients of social assistance. Upon moving to the subsidized housing unit, Corrine decided to go back to school and was granted a loan through O.S.A.P. At the time of this interview, Corrine had completed her honours Bachelor of Arts and was taking a year off prior to beginning her Master’s degree. Just prior to the interview Corrine had met a man and was contemplating a live-in relationship.

During the second interview in 2004, Corrine reveals that her partner had indeed moved in with her and, as a result, she lost her housing subsidy and is now paying market value. Corrine is in her second year of a graduate program and is currently financing her education by O.S.A.P., scholarships, and part-time employment. Corrine’s partner does not make a lot of money and they do not pool together their resources. Corrine did not receive child support at the time of either interview. In contrast, Corrine paid for all of her son’s clothing, school trips and extras while he resides full time with his father. Corrine does not claim that she lives with her partner to any agency other than her housing unit.
The only interviews conducted with Sharon and Shelley were in 2004. Sharon is the single mother of two girls aged two and three. Sharon resides in a subsidized housing unit, her children both have subsidized daycare spots, and she receives social assistance in addition to a grant which allows her to attend school part-time. Sharon works part-time and receives child support from the father of her girls. Sharon states that she is completely honest with all of her workers regarding her income.

In the past five years Shelley has been the recipient of social assistance and subsidized childcare. Recently, Shelley and her eight year old daughter moved in with her partner. Shelley has gone back to school and is currently the recipient of O.S.A.P. Throughout the previous five years, Shelley has received child support sporadically (never more than twice in one year) and has worked multiple ‘under the table’ jobs. Currently, Shelley does not claim that she lives with her boyfriend.

The social assistance case manager, financial aid officer, and child subsidy worker are also all women. Trevor, the coordinator of multiple co-operative housing units, was the only man to participate in this study. The case manager, financial aid officer, child subsidy worker and the housing coordinator are included in the study to explain the policies and their intersections as well as the fact that they exercise their judgment on the implementation of governmental policies.

*The Interviews*

Five of the participants (three single mothers, the childcare subsidy employee and the social assistance case manager) volunteered to participate in my research after hearing me discuss my interests in ‘regular’ conversation. Once I was
ready to start the interviewing process, the five women were contacted by phone, at which time a location and time of mutual convenience was set up to conduct the interview. I contacted a student loans officer with whom I had previous contact and inquired about whether she would be interested in participating in another interview. This particular women was extraordinarily busy as my interview request coincided with the beginning of a new semester and therefore agreed to an e-mail conversation rather than a face-to-face interview. One woman volunteered to participate after an acquaintance of mine discussed my research with her. This woman contacted me via e-mail to offer to participate. My last two participants were first contacted through e-mail as their other personal information was unknown. In my first email, I explained to them who I was and who had passed their information on to me. In this email I sent a letter of information online and gave them my contact information (see Appendix A). Once I was contacted by the prospective interviewees, the interviews were set up.

All nine participants signed an informed consent form (see Appendix B and C) in which they agreed to their voluntary participation in my research. In this consent form I agreed to use pseudonyms in all transcripts, and to keep identifying information out of the final write up. Each participant (with the exception of the student loans officer who was interviewed via e-mail) agreed to have the interview audio taped. I did not want to be so distracted from writing that I would miss the participants’ reactions to questions or any non-verbal communications such as rolling eyes. Also, by taping the interview it would ensure that I did not miss answers to questions and that the participant had my full attention. I felt that
keeping eye contact with the participant would also allow for the interview to feel more like a conversation, than an interview with a prying stranger. This strategy was quite successful as all of the participants appeared to be relaxed and comfortable with the conversation.

My interviews took place in various locations. The two case managers (social assistance and subsidized childcare) as well as the housing coordinator opted to be interviewed at their places of employment. The student loans officer was interviewed via an e-mail discussion consisting of four exchanges. Three of the single mother interviews took place in quiet locations on the university campus. One interview took place at the participant’s home, as she was unable to obtain childcare. The remaining interview took place at my home as per the request of the participant. Three of the interviews were conducted over a two year time period, once in 2002 and again in 2004. The remaining interviews took place once over a two-month period in 2004.

Almost all of the participants in this study who are single mothers appeared to enjoy the interview experience, and seemed almost relieved to have the opportunity to ‘vent’. Four of the women were frustrated by all the ‘hoops’ they see themselves jumping through in order to maintain their benefits. Some expressed their frustration at trying to manage their school/work schedules with their parenting responsibilities. All five participants expressed that they had difficulty managing all of the requirements they were expected to accomplish daily. The fact that I had also encountered many of the same experiences and was writing about them, both excited and intrigued the participants. Throughout the interview many of the
women began to ask me questions regarding my own situation. Therefore, the interviews did become friendly dialogue rather than a rigid scheduled interview.

While at the beginning of the interviews, both the childcare subsidy worker and the housing coordinator seemed apprehensive, they soon relaxed and were very accommodating. The social assistance case manager was genuinely excited to be a part of a research project as she had completed a Master’s degree and wanted to give back to researchers as a result of all those who gave their time when she was conducting research. Throughout the interview she expressed her frustration at being regulated by the regional government’s policies. The case manager appeared sensitive to the dissatisfaction that many single mothers feel as a result of the many barriers they must overcome in becoming financially independent. All nine interviews ended on positive notes with many of the single mothers in addition to the childcare subsidy worker asking if they could read the final project.

**Analyzing data**

Researchers seek to explore other people’s private lives and then attempt to translate those experiences into public knowledge. Ribbens and Edwards (1998) contend that researchers must shift between the position of participant and observer/listener, while constantly reflecting upon how we know about things and how to view the knowledge we produce. They maintain that ambiguity necessarily arises when we seek simultaneously to provide information to an academic audience while also attempting to remain faithful to forms of knowledge gained in personal settings. Ribbens and Edwards (1998) also warn that there is a real danger in drowning out the voices of participants by interjecting interpretations of their
experiences. They urge researchers to utilize high standards of reflexivity and openness about the choices made throughout any empirical study and implore researchers to consider the implications of practical choices for the knowledge being produced.

Katherine Borland (1991) suggests that the issue of interpretive authority is especially problematic for feminist research as it presents a contradiction. Borland (1991) argues

On the one hand we seek to empower the women we work with by revaluing their perspectives, their lives, and their art in a world that has systematically ignored or trivialized women’s culture. On the other, we hold an explicitly political vision of the structured conditions that lead to particular social behaviour, a vision that our field collaborators, many of whom do not consider themselves feminists, may not recognize as valid (64).

Borland grapples with conflicts of interpretation that may arise when conducting research through oral narratives and argues that refraining from interpretation by letting merely the words of the subject speak for themselves is an unsatisfactory solution. She stresses that feminist theory provides a researcher with powerful tools to critique society and therefore must be able to apply this lens upon other women’s experiences. While she insists that she cannot restrict her ‘telling’ of an experience to a rearticulation of the author’s original intentions, she is concerned about the potential emotional effects a participant may endure when reading their personal narratives through someone else’s eyes. Borland (1991) claims that the narrator’s commentary on, and interpretations of, a story can contribute to the researcher’s understanding of it, however the problem lies with whose interpretation of the data is ‘correct’.
Academic discourses and conventions have the ability to give dominance and authority to an academic’s voice over the participants. Ribbens and Edwards (1998) warn that clinging to these authoritative ways of knowing leads researchers to run the risk of silencing, or shaping in particular ways, private and intimate ways of knowing, meaning and experiences. Furthermore, Ribbens and Edwards argue that becoming aware of how one exercises his/her interpretive authority brings forth dilemmas, in that one’s concern for representing the voices of others, may constrain the development of his/her personal voice as academics. This is a contentious issue for researchers, and one that I grapple with. As my research focus is on the effects of social policy on single mothers’ lives, I interview women, inquiring about their experiences with several agencies that provide benefits. In conversing with women who are part of this target group, I found that some of the women are grateful that social assistance is willing to ‘help’ them, and that they have been granted childcare subsidy for their children’s daycare spots. I was anxious as to how I would negotiate my interpretation of how governmental agencies organize their day-to-day lives, and the women’s lack of critique. While I want to give the women of my study a voice, and want to fairly represent their experiences, it would be reckless to look at their narratives without a critical feminist lens. I do not want to claim that I am an ‘expert’ in the area of social policy, however, I do contend that my understanding of the system, as well as my academic experiences and feminist training, have given me important tools to apply to my research. While I cannot claim to understand my participants’ experiences better than they can, I do feel that
in order to further knowledge in my particular area of study, I have to subject their experiences to my own interpretation.

Conclusion

This thesis is an investigation into the ways that single mothers negotiate multiple social policies in order to survive. This qualitative analysis utilizes a socialist feminist lens and a human centered methodological approach in conjunction with some policy analysis. It is through a secondary analysis of the history and implementation of various social policies as well as an examination of current policies that my understanding of the justifications for the policies themselves has become informed. Through interviewing single mothers who are the recipients of multiple state provided, this thesis illuminates the continued regulation of women in an effort to ensure that social reproduction is occurring at the lowest cost possible. State provided benefits are set up in such a way that it is near impossible for single mothers to make ends meet without entering the labour force or entering into co-residential relationships with men. This push towards the labour force and/or the patriarchal marriage via punitive welfare policies amplifies the devaluation of the labour that is done at home. Through interviewing the single mothers, I demonstrate the extensive labour that goes into maintaining their households.
Chapter Four- I work hard for no money

Let me describe a day in [my life]. I wake up no later than 5:45. Get the kids to wash up and brush their teeth. Get the kids dressed. Their little afros moosh to one side when they sleep, so their hair needs to be wet down and combed. Then I take the kids down stairs and let them watch Tree House while I get myself ready. Once I am ready, we all sit down and eat breakfast together. Hopefully I remember to take something out of the freezer for dinner. I grab all of our bags and snacks, load up the stroller, and off we go to the bus stop, which is quite far away. The children can't walk there in any reasonable amount of time. It takes me minimally 15 minutes to walk there with them in a stroller—if they aren't cooperating it could take close to 30 minutes. We then take the bus to the bus terminal, get off and transfer to another bus. This bus takes us to St. Andrews Daycare. Once at St. Andrews I unload the stroller, and the girls’ bags. When the girls are settled I go back outside and walk down to another bus stop. I take the bus back to the terminal, and transfer to yet another bus. This bus takes me to work. This is all before 8:30 and at this point I have been on four buses and paid $4.50. Then I spend the day at work, and get back on the bus to go back to the terminal to transfer to a bus to go back to the daycare. Once I pick up the kids we take another bus, again to the terminal, and from the terminal - home. At which point I am pushing them in the stroller together home. This is like a workout. And I have been on 8 buses and paid $9.00. Once home the girls usually do stuff at the table while I make dinner. We have dinner, they get bathed, clothes and bags are prepared for the morning and the girls go to bed. I then head downstairs to clean up the dinner mess and pack snacks for the bus ride home - we don't get home until about 6:30. Then I throw in laundry, do homework, whatever, it's late and I'm exhausted by this point. I usually crawl into bed somewhere between 11:30 and 1:00. Out of that routine, one day school is supplemented for work, but the procedure is the same. In between all of that I try and spend time with them or grocery shop or pay bills or whatever - live, and the whole rigmarole starts again Tuesday morning.

The above quote by Sharon, a 27 year old mother of two girls aged two and three, exemplifies the amount of time single mothers devote to work. There are inherent difficulties in the daily lives of single mothers due to the ways in which the
demands of parenting impose limitations on earning a sufficient income. The day to
day lives of the single mothers in this study are strained by obligatory work, paid
work, and unpaid work. Obligatory work consists of the work that the participants
must carry out in order to follow the rules and regulations of each of the policies
they utilize. Paid work consists of both 'legitimate' (pay taxes on income and claim
income) and 'illegitimate' work (commonly referred to as 'under the table' employment, work that results in cash payments that are not claimed as income).
Unpaid work is multidimensional as it not only consists of the heavy burden of
domestic labour a single parent must endure, but also the numerous jobs that being a
parent necessitates.

Obligatory Work

As the women of this study all receive state provided benefits, they must
adhere to rules and regulations that structure their days in ways that others do not
experience. Recipients of Ontario Works must sign a participation agreement,
which obligates them to carry out varying duties in exchange for their monthly
benefits. As a condition of receiving a student loan, single mothers who are students
enter into an agreement that they will maintain a full-time course load and will
receive a grade of 60% or greater in every class. Residents of low-income co-
operative housing must also sign an agreement obligating them to become
responsible for numerous tasks such as lawn maintenance and committee
membership. The terms of these agreements add extensive work to an already
overburdened schedule. While agreeing to the terms of each of these policies
necessarily implies some unpaid work in return for the financial assistance, as the
next section of this chapter will show, the actual quantity of work required is above and beyond that which is laid out in the policies. The work is also amplified by the fact that all of the participants of this study are the recipients of *multiple* state provided benefits and thus must adhere to the terms of two, three, and sometimes all four of the policies which are the focus of this thesis.

*Ontario Works*

Section 27 (3) of the *Ontario Works* Act states,

> [t]he administrator shall temporarily defer the requirement under subsection (1) with respect to a participant who meets at least one of the following criteria... [t]he participant is a caregiver for a family member and the administrator is satisfied, that, based on documentation from persons providing support services to the household, the assistance required to be provided by the caregiver makes participation impracticable.

In fact, according to the Act, all single parents with children under the age of 7, or prior to full time enrolment in elementary school, are exempt from work obligations, yet, each participant in this study explains that she feels pressured to do something other than taking care of her children.

To become a recipient of *Ontario Works* one must agree to terms laid out in a participation agreement. The women in this study state however that maintaining their *Ontario Works* cheques requires much more work than that which is required of them by the *Ontario Works Act* (OWA). The women assert that workers interpret OWA differently and thus the requirements of the participation agreement vary depending upon the assigned caseworker. A case manager for social assistance (OW) was asked how stringent workers are in upholding these agreements

A participation agreement is a contract-type document that a case manager and client complete together that represents a
clients’ case plan to move forward and eventually move off of social assistance to self-sufficiency which can include things like job search programs with local agencies, volunteering, going to school or going to a training program. When a client signs the participation agreement they are agreeing to follow through on the activities outlined and that if there is a reason they cannot follow through they are to contact their case manager to discuss it. In most cases case managers maintain a flexible approach trying to accommodate changes in a clients life but if the client blatantly did not follow through without reasonable cause, assistance can be place on hold until they follow through or can be terminated if the lack of commitment is serious enough (Tiffany, a social assistance case manager).

The case manager maintained that they had a ‘flexible approach’ in regards to the participation agreement, however, every single mother in this study who was, or had previously been the recipient of Ontario Works disagreed. As one participant says,

[T]hey tell you that you need to be doing something. It really all depends on which case worker you get. So I have had 3 workers, my first worker [said] you are exempt from this but if you want to do something that would be fine...That was the very first one. Then I started going to school. Well then I got a new worker who suddenly became very stringent on having my schedule, proof of enrollment. Then I started working [and] had another appointment with them. I was going off the system as I made too much to qualify. Then I lost my job and had to reapply and get a new worker. Since I had been working they wanted to know what I was going to do now, they acted like I was no longer exempt from work until the kids were older.

These two quotes illustrate the contradictions that continually arise between the case workers’ viewpoints and the single mothers experiences. Sharon, the only woman in this study who is currently receiving social assistance, as well as Shelley, Lana, and Barb, former recipients, all detail the difficulties associated with fulfilling the contractual obligations laid out in their participation agreements. While the policy indicates that single mothers with young children are exempt from ‘workfare’
components of *Ontario Works*, the single mothers of this study argue that 'theory and reality are two very different things' (Sharon).

Barb, much like Sharon, was distraught over the lack of services that were provided for her while she attempted to meet the demands of her participation agreement. Barb ‘agreed’ to volunteer at a local agency three mornings a week but had to find her own childcare arrangements during the summer months when her daughter’s half day kindergarten program finished. Shelley ‘agreed’ to work part-time at a local bar the days that her daughter was with her father. Soon after signing this agreement, Shelley’s car broke down and she was no longer able to get herself to her employment as buses do not run at the late hours her job finished and she could not afford the high cost of a taxi. Shelley complains about being ‘harassed continuously’ and ‘made to feel as though [she] was unable to hold down a job’.

Being the sole parent providing for the day to day needs of a child makes ‘participation impracticable’, however, the case worker I interviewed suggests that “...we like them to be doing something, just to help with the transition to work as they won’t be on assistance forever. They need to get involved in something...we really try to urge them to do anything”. Lana complained that they didn’t care if what I was doing was giving me any kind of useful skills at all, they just wanted me not to be sitting at home as then I must just be sitting on my ass eating bonbons and watching soap operas, or perhaps I would be at bingo all day every day, or whatever else people think it is that us welfare people do.

The legislation states the purpose of the *Ontario Works* is to: recognize individual responsibility and promote self-reliance through employment; provide
temporary financial assistance to those most in need while they meet obligations to become and stay employed; effectively serve people needing assistance; and be accountable to the taxpayers of Ontario (S.O., 1997: ch 25). The only rationale being effectively met is the accountability to taxpayers. With the exception of one woman in this study, the participants claim that all of their participation agreements signed were to complete meaningless tasks that would do little, if anything, to help them in their quest for self-sufficiency. In fact, the participation agreements added to their already hectic days both in taking time out of their households as well as money that is put out for childcare and transportation. Part of the obligation under Ontario Works is that all individuals applying for social assistance must attend information sessions. All of the single mothers in this study who had received social assistance echoed one another in their explanation of the problems that exist because of these mandatory meetings. Each participant describes the embarrassment of having to sit through that meeting and be told that they needed to find employment, and to internalize that to mean that they are bad parents who cannot provide for their own children. In addition to the humiliation suffered, Barb discusses the impracticality of the meetings “…how do you find daycare for two kids when you don’t have a car, no money, find your way to the office. It was so frustrating”. The frustration trickled down into every aspect of the participation agreement whether the women contractually agreed to job search, work for pay, volunteer or go to school.

Two of the women in this study agreed to go to school as part of their participation agreement. At the time of our first interview, Lana had moved from
social assistance to the Ontario Student Loan Program (O.S.A.P.) so that she could get through school faster. Lana described all of the infuriating hurdles that she had to overcome just so that she could meet the contractual obligations of her participation agreement,

...it didn’t make any sense what-so-ever. I didn’t want to sit at home so I agreed to go to school part time. Part time meant that I was still eligible for my social assistance as long as I didn’t go over two and a half credits per school year. In turn, I received an Ontario Special Bursary which paid for my tuition and I had to spend relatively very little time away from [my daughter]. Soon after I started I realized that it was not going to be anywhere as easy as I thought. I was told to apply for subsidized childcare which I did but I at that time was only eligible for part-time childcare. I don’t know if anyone has heard or not—there is a CHILDCARE CRISIS. The daycares are so full and have waiting lists that no-one wants part-time clients. I had to find babysitters and even then I only had them for the exact hours I was in school, I don’t know when I was supposed to get my school work done. I wanted to stop as soon as I started but would have been in breach of the contract and could very well have been kicked off of assistance so I stuck it out. The next September I just applied for O.S.A.P., while its not fun having this big loan at least I was eligible for full time daycare which allows me to get through school with less stress and gives me time to get work on assignments done. And, I am no longer subjected to the constant badgering from the caseworkers at social assistance.

Thus, the main tension that exists between the changes implemented in the Social Assistance Reform Act is the lack of attention given to the fact these women are indeed single parents without economic resources to pay suitable childcare for their children. It is this inability to afford childcare that usually restrains women from maintaining full time employment. Hence, the very reason that many women end up receiving social assistance is the same reason they have difficulty upholding their participation agreements.
Mothers who are able to continue into further training or higher education will improve their chances to earn a higher income. It is imperative that mothers have this opportunity in order that they may eventually obtain jobs and be able to comfortably support themselves and their children (Kaufman et al., 2000). This is important as women are more likely to be single parents, poor, and involved with the welfare system (Kaufman et al., 2000). As discussed earlier, poor women, some of whom were able to pursue a post secondary education while receiving public assistance in the past, now face nearly insurmountable obstacles due to the change in the Social Assistance Reform Act (Bezanson and McMurray, 2000; Kaufman et al., 2000). This change in government policy prohibiting women to receive social assistance while attending school forces those students with a low socio-economic status to acquire large student loans. The policy and procedures that dictate the allocation of money by O.S.A.P. are highly problematic and very restricting to women who are mothers. The maximum O.S.A.P. allocated is $500 per week of study regardless of the number of children a woman has or any other factors (such as disabilities, amount of indebtedness before entering school etc.) that could increase her need for financial assistance. This loan is based upon the woman's income (child support is included as an income), her income during the summer and during the school year, any assets she may possess, including a car, GIC's, mutual

\footnote{Previously, women had their education financed by social assistance and were able to continue receiving benefits. Under the current policy, women are indeed allowed to go to school part-time and maintain their social assistance benefits however this translates into 7 and a half years for a pass degree and ten years for an honors degree from university rather than the typical 3 or 4 years.}
funds, RRSP’s, RESP’s and bonds. While the number of children a woman has is not factored into the formula, O.S.A.P. takes her relational status into account. The woman’s live-in partner’s income is always taken into account but if he/she is not the biological parent of the child they can live together for three years before the partner’s income affects the student’s O.S.A.P. However, the day a child is born to a co-residing couple, the partner’s income is taken into account\textsuperscript{17}. This assumes female and child dependency on a male wage. Policies such as this assume that it is the man’s responsibility to provide for the woman and child, leaving her to rely on his income. Women’s relationships can in turn be strained by financial responsibilities. Men may be leery of starting relationships with women who will be seen by the government as being economically dependent upon them. Alternatively, queer families are rendered invisible by policies which are formulated on heterosexist ideologies.

O.S.A.P is distributed at the beginning of September and is meant to cover costs until the end of the academic year in April. At this time, these women have few options available. The women can find employment, they can apply for Ontario Works, or they can choose to continue their studies. All of the options available increase the single mothers workload for the spring and summer months. Three of the participants who receive financial aid have gone to school year round since beginning their studies as a means to provide for their children during the spring/summer duration. This means finding childcare for children who would be in school themselves during the single mother’s school year. In order to maintain their funding the women cannot drop below three credits each term and one and a half

\textsuperscript{17} The male’s income is only taken into account immediately if he is the biological father of the child.
credits in the summer. This is problematic as many times these women are stuck taking courses which are unrelated to their degree in order to maintain their funding. One participant switched from O.S.A.P. during the school year to Ontario Works in the summer months. The participant who receives social assistance in the summer months find this switch to be more draining on her than the intense course load she had endured the summer before.

...This past summer I was supposed to do a job search and keep my worker informed. I was looking for a job because who wants to be on welfare. On a monthly basis I had to report any type of income as well as changes in the living situation. In the beginning I had to tell them everything to do with my life story to that point. It really was a bit excessive. The details they wanted about my personal life were a bit ridiculous...they expected me to know too much about [my daughter's] dad...but ultimately I felt like a loser for the whole summer...I don’t think I even told anyone I was on it again...that would have sucked. I had to do job searches even though no-one would hire me knowing I was going back to school in a few months, no-one that would pay me enough to support my daughter and I. How crazy is it to expect me, with no childcare, to look for a job on a daily basis...

In some cases this shift from O.S.A.P. to school are a yearly process for the entire duration of a single mother’s academic career. The flip between benefits is especially difficult as it can result in a loss of childcare provisions forcing a single mother to go back on lengthy daycare wait lists or to pay out money they do not have in order to maintain their childcare spots during the school year\(^1\). Thus, these mothers must contend with the rules and regulations of multiple benefits. When asked about the single mothers who switch between benefits, a social assistance case manager states

\(^{18}\) Daycares in this particular region tend to allow parents to hold their daycare spots over the summer months by paying a specified amount. The daycares that the women of this study utilize vary in that amount from $150.00- $225.00.
...it is a little frustrating though as it is sort of making use of the program not the way its intended, hopefully those who have to do it once learn from the experience and either set up employment for the following year or continue in their studies for the summer months. They need to be looking for employment prior to April if they are not going to continue taking classes in the summer as they must pursue every other source of income available to them, I want them to show that they tried everything before coming here.

When asked about the loss of childcare these women face if they switch between O.S.A.P. and social assistance, a childcare subsidy case manager simply states,

...[it’s] separate from the subsidy issue, right, we’re dealing with the subsidy issue...but a lot of clients do work through the summer, so they don’t lose their space... and there’s a lot of movement where programs such as [campus daycares], they service a great number of clients who are students so they kind of allot for that. I believe you have to pay a fee if you take your child out so you finish at the end of April and you are going back September and then you are secured. Those kinds of issues are separate from the subsidy issue.

Although both social assistance and child care subsidy are aware of the problems women face switching between receiving assistance via Ontario Works and O.S.A.P., the women must be proactive in trying to make the switch. A single parent cannot keep her subsidized daycare spot if she is not in school. Thus, the change from O.S.A.P. to social assistance is very difficult for women as it puts them back on a waiting list for a daycare spot for September. There is absolutely no guarantee that a spot will open up again in September and if one does, getting the same daycare is unlikely. At some daycare facilities, parents who are students may pay a fee for the summer months in order to maintain their daycare spot. Their
children cannot stay in the daycare, however the fee holds their spot for them until September.

The difficulty here lies in the fact that by the end of a school year the single mothers in this study state that their finances are in dire situations as they have gone through most, if not all, of their O.S.A.P and thus paying the fee to reserve the spot is impossible. In addition, the January installment is allotted to last until the end of April. Under the *Ontario Works Act* (S.O., 1997: ch 25), O.S.A.P. recipients are unable to apply for social assistance until the first day of May. As there are many stages before receipt of a social assistance cheque, the women often have to go close to a month without any sort of income other than their child tax credits and their child support payments (if they are lucky enough to receive some).

The women of this study are often distraught over trying to support their families financially year round. For many the labour required intensifies during the summer months while they either continue their schooling, or seek employment while receiving social assistance. There is extensive labour involved in finding and/or maintaining childcare. Typically spring and summer courses at universities are offered in the evening and thus there becomes a need for childcare outside of a daycare setting. Spring/Summer courses are by nature very labour intensive\(^\text{19}\) and require many additional hours of school work to be completed in the home. There is also an increase in the number of meetings for single mothers receiving benefits who are students. As the school year ends case workers are aware that there is

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\(^{19}\) Half credit courses that begin in the fall are 12-13 weeks long (dependent upon the university) whereas spring/summer courses are only 5 weeks in length. While the spring/summer courses are shorter in duration, they meet twice a week rather than once and thus must cover the same material covered in a fall course.
automatically a shift in funding whether it be that there is an extension in O.S.A.P. and therefore new money allotted, or a shift from O.S.A.P. to social assistance. All single mothers who are students who receive childcare subsidy must meet with their caseworkers the first week of May to ascertain what they qualify for during the spring and summer months. In addition, the women must either fill out new O.S.A.P. loan requests or apply for social assistance. Furthermore, anyone residing in subsidized housing must also immediately inform their housing coordinator about their change in income and must be reassessed for their housing. This process is repeated each May and September for every year that the single mothers attend school.

Lana completed 3 1/2 years of university receiving student loans (O.S.A.P.) year round and at the time of her second interview had stopped receiving any form of government assistance and had moved in with her boyfriend. They were expecting a child in the near future. When asked to describe any changes since the last time we spoke Lana stated,

My life is so much better, no-one is bugging me to attend meetings, no-one is asking to see my bankbooks, rent receipts, looking at me and my daughter like we are losers...I am not in constant anxiety over whether or not I am keeping all of my obligations in order to receive my financing. It was all so much work. I am happy to be a stay at home mom, that's all the work I can handle at one time. Do you know how much time and effort goes into not just applying for benefits but doing all the things required of you to keep those benefits, all the while you are poor, poor, poor...I mean, we had nothing ever and they just always wanted something else from me...
Subsidized Housing

The work that the participants of this study must carry out increases according to the number of benefits they receive. In addition to receiving social assistance and/or O.S.A.P, two of the participants in this study must perform obligatory duties due to their residence in subsidized cooperative housing. While the very nature of cooperative housing is that the members of the co-op community participate in the communal upkeep, this condition is sometimes problematic for single mothers residing in subsidized units. While people who can afford to pay market value in co-operative housing communities voluntarily sign leases stating that they will participate, it is an involuntary decision for subsidized clientele. The subsidized clientele do not sign leases as their subsidized status does not allow them that security and their rent varies monthly dependent upon household income. The very fact that these women are low-income necessitates that they sign the co-op agreements as they cannot afford to relocate if they do not find the conditions appealing. In addition, the participants of this study who reside in subsidized housing do so because of the fact that they are single mothers and are not in the position to work full time in order to support their young children. Sharon, for example, has children, who are 2 and 3 in age and thus must take the children out with her to carry out her obligatory duties. Sharon explains her frustration, … you have to sign a participation agreement to live in the co-op saying that you will join a committee and participate in your community. Grounds days—bullshit, its bullshit, bullshit, it’s not democratic. You are supposed to come up and clean up the co-op for the day. If you don’t participate you are hauled into the office written up and can get evicted. Whatever happened to autonomy, privacy, what if I just want to clean up my own little yard. What if my kids never play in the park—why is it
me cleaning it. With little kids what can you really do—I put rubber gloves on them now and they help me clean up garbage. The co-op has a capital reserve of $350 000—why don’t they hire someone to do it.

Corrine acknowledges that it is easier for her to participate in communal upkeep of the co-op as she does not have young children and she has an amicable relationship with a neighbour who often ‘trades off’ tasks with her family. Both women, however, understand that it is imperative that they fulfill their obligatory duties in order to remain in their subsidized units.

Spector and Klodawsky (1993) explain that shared living arrangements that permit the pooling of maintenance tasks among single parents has been suggested as a solution to the overwhelming amount of home maintenance (such as cutting the grass, shoveling, cleaning up garbage) required in order to sufficiently maintain an individual residence. This type of arrangement is a requirement in the existing cooperative housing programs where ‘volunteer’ labour is a mandatory requirement of maintaining ones subsidy. The Co-operative Housing Federation of Canada (CHFC) is the nation-wide umbrella organization for co-op housing. According to CHFC,

a co-operative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise. Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity (CHFC, 2005).

Both Sharon and Corrine’s experiences within their co-ops is that of involuntary association. Both women express gratitude repeatedly for their “…luck in getting in here. If it wasn’t for the subsidized housing [we] could not survive
(Corrine, Interview 1)”. However ‘lucky’ both women feel, they also acknowledge that with their housing comes a loss of privacy.

In addition to the co-operative housing agreement, the participants in this study all are subjected to the various rules and regulations of the policies that govern the assistance they receive. Meeting all of the conditions placed upon their continued receipt of benefits causes a great deal of work for these individuals. Each policy requires varying amounts of work from its recipients. *Ontario Works*, Childcare and Housing Subsidy and O.S.A.P all require that recipients ‘voluntarily’ report all changes as soon as they occur. Because it is a loan, the Ontario Student Assistance Program does not require the same policing of its recipients as do the other policies. While O.S.A.P requires all participants to phone in or to stop in their office to report changes, Childcare Subsidy, Housing Subsidy and *Ontario Works* insist on numerous face-to-face meetings yearly with their clientele. These meetings place great demands on the recipients’ time.

One of the rules governing social assistance recipients is that they meet with their case managers quarterly to update their files (S.O., 1997: ch 25). If a client fails to show up for the mandatory meetings, her benefits may be suspended immediately. According to the case manager interviewed for this study, sole support parents are required through legislation to see their case managers bi-annually. Childcare Subsidy requires annual meetings with their clientele, unless the clientele are students and then must have a meeting every April and every August. As well, parents are expected to phone and book meetings immediately if there are any changes (such as changes in occupancy, increases in income, rent
changes, change in address or phone number) within the household. Housing is run differently as clientele are managed according to their location; each housing unit has its own manager to whom the client is responsible to report. Because most subsidized housing is rent geared to income housing, clientele must report their income monthly. As all of the participants in this study are the recipients of multiple state provided benefits, all must have these mandatory meetings with multiple case workers. When asked how often she must meet with her case workers Sharon articulates some of her frustration with the rules she must adhere to in order to maintain her housing, childcare and social assistance,

...A LOT. By law, probably quarterly, but I see [my social assistance case worker] at least once a month. If they ask you to provide them with anything like proof of enrollment documents for school, job search lists, anything, and you are late with it then you have to go into the office to see them and can't just send it. They grill you and ask you a million questions. Then they say they will mail you your cheques and you get your $200.00 after you have adequately grovelled for it...they just find ways to have to see you—it is such a process. Housing is even worse than social assistance. You have to give them all your income every month, every change in income you have to go to the office immediately with proof of it and fill out the paperwork so otherwise we have annual review at tax return. I see the coordinator at least 10 times in a year. So my rent fluctuates monthly—you never know—they take all my income etc and then will tell me what my next months rent is. At least with my daycare subsidy I have a cool worker we do updates and are always on the phone and sending faxes—she doesn’t make me go into see her very often- maybe once a year unless something drastic happens.

At the time of our first interview, Barb was going to school full-time as an O.S.A.P. recipient. She would alternate to social assistance some summers when she could not find appropriate courses that fit with her major. Barb also had her
child in subsidized daycare. Barb asserted that these constant meetings and ongoing surveillance of her day-to-day life led her to be unproductive rather than productive,

...how am I supposed to accomplish all the things I need to in a day when everyone needs to see me all the time. It's like they are afraid I am going to screw the system if they aren't meeting me face to face monthly. It is so frustrating...

"Life Admin"

All of the women in this study talk about what one participant refers to as 'life admin', the days of the month where an entire day is dedicated to checking in with case managers, to filling out proper paper work and making all the necessary phone calls that their benefits necessitate. As one participant aptly points out, while all of these agencies are government agencies, they are not linked together to share information regarding household composition, employment, schedule, assets and thus the need to have multiple case workers ask the same questions. Sharon states,

All of this just to survive, all of this paperwork nonstop meetings all for $250.00 a month. That's not even feeding my kids so at the end of the day we are really only getting $100 after rent. Sometimes I swear you spend more time working to get and keep your benefits than you would at a regular job. The crazy thing about this is that these agencies, subsidized housing does not talk to subsidized childcare and they don't talk to social assistance to know what's going on yet you try and defraud one of them and get caught—watch how quick all of them know about it and are hauling your ass in.

The findings of this study support the findings of Swift and Brimingham (2000) in that all of the participants feel that obtaining and maintaining government benefits is difficult and trying work. A few of the participants of this study feel that the constant supervision and need to report everything is far too restrictive and as a result found alternatives. Barb found that childcare subsidy is just too intrusive and
instead decided to only take classes that corresponded to her daughter’s school hours (half-day kindergarten program). Shelley was also frustrated by both childcare subsidy and social assistance and decided to stop using both services and move in with a man from a relatively new relationship. Shelley argues that she “just could not handle the intrusion into her life” and felt moving in with her “boyfriend was worth the risk”. However, Shelley says that she “traded one set of problems for another”. The neighbourhood she moved to has a few mothers who work for pay in it who trade off babysitting duties. Shelley states that while it is great to be able to have free after-school care for her daughter on the days she works, the trade off does not always seem worth it as two days a week and every Saturday she has four extra children in her house to contend with. That being said, Shelley contends that anything is better than all of the meetings and intrusions into her personal life that assistance programs require.

The women in this study must adhere to rules and regulations that govern each of the policies that they utilize. The obligatory work that results from receiving benefits prove to organize single mothers’ days in ways that less economically disadvantaged parents do not experience. The women are expected ‘to do something’ yet at the same time this shift from a voluntary to a more mandatory concept of ‘employability’ has not been met with the infrastructure to support it (Lord, 1994). As Morgan and Maskovsky (2003) argue, welfare restructuring is one of a number of sites where the boundary between coercion and consent is being redrawn in the remaking of the neoliberal state. The rhetoric around all of these policies is that of ‘voluntary’ participation while in reality, for all
of these women, reliance on state provided benefits is in fact involuntary and thus so is their agreement to carry out the obligations presented to them via each policy. In addition to this involuntary involvement in the obligatory work outlined in these policies, the women of this study are all piecing together their incomes around the obstacles that prevent them from finding and maintaining full time well paying employment. In addition to receiving benefits, every woman in this study is also working for pay at jobs that they can fit in with their childcare and transportation needs.

Paid Work

While a state provided benefit has been the primary source of income for each participant in this study at one point or another, all of the women worked for pay to help supplement their benefits. Most of the participants have multiple jobs, working two or three part time jobs on top of going to school (obtaining O.S.A.P.) or receiving social assistance. Mirroring the participants in Edin and Lein’s (1996) study, each participant in this study who had received social assistance admitted that they had “gone on and off the system more than once” and thus had found alternative sources of income at some point. These participants argue however that going off of assistance for paid employment put them in a worse economic situation than the poverty they faced receiving assistance. Sharon explains,

When I was working in the summer I wasn’t getting assistance, so no benefits, and my rent went up to $385. I was making $540 every two weeks and living off that—it was brutal but I still felt good about myself. You know I thought at least I am working, I am providing for my family, I don’t have to jump through those fiery hoops anymore, and not have to explain myself continuously- what were you doing? How many hours were you at work? How did you get there? What’s your
schedule? How much money are you making? Oh, you made too much money this week so now you owe us $300, right....It doesn't make sense for me to work full time. There is this certain point where there is a cut off and I am very aware of that. So at my last job if I would have stayed at 15 hours a week, I could have kept social assistance, kept the benefits, kept daycare and housing, so how does that motivate anyone to work. As soon as I went to 20 they cut me off social assistance which then has an effect on everything else, my rent went up. I was actually ending up with less money when I was on social assistance.

Thus, moving from welfare to work is about more than trading a welfare cheque for a pay cheque. In examining the shift from welfare to work, Clampet-Lundquist, Edin, London, Scott and Hunter (2004) found that once mothers made the transition, they faced months with hardly any legitimate source of income. The medical coverage granted by social assistance, as well as the lack of childcare while on assistance pose big problems for women who are willing and able to work outside of the home. Once employment is found, the recipient is no longer eligible for medical benefits and must apply or reapply for child care subsidy. There are often gaps of time in between the date of social assistance termination and the issue of a pay cheque. In addition, long waiting lists and bureaucratic procedures can delay placement of a child into a subsidized daycare position. Both of these issues are problematic for women attempting to leave assistance.

Clampet-Lundquist et al. (2004), discuss similar frustrations experienced by women who had seasonal employment. Upon the signing of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) in the U.S. in 1996, welfare recipients were forced to meet work requirements in order to qualify for their welfare benefits. Some of the participants in Clampet-Lundquist et al.'s
study found seasonal employment as a result of the new mandate. The problems that arose for these women are very similar to those of the women in this study who receive O.S.A.P. from September to April. Clampet-Lundquist et al. (2004) explain that nine months out of the year the women’s earnings exceed the maximum allowable for welfare, however these minimum wage jobs do not generate enough money to cover the months when little legitimate sources of income are coming in. Thus, the authors argue that the women are in constant turmoil as they try to ascertain whether their children are benefiting from their efforts to be self-sufficient (2005). The women who participated in this study echo these frustrations as their status as full time students prohibits them from accessing social assistance from September to May. The student loans received barely cover the costs of living during the school year and thus there is nothing left over to cover the summer months. The women then must choose between finding work for the summer months that coincides with their daycare hours and provides enough money to support the family, or receive social assistance with medical benefits.

Consequently, much like the participants in other studies (see Little, 1998, 2003, Edin and Lein, 1996) these women accept only legitimate employment that allows them to continue receiving their benefits. The women need to maintain their government benefits and thus only take on paid employment that does not affect their eligibility. All five of the single mothers work at multiple part-time jobs in addition to their benefits in order to make ends meet. Barb (receives O.S.A.P. during the school year and Ontario Works during the summer months) works as a teaching assistant ten hours a week and as a research assistant five hours a week at the
University she attends. As both jobs are part-time they do not affect the amount of O.S.A.P. she receives. That being said, the father of Barb’s child claims that he pays her $50.00 less a week than he does in order to help her out. If Barb claimed this child support she would make too much money and thus would have to pay O.S.A.P. back part of her loan immediately. Barb also received a substantial scholarship. Corinne works three different jobs yearly in addition to her O.S.A.P., she has two part-time positions within the university she attends (less than fifteen hours a week on average) and rather than receiving social assistance during the summer months, Corrine switches to full time seasonal employment. Sharon works part-time 10-15 hours a week, attends school 15 hours a week, and receives a very small social assistance cheque ($260.00). Although the cheque from Ontario Works is minimal, it entitles her to a drug card and allows her to maintain her childcare and housing subsidies.

While Shelley and Lana have both claimed some income through paid-employment, the majority of the income they both earned while receiving benefits was not from legitimate sources. Shelley worked 24 to 30 hours a week as a bartender while receiving social assistance. Shelley worked out a deal with the employer where he would pay her less than minimum wage hourly and would keep her ‘off of the books’. While the little amount of pay was deplorable, Shelley asserts that the ability to keep her tips and her social assistance benefited her in the long run. Lana worked 10 to 15 hours at what she describes as “domestic engineering” and defines as a “glorified toilet bowl scrubber”. When asked if she told O.S.A.P. about her earnings she said that she would not work if it was
something she had to declare. She argued, “school is hard enough I only work to supplement my income so that I can have a few extras; dinner out once in a while, new clothes for me and my daughter stuff like that, nothing extravagant”.

The women of this study are unable to survive on paid employment or government benefits alone. As Edin and Lein (1996) argue, single mothers attempting to survive on either government benefits or low waged employment quickly learn that although minimum waged jobs pay more than assistance the cost of working is higher (transportation, childcare, clothing, benefits, increase in housing fees). The participants in this study are barely able to support their families combining the two sources of income with others such as child support, child tax benefits, and scholarships. Reiterating what Kate Bezanson (2006a) found in her household case study of the implications and effect of the neo-liberal welfare restructuring experiment which took place between 1995 to 2000, while the benefits these women receive are of great economic importance to them, they are too small to allow the recipients to escape paid labour. Alternatively, the pay cheques that these women receive are far too little to escape receiving benefits. As Edin and Lein (1997) showed, rather than being a “lifestyle choice”, welfare use is a critical resource that supplements low wages or is used between unstable or temporary jobs. Furthermore, the women who are not receiving illegitimate sources of income are struggling the most. Sharon argues that she is fearful that she would get caught and claims that she was only dishonest to her case manager one time and that this lie actually cost her financially rather than increasing her monthly income,

The one fraud I did commit was I had to lie last summer to keep my daycare so I didn’t lose it for when school started back
up. I lied to say I was working, this is the crazy part, I said I had an income, got someone to sign it, lost money off of my $250.00 cheque each month just so that I wouldn't lose my daycare spot so that I can continue to progress, can go to school and maybe one day get off this system (Sharon).

The one fraud Sharon admits to committing actually harmed her rather than helped her financially. If Sharon had not lied and said she found a job she would have seen an increase in her social assistance cheque but would also have lost her childcare subsidy as she would not be permitted to hold her spot while she was not taking classes. As childcare is hard to come by in this region with extensive waiting lists, Sharon made the choice to financially deprive herself for the summer months rather than be without childcare for the duration of the school year. In order to make steps towards becoming self-sufficient, Sharon has to deny herself and her daughters income in the short term. However, even though Sharon was committing a fraud that economically deprived her household, she lived in constant fear of being caught.

Sharon also discusses the fear that other single mothers in her housing complex have as a result of fraudulent behaviour,

.....my one neighbour gets one hundred American a week from the father of children- she doesn't claim it to anyone but if they ever found out she would be dead- but it's the ONLY reason she survives—the only reason. I can be honest we are not surviving- I am not, like I am not, I am just not. Everyday we are eating macaroni. There is a constant stress—this girl, every time she gets called down to the office she freaking panics about what they may or may not have found out about. Has honest to God anxiety attacks. Her car breaks down all the time, her extra money is always spent on that and whatever, and trust me she is not living it up. She is coping with the damn stress of her life.
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In the above quote Sharon encapsulates what each and every participant of this study feels; if they did not commit fraud of varying degrees they would not be able to feed their children on the punitive amounts of assistance provided to them.\footnote{As an example, if allotted the maximum allowable, a single mother with one child receives $511 as a shelter allowance and $446 for all their other needs. If by chance the single mother is lucky enough to find housing below the shelter allowance it is clawed back. In addition, child support and child tax benefit payments also result in the clawing back of benefits. Scanning the local newspaper in May 2005 shows that apartment rentals range from $725 inclusive to $850 plus all utilities. Thus, if a single mother in this region was currently receiving social assistance and renting a 2 bedroom apartment, taking the cheapest available rental, she is left with $232 for all other needs (including groceries).} In addition to this, Shelley and Corrine argue that claiming themselves as common-law would put them into an uncomfortable ‘subordinate’ position where they would have to rely on their partners to pay for their daily needs. Corrine says,

> I think anyone would rather be self sufficient, I can’t imagine I need pants or a bra and I have to ask my partner for money, I don’t know how we would do that as he is not forthcoming with any offers.

Neither Shelley nor Corrine claim that they live in common-law relationships. If Shelley claimed that she lived with her partner she would have been completely ineligible for her student loan and thus her and her daughter would be financially dependent for every one of their needs. While Corrine told housing that she lived with her partner out of fear of having a neighbour tell on her, she did not tell O.S.A.P. Corrine justifies not claiming she lives with him to O.S.A.P. as she already feels trapped in her relationship as her subsidized rental has now moved to a market value rental. Corrine explains her situation,

> Financially I am stuck. I am a slave and a prisoner of this relationship for financial reasons. The only way [that] I could opt out is to apply for another two bedroom unit and to reapply for subsidy. Not only would I have to relocate but also wait
after the relocation for several months or possibly years to proceed to the top on the list of subsidy applicants. Until then I would have to pay market rent which for two bedrooms in a co-op which currently is about $630 and that's not a bad price for a two-bedroom townhouse after all relative to other places. Plus utilities of course. Essentially I am stuck with this person till I get an occupation that will allow me to bring home enough to stand on my own financial footing. But that will never happen because I will die of frustration before any financial autonomy would have any chance to manifest. Frustration due to my non-partner's absolute ignorance of household business. He doesn't give a crap and looks like he is very surprised at my upset when I finally cannot bear it any longer and complain. It's a same old stupid theater, he acts surprised in the beginning, admitting in a middle and remorseful at the end but then it starts all over again, nothing changes. This goes on for 30 months now. It will never change. I hate it. Don't be fooled by the "it", it does mean "him", he's a lousy partner. Were I financially self-sufficient, I'd be on my own since [a few months after he moved in]

If Corrine did not receive her allotment of O.S.A.P., she would be in an even worse situation, as she would have to rely on her partner for all other necessities for her and her daughter.

Morgen and Makovsky (2003)

most consistent finding in [their] work was the failure of low wage employment as a strategy to escape poverty or attain self sufficiency. The insufficiency of the wages paid to workers for the jobs that are allegedly leading families to self-sufficiency is a development that is at the center of a mounting crisis of social reproduction (324-5).

The women in this study feel that the only way that they can become self-sufficient is to move from government forms of assistance into paid work but the reality is that they cannot find paid work that offers them enough money to pay their bills in addition to health and child care. As Margaret Little (2003) argues, the benefits given are, and always have been below subsistence, forcing single mothers to work at least part-time. However, the time that part-time work requires interferes
with the time that single mothers can dedicate to their children and their domestic duties.

*Unpaid Work*

Women receiving state provided benefits are also expected to ‘work’ at home to collect their entitlements, and women do a disproportionate amount of this work as all programs assume that women will be available to make it possible for the aid to be delivered: to drive, to care, to calculate, to be home for visits, to come to appointments, to search out new benefits (Gordon, 1990), to fulfill their obligations set out by *Ontario Works*, to complete their school work etc. As Linda Gordon (1990) so aptly points out

[j]ust as in the market economy women translate between the paycheque—that is, money as an abstract token of exchange—and the meeting of material needs of their families—for example, buying the food, cooking it, cleaning so that new food can be cooked the next day—so too in the “welfare” economy women translate between the entitlement and the actual giving of nurture (13).

Women’s primary relationship to the general welfare of a family is to provide essential services that might otherwise cost money whether to the private or the public sector (Sapiro, 1990). As many feminists have pointed out, when we hear the rhetoric about families caring for themselves, what one really means is that women have the primary responsibility to care for others in the family (Luxton and Corman, 2001). The assumption underlying government responsibility for social welfare and for the care of dependents from the beginning has been that normally families would support themselves without government assistance and that most forms of dependency would be met privately by women within the home (Zaretsky,
1986). Margrit Eichler (1993) argues that one parent cannot at the same time be solely responsible for the economic well-being of herself and her children, as well as being a full-time care-taker of the children. The participants of this study feel that this is exactly what is expected of them; the pressure to find paid employment on top of the perceived supervision of their parenting skills sometimes proves too much. Lana says,

...somedays I just couldn’t take it. I felt so horrible as a human being. I couldn’t seem to keep my house clean and work at the same time. My mom use to come in and make comments about me being a slob. I wasn’t a slob—the house was in order, just I hadn’t scrubbed the floors in a month, or cleaned out the fridge. I guess that does make me sound a bit slobbish but I swear I was trying. It was just that by the time I had put in 6 hours at school and then 4 hours at work I needed to focus on [my daughter]. She had so little time with me already...I kept trying to explain myself to everyone, my family, my friends, neighbours...how was I supposed to do everything in one day that they had two people doing. You know, all my friends, my family, they are all married but for some reason all expected me to get everything that two of them did done...now that I get to be a stay at home mom life is much better and my house is spotless. I do all the cleaning and taking care of the kids but I don’t have to work or go to school.

Shelley echoes the same concerns,

...women’s work sucks. You know, even now that I live with my partner, I am expected or at least I feel that I am expected to have the house clean, the kids, including his kids [from another marriage], bathed, fed, dressed etc. on top of going to school and fulfilling my placement. I realize that he works long hours [sometimes 10 hours a day] but I think he just doesn’t get that I never stop working. It is 24 hours a day for me. I am serious, even during the hours where you should be sleeping, I am the one getting up with the vomiting kids, or to walk them to the bathroom, or to calm them after a nightmare...

Two of the single mothers whose main source of income remains a government benefit (O.S.A.P. and OW) also feel like inadequate parents due to their
perceived inability to ‘keep up’ with the daily household demands in addition to their school and/or paid work and their contractual obligations. All of the participants in this study stated that they felt that the government did not think of childrearing as ‘work’, rather an expected duty that women perform. Luxton and Corman (2001) argue that care giving is most clearly understood as work when it involves looking after those who cannot look after themselves; however the demands of care giving as a labour process are generally veiled by discourses of family devotion and parental dedication.

The literature on work-family conflict and role strain supports the argument that parents faced with child-rearing demands encounter serious challenges managing work (or study) and family responsibilities and coordinating the practical demands associated with multiple roles (Lero & Brockman, 1993). The women themselves acknowledge the strategies they utilize in order to maintain some sort of balance between their responsibilities as mothers and the expectations placed on them as the recipients of state provided benefits. Women experience domestic labour as a continuous series of activities, all geared towards running their households and looking after their families (Luxton, 1980). Instead of focusing on the barriers they face these women have internalized their inability to succeed as primarily their own fault. The demands on their time make it less likely that these women can give their full attention to finding work and maintaining paid work or on being ‘good’ students.

According to these women, their positions as mothers do not allow them to be ‘good’ students or ‘good’ employees. Women must divide their time between
school/work and home with neither sphere receiving the necessary attention, leaving
the women feeling guilty, and placing blame on themselves for their ‘inability’ to fit
all of their work into a 24 hour day. Corrine reveals these guilt feelings when she
states,

[I am] internally fearful when I am at school, you know fearful
that when I come home something will have happened, or the kids
won't be there and I'll have to look for them. Or at home there will
be something that I have to devote my attention to fully so when
my son is throwing tantrums and stuff, something is always holding
me back, that was very frustrating (Interview 1).

As Jordan (1997) discusses, these women begin to internalize that they do not
have a lot of time to be really ‘good’ mothers. The internalization and subsequent
guilt is the result of the dominant ideology that asserts that all mothers, regardless of
class and ethnicity, are to provide the best and most suitable care for their children.
The pressure to be a ‘good’ parent is hard enough when there are two parents
working together to raise their child, yet single mothers tend to feel even more
pressure as they are under constant supervision from their case workers, friends,
families, and communities. There is an inherent contradiction as single mothers are
seen as the best caretakers of their children, and more recently, as an employable
part of the population by social policies (Evans, 1996; Little, 1998). Social policies
assume that women are the primary caretakers and our social welfare system
depends of women either being dependent or taking what has become known as the
double burden (Sapiro, 1990). This contradiction sends conflicting messages to
these women and makes their lives much more difficult.
[Text content here]
Sapiro (1990) maintains that a hidden question in social policy is whether women should be required to provide for the domestic sphere in a way that often necessitates that they remain economically dependent and ultimately in need of social welfare provisions themselves. The gendered assumptions that women are the best care takers of the family along with the gendered division of work in the market economy are especially problematic for single mothers who are at the same time expected to take care of all family obligations as well as work at jobs that pay much less than the average male dominated jobs. As Sapiro (1990) argues, women's economic activities cannot be regarded as choices in the full sense of the word as they have to find employment that fits around their child care availability and often need that employment to be close to their homes as they do not have the funds to afford transportation to get to employment.

The discourse surrounding welfare, privileges paid employment over activities such as care giving, redefines who is considered worthy or unworthy of state assistance, and is directed towards breaking the 'cycle of welfare dependency' (Brodie, 1996). Brodie (1996) argues that the rights and securities that had been guaranteed to citizens of the Keynesian welfare state are no longer rights, universal or secure (19). There has been a shift in that the common good rests on market-oriented values such as self-reliance, efficiency, and competition. Drache (1992) argues that the good citizen is one who accepts the obligation to work longer and harder in order to become more self-reliant and in doing so recognized the limits and liabilities of state provisions. Single mothers' employment can create impossible circumstances. As Gordon (1994) argues, those who are most successful at earning
to support their families are often viewed as the least successful at parenting, because the best jobs require leaving one’s children during the day. It makes sense that those who do not have to choose between the well being of their children and their jobs will be able to pursue those jobs more effectively (Karney and Springer, 2004). Thus, single mothers who have access to full-time subsidized quality daycare placements will have more time and flexibility in both finding and maintaining employment.

Since so many women’s major work is taking care of children, it is hard for tax payers to determine whether recipients are working or malingering (Gordon, 1990). Swift and Bringham (2000) note that stay at home mothers are not presumed to be labouring rather simply doing what comes naturally, “an unskilled pursuit carrying no special moral value” (103). The work that goes into caretaking is often negated and single mothers are thus expected to take on the work of two people. Two of the single mothers express their frustration resulting from the assumption that they are “lazy freeloaders”, “...I really hated that everyone thought because I was on welfare I was just sitting around all day doing nothing, that I was a lazy freeloader. Raising a toddler is hard work that never stops” (Shelley). And Sharon states,

everyone thinks we [welfare recipients] are living it up over here, we aren’t I assure you, I have no time to do anything other than work and take care of the kids, on top of that who has the money to do those things never mind to go out and have a life....

The obligations that these women must fulfill in order to receive their benefits, in conjunction with both their paid and unpaid work organizes these women’s day to day lives in ways that economically advantaged people rarely
...
experience. Moreover, these women’s choices are restrained due to the fact that they are women, and thus are not only expected, but required due to their single parent status, to assume all caretaking on top of both obligatory work and paid employment. Furthermore, the care work that these women do on a daily basis is negated as their current policies not only assume but expect that all of the work that goes into childrearing and maintaining a home will be done by these women on top of the expectation that they will participate in the market economy.

In addition to the lack of emphasis on care taking in social policies, there needs to be a redefining of the terms ‘skill’, ‘skilled labourer’ and ‘employable skills’\textsuperscript{21}. One of the fundamental beliefs regarding the inability of women to support themselves is that due to their position within their families (caretaker), they do not have any employable skills and therefore social assistance programs and O.S.A.P., in addition to Employment Insurance, operate under the guise that women need to be trained, or retrained in order to obtain some employable skills. The women of this study are arguably more skilled than many academically trained employees as they carry out numerous jobs simultaneously and become experts at multi-tasking. Yet, I would confidently argue that never has a single mother receiving social assistance or O.S.A.P., heard the statement “sorry, you are overqualified for this minimum wage job without benefits”. Much like the participants in Swift and Brimingham’s (2003) study, the women of this study wear

\textsuperscript{21} There is a large body of literature discussing the gendered construction of skill. See Joan Acker (1988 and 1989) for a discussion of the disagreements surrounding skills, knowledge and value of different jobs arise from a gendered lens that paints most of women’s work as “natural”, easy or unskilled. For a discussion of the ways in which gender ideology shaped how women were and are employed. See Miriam Glucksmann. (2000) and Joy Parr (1990) for a discussion of how and why gender, skills, and race have been co-constructed.
varying hats on any given day; they are caretakers, nurses, teachers, researchers, organizers, mathematicians, hostile negotiators, and support counselors, all without pay.

The participants in this study would be superb managers as they all prove themselves to be extraordinarily resourceful and organized in their daily lives. A day in the life of any one of these participants is perfectly scheduled in order to fit in all of the obligatory work, paid work, school work, and domestic labour that needs to be accomplished for successful management of their households. In addition to this ability to schedule multiple and often competing demands, these women must continually strategize in order to ensure that they have enough time to accomplish all the demands placed upon them as well as enough money to fulfill all of their financial obligations. Sharon is exceptionally strategic in her decision making process as she is continually calculating to ensure that she does not make too much and lose her benefits or subsidized housing and childcare. Sharon like many other single mothers on benefits extends great time and effort into ensuring that she can maintain her benefits

...So yes, I can be resourceful enough to find out what government programs there are and so far I can jump through the hoops but at what cost? You are always trying to, like there are these crazy things, like this summer I was working so I was getting social assistance through the school year and then I started working right after, three days after the school year ended. And then its funny because you calculate out okay if I make this much money am I still going to be eligible for my subsidized housing, if I make this much money am I still going to get my daycare, if I make this much money will I still be eligible for my assistance, where is that safe bracket where my charges aren’t going to go to market and you are constantly juggling all these things in this mind and its that juggling that is
so tiring, you are always trying to figure out, am I going to be okay here is the government going to provide anything to us.

Three of the participants in this study reiterated Sharon’s sentiments, explaining that they too were constantly calculating how much they could make before being cut off of assistance, getting less than full O.S.A.P. funding, or losing either one of their subsidies.

Additionally, the women of this study had to become resourceful in order to stretch their limited incomes to the end of the month. As in other studies the most commonly stated sacrifice made was that of food, mothers often state that they will go hungry for a few days at the end of the month rather than let their kids feel any hunger pains (Campet-Lundquist, et al., 2004; Little, 1998; Mosher, 2000; Swift and Bringham, 2000). Some participants spoke of “showing up on mom’s doorstep conveniently at dinner time” (Lana) or working shifts during meal time so that those working in restaurant/ bar type settings could have free meals. Others spoke of the continual trading of services with others; lawn mowing, gardening, shoveling snow, babysitting and driving those without vehicles to appointments all were strategies employed by participants in order to make their lives less costly. Barb often got vegetables from her mother’s garden in order to save on that expense at groceries. Lana canned fruits and vegetables with her family seasonally in order to ensure that there was always something in the cupboard during the winter.

Perhaps the most ingenious strategy the women utilize is the continual researching and searching out multiple benefits that they qualify to apply for. The
participants explain that they are always trying to see if there are other resources available to them. Sharon explains,

... I have always said to people as long as I have the ability to justifiably get benefits from the government I will exploit them to the greatest extent. If there is something out there for me then I will attempt to find out and apply for them...So yes, I can be resourceful enough to find out what government programs there are and so far I can jump through the hoops but at what cost?

Furthermore Lana states,

You have to be extraordinarily resourceful to survive on any government assistance whether it be when I was on O.S.A.P. or social assistance I had to continually look for other things...no workers tell you that you qualify for more money, God forbid that! You have to learn to look after yourself and your own kids and for me that meant continually searching for more, whether it be more money, cheap places to buy clothes and household necessities, free programs...whatever it may be.

Many researchers have found that women tend to become innovative when faced with losing their benefits (see Clampet-Lundquist et al., 2004; Little, 1998 & 2003; Mosher, 2000; Swift and Bringham, 2000). Clampet-Lundquist et al. (2004) report that women in their study had purposefully gotten themselves fired from certain jobs in order to assure that their welfare benefits would not be discontinued. Moreover, women who had previously been legitimately working resorted to under the table employment in order to continue to receive their medical benefits. Women quickly learn that being honest and attempting to move from receiving benefits to paid employment is detrimental to their families. Thus, all of the time women put into finding and maintaining benefits translates into labour-hours upon hours of labour added on to their already time-strained days. This labour
is often most detrimental to the women. Sharon says, "[t]he other thing is every time I go to one of those appointments I am not working, not doing my homework, not doing anything productive that could be helping me, spending money on the buses and the childcare...".

All the labour that is done to support a family, domestic labour, as well as paid, and non-paid employment, produces a cyclical relationship between production and consumption. The money these women bring in combines with their unpaid labour to produce the means of subsistence to ensure their livelihoods and provide for their children (Luxton & Corman, 2001). By partaking in this cycle of production and consumption these women are also making possible the production of labour power (Luxton & Corman, 2001). Reproduction is an essential component, not because it is attached to production, but because of the reality that humans must reproduce as well as produce in order to sustain themselves and society (Ursel, 1992). While people carry out domestic labour in order to make their families lives better, it can also be seen as an integral part of sustaining capitalism as this domestic work is what ensures that employees and consumers are reproduced. As Luxton and Corman (2001) point out, "while most people focus on their immediate relationships (raising their kids), they are simultaneously sustaining and reproducing the complex social relations of their communities and their society" (216). Thus, governments need to value social reproduction via policies that ensure that women have access to all of the resources they need to aid them in the process rather than subjecting them to increasingly punitive policies that make their lives difficult.
In everyday life, individuals struggle in particular ways to combine the activities of production and reproduction, work and home, in an attempt to achieve some sort of work/life balance (McDowell, 2004). As Little (1998) argues, there is little acknowledgement of the contradictory responsibilities placed upon single mothers who must both provide for and care for their children at the same time. In the case of the participants of this study, this struggle is exacerbated by the need to complete obligatory work and ‘life admin’ in order to maintain their benefits in addition to working multiple paid and unpaid jobs. As argued by Sharon (single mother, two girls 2 and 3) earlier on, these women work far more and far harder than most and yet receive very little in return for all of their efforts. Their children are often lacking in any extras such as “bicycles, ‘cool’ games, skateboards, real Barbies-not the fake dollar store ones that kids know the difference between, clothes that do not come from Walmart or Zellers” (Lana) and their mothers are paying even bigger prices. Most of the participants in this study are in poor health and feel isolated on top of feelings of humiliation and embarrassment for needing to receive benefits. The next chapter will explore the ways in which support networks, both voluntary and involuntary, affect the daily lives of these women. In addition, I will explain how these supports affect the health of the participants.
“Welcome To My Life”
by Simple Plan

Do you ever feel like breaking down?
Do you ever feel out of place?
Like somehow you just don't belong
And no one understands you
Do you ever wanna runaway?
Do you lock yourself in your room?
With the radio on turned up so loud
That no one hears you screaming

No you don't know what it's like
When nothing feels all right
You don't know what it's like
To be like me

To be hurt
To feel lost
To be left out in the dark
To be kicked when you're down
To feel like you've been pushed around
To be on the edge of breaking down
And no one's there to save you
No you don't know what it's like
Welcome to my life

Do you wanna be somebody else?
Are you sick of feeling so left out?
Are you desperate to find something more?
Before your life is over
Are you stuck inside a world you hate?
Are you sick of everyone around?
With their big fake smiles and stupid lies
While deep inside you're bleeding

No you don't know what it's like
When nothing feels all right
You don't know what it's like
To be like me
The document contains text that appears to be a scientific or technical report. The content is dense and written in a formal style. Without the ability to read the text, it is difficult to provide a detailed summary or analysis. The text seems to cover topics related to a specific field, possibly biology, chemistry, or engineering, given the context clues from the formatting and style.
Chapter Five  
Supports: Ringmasters of the circus of hardship.

I was driving in my car after I had completed an interview with Sharon, when the Canadian band Simple Plan’s song “Welcome to my Life” came on the radio. As I listened to the words of the song, I could not help but discern that they echoed the frustrations and isolation experienced by all of the single mothers who participated in this study. Sharon had stated the exact phrase “welcome to my life” during her interview only minutes prior, and Lana had used the phrase in an interview two years earlier. The women who have the least amount of support tend to have the most obstacles to overcome in their quest for economic stability. These women express feelings of isolation and “being inside a world they hate” as they discuss the mandatory intrusions into their lives. In each interview both voluntary and involuntary supports were discussed as either easing the burden of balancing paid employment with childrearing or increasing the amount of work involved in managing the two. The women who have a wide array of voluntary supports such as amicable ex-partners, family and friends expressed less anxiety in managing their lives. The involuntary supports that entered the women’s lives due to their economic situation (such as family support counselors, case managers, legal aid, family and children services (FACS), childcare administers, professors etc) had the ability to make the participants lives less or more difficult dependent upon the level of support offered or denied. Thus, this chapter explores the impact that voluntary and involuntary supports have on the women’s day-to-day lives.
Voluntary Supports

The personal relationship that tends to have the most immediate impact on each participants life is the one between the participant and the father of her child(ren). The women who have an amicable relationship with the father of their children report less stress both financially and emotionally. Unfortunately, only two of the women in this study describe anything resembling a friendly relationship, while three women explain the relationships as simply non-existent or painful. Sharon and Barb state that the fathers of their children play an important role in the lives of their children and give them much needed breaks. While the father of Barb’s child now lives four hours from them (due to Barb’s choice of an out of town graduate school) he is sure to spend two weekends a month with his daughter and according to Barb would be willing to do much more if they were not so far away.

In addition, as stated earlier, he only reports paying Barb a minimal amount of money so that the actual amount he gives her is not subtracted from her benefits. Sharon explains that while she and her ex have had many ups and downs, she knows she can count on him for support, especially when it comes to taking a break from the children. Considering Sharon does not have a vehicle, all of her grocery shopping and banking must be done via public transportation. Since Sharon’s children are very young in age, this proves to be an extremely difficult task (she has to carry the stroller and the groceries on a bus and getting off and on the bus with everything including a two and three year old in tow). Her ex is very understanding of this and will come to her home and stay with the children so that she can
null
accomplish household errands. In fact, during the interview conducted with Sharon, the father of her children stopped by unannounced just to check on her and see if the children needed anything. Like Barb, Sharon reports that this relationship often helped alleviate her stress level.

Conversely, Shelley, Corrine and Lana had no or minimal contact or child support from the fathers of their children. At the time of the interview, Shelley’s ex-husband was taking her to court asking for visitation rights after four years of not contacting her and only making four of his court ordered child support payments. At both the first and second interviews conducted with Lana, the father of her daughter was imprisoned (two separate charges). Lana to date, has never received a child support payment. At the time of the first interview, Lana stated that her ex came in and out of her daughter’s life whenever he was out of jail and she was hoping that he would ‘straighten up’ and take his role as a parent seriously. By the time of the second interview, Lana had given up all hope and fought in court to have his parental rights revoked, a battle that he simply gave up on and signed all rights to his daughter away. Corrine’s ex-husband was abusive to her throughout the duration of their marriage resulting in her and her children living in a women’s shelter for a short time period. At the first interview, Corrine explains that he never paid a cent in child support and due to his ‘self-employed’ status, was able to legally get away with it. Corrine also states that the psychological abuse that her children endured as a result of him caused her much anxiety and grief. Corrine explains that whenever her ex-husband sees their daughter, he continually insults her and then Corrine will spend hours after a visit trying to correct the damage he causes.
All three of these women have had to spend a great deal of their time in courts fighting the father of their children, whether it be for support payments, restraining orders, or custody agreements. Shelley, Lana and Corrine all state that these relationships still cause them much stress and will continue to do so for a lifetime. As Lana explains,

While we are very lucky to have [my new partner] and are very lucky that the ass signed off his rights this isn’t just going to go away. [My daughter] is always going to have questions and is going to have real problems as she gets older and realizes that other kids’ dads don’t simply disappear. She just doesn’t know any different because from the beginning he was gone for long periods of time and would just show up out of the blue. I have shielded her from as much as I can, she doesn’t know he is in jail and never has but it comes back to bite me in the ass. I know she thinks it’s because I yelled at him a lot that he isn’t here- what is the worst of the two evils- telling her that he dad is [a] drug addict who is in jail or letting her believe that it is my fault? I don’t know the answer to that. All I am positive of is that this is not simply going to disappear and we aren’t just going to live as a happy new family without any questions...

Shelley also explained that there is a constant fear of what her ex is capable of,

...it’s not just the fear of him taking her [their daughter] from me, or the fear that he will find out where we live and stalk us again, it’s knowing that he can seriously fuck up my life at any time. He has done it before, I have had FACS and welfare on my doorstep, one accusing me of neglect, the other fraud. It causes a lot of grief when those things happen you can’t just say to them it’s my jealous ridiculous ex calling you- the burden of proof lies on you...

The absentee fathers have the ability to make both the children and mothers lives much more difficult both financially and emotionally. While Sharon and Barb get “mental breaks” from the “exhaustion of being a mom” (Barb), only Barb has
economic support which helps to alleviate some of the monetary stress experienced. Sharon also receives child support however, single mothers such as herself are rarely further ahead from child support payments as they are clawed-back from their social assistance benefits (Little, 1998). Conversely, the other three women in this study experience not only a monetary deprivation but also do not get any help with the rearing of their children from the fathers and thus report high levels of stress and anxiety.

In many instances it is the women’s personal lives that suffer the most. The women do not have any time or the economic means to pursue relationships, or in some cases nurture and maintain pre-existing relationships. One of the most common complaints among my participants is the lack of support available to them. Some of the women explain that it is not only romantic relationships that are void in their lives, rather it is having friendship networks that they miss the most. Three of the women discuss the feelings of isolation they experience.

No, I have no life what-so-ever. I can’t even have any friends here for fear they will want a drink or something. If I offer them or they ask for some juice I won’t have enough left for my kids for the month, never mind having a 6 pack in the fridge—that would just be completely out of the question. So no, I mean once you have two kids no-one will take them anymore. I feel alone. Welcome to my life! (Sharon).

Lana and Barb, two single mothers going to school full time at the time of our first interview also comment on their inability to make and maintain friendships. Lana states that,

[I] find that [my] school friends are mostly other women who are in similar situations to [myself], other single mothers, students who are a bit older than those coming from high
The text on this page appears to be a continuation of a discussion or narrative. Due to the nature of the text, it is difficult to provide a precise context or summary without additional information. The content seems to involve detailed explanations or elaborations on a particular topic, possibly related to scientific, technical, or academic content. Without more context, the exact subject matter cannot be determined.
school they don’t get the other responsibilities, that I just don’t have the time to work on stuff whenever they feel like it (Lana, single mother II).

Barb’s experiences mirror Lana’s,

I have made a few friends, not many though as I am just too busy. Other single parents, older mature students, and not friends but people I have gotten to know. There is not time for real friendships. I find there’s no time for developing good quality long lasting deep relationships. I have a child that I am responsible for and people who don’t have kids don’t understand your life, what it is like so it is difficult.

These feelings of isolation, due to little free time and lack of adult contact, add to the stress of academic life for these women (Triplett, 1998). While the women are discussing their inability to make new friends in the above quotes, others discuss the difficulty of maintaining old friendships as well. Corrine discusses the way she has divided her friends

It’s hard to [find] someone who understands the whole issue. I can talk about my academic stress here with other people who are pressed for deadlines and what not, that’s fine, but most of them have no kids so they would not understand, I could still vent my frustration with those [friends outside of university] that have kids but they don’t understand the academic pressure so there is a little relief here but there isn’t the understanding of the whole issue.

Corrine utilizes the same strategy as many women, she compartmentalizes her life. The time that maintaining friendships, studying, and care taking consistently take up mentally create dilemmas and pulls at these women in regards to the allocation of their time (Edwards, 1993). Moreover, it is the work processes of government institutions, as well as family and childcare needs that place limitations on the women’s time and result in them experiencing feeling of isolation.
While all of the women in this study express their difficulty in finding and maintaining solid friend networks, some of them noted the advantages of networking with other single mothers. Sharon expresses gratitude when discussing the other single mothers who live in her co-operative housing unit. When asked how she survived economically Sharon states,

... when I moved in here all of a sudden I had this network of single mothers who had been through it [becoming a single mother without an income] and they were like oh you need to apply for daycare, oh you don't get a child tax credit are you crazy, oh you need to do this and that. So they really got me going on it, if it wasn't for them I still wouldn't know about half the things available to me as social assistance sure doesn't inform you of all of these options...

Although a few of the participants express gratitude in having these information providing networks accessible to them, there is an acknowledgement that women in similar situations are unable to help each other in ways that are likely to reduce stress. The women explain that while those in similar circumstances to themselves can and do provide childcare for one another when needed, the trade off's are often more than they can handle. As explained by Shelley earlier, the trading off of childcare is sometimes problematic as exchanging her one child for her neighbour's three children adds a lot of stress to her daily routine. The women are unable to rely on each other for basic necessities such as food and transportation as most of them are in the same difficult circumstances.

Two of the women attempted to co-reside with a friend in order to save on expenses. Shelley invited another single mother to move into her home with one child. The informal deal was that the two women would split rent and share childcare responsibilities as Shelley worked nights at a bar and her roommate went
to school full-time during the day. Since both children were too young to go to school at this point the women would not only be cutting down rent expenses but would also escape the scrutiny of daycare subsidy. Shelley explains that this situation was fraught with problems from the onset,

I had a friend move in with me for a while, it helped, but only for a few months. I ended up playing the "husband role" while she was in school, I watched her daughter and in return she watched mine. I did have late nights working at the bar and she used this to her advantage, she stopped paying me anything and then she called welfare on me to report fraud. There were tons of other issues too, you know men sleeping over when her child was with its father but mine was in the house, unequal sharing of groceries etc. It was a bad situation from the get go and to this day we are no longer friends.

Even if the women do have access to these sorts of living arrangements they end up not being advantageous. If the women attempt to share residences in order to exchange services and cut down on rent expenses they must report this living arrangement to all of the agencies who provide them with benefits. Thus, the women's benefits are cut even lower negating the point of the living arrangements all together. Furthermore, the women do not have the same right to help out their friends as economically advantaged groups can. As explained in the previous chapter, Sharon also had a friend move in out of compassion rather than any sort of economic gain but soon learned that this was unacceptable and could result in her not only losing her benefits but also being charged with fraud.

The few women who are lucky enough to have close relationships with family members, state that much of their stress relief comes from family members. Prior to Lana and Barb leaving their home towns, their parents often helped with childcare when they were ineligible for subsidies. Shelley's parents allowed her and
her daughter to move back in for a short period following her divorce in order to allow her to get back on her feet. Although Shelley acknowledges that it was very helpful of her parents she also states that in the end it resulted in her benefits being reduced to $50.00 a month, allowed her ex husband to know where she was living and strained the relationship between her mother and herself. Lana and Barb both stated that the one thing that alleviated their stress was the knowledge that if they absolutely were without options their parents would allow them and their children to move back in with them.

Although two of the women echo Lana’s assertion that if “push came to shove [their parents] would take them in”, this knowledge does not help in their immediate day-to-day lives. All five participants state that their family rarely if ever, helps with economic necessities such as rent, food, childcare and transportation. Three of the women argue that one cannot “…keep going to the same source for help as eventually, the well will have run dry” (Shelley). Lana echoes Shelley stating that she has “depleted all resources” and Sharon explains that she owes everyone in her family money that she will never be able to pay back. Furthermore, the women assert that they are too embarrassed to ask for more and feel as though their family members view them as failures for not being able to provide for their own children.

This lack of familial support is exacerbated for Corrine whose family lives in another country. Corrine, the oldest participant in this study, has a mother who is not only in a different country but is also aging. This adds to Corrine’s stress level
as she is constantly worried about her mother and carrying guilt for ‘abandoning’ her when she was younger. When asked about familial supports Corrine states,

Oh my goodness gracious, social support, none of my family lives here, that’s another burden on my shoulders, my mother who started to drink a lot at the ripe old age of 50 because I was gone, her grandkids were gone, her mother died and she was all alone. She started to drink, take solace in alcohol and when I go visit she blames me, never forgives for me leaving. So I worry about that as she is very far away.

In addition to the stresses of trying to survive economically, provide adequately for her children and better herself in order to become self-sufficient at some point in the future, Corrine like others in this study is overwrought with anxiety on some days. While Corrine argues that she compartmentalizes her life sometimes the boundaries are blurred and the stress from each component of it overwhelms her to the point of being incapacitated. When discussing her stress level Corrine states,

It is high, extremely high and now I am more comfortable because I don’t take any classes. Before it was so I would have these symptoms of being totally stressed to the max. I’d say things I wouldn’t otherwise, like if you had a lack of sleep, you’re losing your mental capacity. I would forget things, it was scary, it was a big strain, it was like if you were asked to run a marathon with no training ever and you’re dying in the middle (Interview 1).

While a few of the participants express gratitude for the help of their friends and family, most acknowledge that there are limitations to what one can ask for. Finch (1989) contends that there is an assumption built into social policy that family and friend networks have a reciprocal function to them, that friends and family members ‘do things’ for one another in times of need. As Finch (1989) notes however, if you are an unemployed single parent, the options for forming
relationships of reciprocal support with these networks are greatly reduced. While none of Sharon’s family has actually said that she cannot ask them for help anymore, she states that she cannot, “my father and stepfather have both helped me out with cars that I have had. I owe them money so I can’t ask them for anything else”. Sharon currently does not have a vehicle and has a very limited income. In addition, she has two young girls, goes to school and maintains paid employment. Therefore, while Sharon cannot reciprocate with money, she also does not have time to lend a helping hand to family or friends. Moreover, as discussed earlier, when Sharon did attempt to reciprocate by lending a helping hand to a friend in need she was faced with losing her housing.

Also, the women of this study all argue that they often hide their level of need from their friends and family for fear of being perceived as incapable or unfit. Those who do not have any social supports have a much more difficult time not only in coping with their economic situation but also with not having any breaks from their children. All of the women who participated in this study state that this lack of support impacts their health as it tends to increase their anxiety and stress levels. Some of these stresses may be heightened or lessened dependent upon the ‘support personnel’ that their economic situation necessitates.

Involuntary Supports

Childcare

While a woman may have some ‘choice’ in her childcare arrangements, the very fact that she needs to locate childcare may be seen as involuntary. In addition, the participation agreement required by social assistance in fact makes childcare
involuntary. The reality is that our present economic situation necessitates that the majority of Canadian children now are placed in some form of childcare during substantial portions of their waking time (Eichler, 1989). The argument here is not that children are ‘better off’ in the care of their mothers, nor is it that mothers should stay home to take care of their children, rather, that women who are the recipients of state provided benefits need for childcare is necessarily ‘involuntary’ due to the regulations that govern the receipt of their benefits. This need for childcare outside of the family creates different dynamics for these women, as they must follow a set of rules and regulations that do not allow them the ‘choice’ to be stay at home mothers. Many women, especially mothers, seeking to support their households on their earnings, encounter serious hurdles to full time employment in the labour market, including inadequate, unavailable and/or unaffordable childcare (Cleveland and Krashinsky, 2001). The policies and procedures that both the government and daycare administrators have put in place to deal with women who are students or employees and mothers are limiting women’s lifestyle choices.

In Ontario any person who falls within the provincial government’s definition of what constitutes financial need is able to apply for childcare subsidy. This program allows parents to put their children into government approved daycare locations at a fraction of the regular fees or in some cases no fee at all. The process one must undergo before being placed into this care is quite intensive and most Canadian parents who qualify for a subsidized childcare space do not obtain one (Baker, Lero, 1996). According to the childcare subsidy worker interviewed for this study, in this particular region, the wait list of families who are approved to receive
subsidy and are waiting for a daycare spot has fluctuated between 150 to 300 over the last two years.

In an interview with Celynn, the daycare subsidy caseworker, she discloses the process a potential client has to follow before she can be granted care. In this case, the women who are students and mothers must call an intake line and take a preliminary eligibility test. They are asked to divulge their family composition, financial need, the number of children they have, and their employment potential. The prospective client is then given a rank, a number that determines their amount of need. This process only places the mother on a waiting list. Once her number comes up on the waiting list she goes in for an interview where forms are filled out containing all of her demographic information, family composition, pay cheques, O.S.A.P. documentation, tuition receipts, all credit information, all house bills, RRSP’s, GIC’s, saving bonds, scholarships and bursaries, as well as all current bank statements must be brought in and photocopied for the case worker’s file. Once this is completed, and the client is approved, she is given a set amount which she must pay to the daycare and the government pays the remainder (in some cases there is no fee at all for the parent). Although the client does not have to wait on the waiting list again, this process of disclosure must be repeated every September and April. The subsidy worker has the power to determine if the woman has spent her money on “appropriate” purchases, any time during this process the student’s subsidy may be rejected if the worker decides that the woman’s money could have been better spent elsewhere.
This process is time-consuming and problematic to the women who utilize this program. All of the women who have subsidized care were placed on a waiting list for various amounts of time. The subsidy waiting list in this region usually carries approximately 300 families waiting for an interview. One of the women has been on the list so long that at the time of our first interview she had gone through two years of university without stable subsidized childcare. The women who have used, or currently use, subsidized childcare discuss the strategies they used to obtain subsidy,

When I tried to get her into subsidized care it took me almost 4 months [shakes her head]. I was talking to a worker on a weekly basis and getting more and more frustrated because she kept saying I had to wait until they found an opening. One day I had talked to one of my friends who said if all else fails, cry. I called the subsidy worker the next day and cried and cried and said that if I didn’t get her into care I was going to have to drop out of school, miraculously [laughs] she called me back in 20 minutes and had found an opening (Barb, first interview).

I had to be super aggressive to get her into subsidized care. They set up a meeting to assess whether or not I was eligible for it, and then you’re supposed to go on a waiting list until a space becomes available. I found a space myself, and had learned the name of the head of the subsidy department, I went over people’s heads to ensure that my daughter got into subsidized care just days after my assessment. I just threw around the manager’s name as if she was a personal friend (Lana first interview).

Not all students qualify for subsidized childcare and therefore must pay full fees. This becomes extremely difficult when O.S.A.P. allots only a small amount of money for childcare needs. Melanie, a financial aid officer for O.S.A.P., discloses that full support parents (most single mothers) are given $80 a week for childcare
regardless of how many children they have. Married students, or common-law students, are awarded $35 per week for their care. At Brock University, the university which is located in the Niagara Region, there is a childcare bursary available but only to students who have three or more children. In this particular region, full-time daycare ranges between $150.00 and $190.00 per week, per child, dependent upon their age. Therefore, O.S.A.P. does not allot enough money for even one child. This is challenging for those mothers who do not have any other options. As Thorne (2004) highlights, in the absence of adequate public subsidies, access to and the quality of paid care strongly correlate with income. Furthermore, Thorne (2004) maintains that

The affluent have multiple market options that are flagged, like products on a supermarket shelf, by a nuanced array of labels—nannies, babysitters, housekeepers, au pairs, preschools, daycare—and for school-aged children, fee based after-school programs, lessons and other specialized activities focused on sports, music, drama, dance, computers, and science (166).

Women of low socio-economic status have far fewer choices of where to send their children and as a result are often trapped with care that they do not find acceptable. In addition, some participants assert that their providers add stress and embarrassment to their lives. Sharon shares her frustration with her provider,

The part that I really really hate [is the treatment received at the daycare]. [T]he coordinator of the daycare- I had to go talk to her, all the employees were asking me a million questions when I went in- what are you doing Sharon? What's your schedule? What time are you in school until? Remember you have to be back by.....You will get charged full price if you aren't at school and your kids are here. It's none of their damn business. I went to the coordinator and said you know what this is your daycare, yes all of this
information is relevant to you but these employees have no relevance to my personal information anywhere else. They tape our subsidy notes on our lockers—everyone knows what they are. It's so embarrassing—everyone knows and it's none of their business. Now don't tell me they don't treat your kids differently. Plus, I have the issue that my kids are biracial, it's an issue all the time. You live that everyday—the stereotypes again—welfare stereotype, subsidized housing stereotype— the half black kids stereotype—it is so absurd...Another question I hate—same dad? Yep, same dad for both of my kids but it melts right into the background, the judgment, you just always get it so you get used to it and just ignore it. I can take the judgment and treatment from the coordinator but not from the daycare employees.

While using subsidized childcare Shelley articulated similar frustrations with her subsidized daycare provider,

Suddenly everyone gets to know everything. Why do the daycare workers get to know I am on subsidy? Do you think that taping a note to my locker is really protecting my privacy- give me a break.

While Lana had to be aggressive to get her daughter into a daycare position, she was happy with her provider and articulated that her provider made her life much easier. Lana explained,

I absolutely love my daughter's daycare they're wonderful. I drop my child off usually around 9 am, they provide her with a mid-morning snack, and a hot lunch then they walk her to her school for the afternoon. When she's done her afternoon, someone from the daycare is waiting to pick her up and take her back to daycare, where I pick her up when my day is finished. I hear horror stories from friends whose daycares make them account for every second of their whereabouts. This daycare never asks any questions- EVER! (Interview 1)

Therefore the women who use subsidized care have an added level of scrutiny placed on their lives as the daycare administrators are responsible to the region and thus must report their subsidized clients comings and goings. Subsidized
clients are often required to sign in and out of their daycares so that there are records for the region. In addition, subsidized clientele are limited in the amount of time their child can be absent from the daycare. Each subsidized client is told at the onset of the year how many absent days they have been given and if their child misses more than the allotted days, the client is required to pay the daycare their full fees for the missed days. Women like Lana who have supportive daycare providers do not experience this scrutiny in the same way as others and as a result report feeling less stress.

The relationship that a single mother has with her daycare provider affects her day-to-day life. If she has a daycare where she feels comfortable and supported, it is more likely that she will experience less stress leaving her child. In addition, if the daycare provider has the same rules for all of its clientele and does not center out its subsidized clients, the women are more likely to feel confident in their ‘choice’ to continue on in their pursuit of employment or academia.

As all of the single mothers in this study are presently in school or have recently completed post-secondary education, all discuss their experiences with their teachers. The women all state that educators (either professors at university or teachers at college) have the ability to greatly affect their lives depending on their level of understanding and the women’s willingness to share their personal lives. The women acknowledge that if they are willing to “bare all” and “make [their lives] look sufficiently pathetic enough” (Lana), their educators are more likely to be helpful.
Educators

All of the women in this study have chosen school as a means to self-sufficiency. The women argue that this choice has brought another level of scrutiny to their lives. Not only are the women under the surveillance of their case workers whether it be social assistance, subsidized daycare or a financial loans officer, they also acknowledge that in order to succeed in academia, they must disclose personal information to their professors. Four of the women in this study state that if it were not for supportive professors, they could not have continued on in their choice to attend school as single mothers. These women state that once they disclosed their personal circumstances to their professors, most were helpful and sympathetic.

As discussed by Kirk and Dorfman (1993), many women report that professors can provide encouragement and build self-confidence while inflexible and unsympathetic attitudes turn difficulties into overwhelming obstacles that necessitate withdrawal from school (Scott, 1993). The women in this study are astonished by the amount of information they must disclose in order to build understanding regarding their special needs. They are cognitive of the fact that they would remain invisible otherwise. While Kirk and Dorman (1983) found that the level of satisfaction in the student “role” was most positively correlated to attitudes of professors, the women in this study found it disturbing to have to disclose personal information in order to receive leniency. The women in this study are in agreement with Kirk and Dorfman (1983) that a positive concern on the part of faculty is necessary for success. There is disagreement in that for Kirk and Dorfman (1983), the women appear to value the ongoing nurturing relationship that
professors can provide, and appreciate the support and encouragement received from them, but the women in this study are annoyed at the extra time this relationship takes out of their schedule. The women of this study are not arguing that the structure of academia needs to be changed, rather, they are pointing out that fostering relationships with their professors is a time consuming task that is necessary for their success.

Having children often affects women’s ability to get their work done on time. The majority of schoolwork is not done in the classroom, rather it is composed of research hours and writing time that most often occurs in the home for these women. The women who felt that their professors were not supportive were disgruntled with the rigid deadlines of many professors in academia. Many discuss the need to disclose personal information regarding their familial situation in order to receive extensions on their deadlines. Those who are unwilling to disclose this information “swallowed the bullet” and lost marks off of their assignments; “some professors know my family situation and don’t penalize me, for the others who I haven’t shared with I just swallowed the bullet” (Corrine, Interview 1). Lana, on the other hand states that she “usually lets professors know about [her] life situation just in case any unforeseen problems arise [laughs]”.

The women acknowledge that they monitor what they choose to disclose as they feel that some problems are just too personal. One of the women has a teenaged son who has behavioural problems as a result of her divorce. Her ex-husband has been abusive and has been charged with stalking her family. While she discloses to me the fact that she has gone to many shelters, this is not information
that she feels her professors need to be privy to and therefore it affects her marks. As stated earlier, Lana’s ex is in and out of jail frequently. At the time of our first interview Lana reported that each time he came out of jail he harassed her and their daughter. When asked if she shares this information with her professors she replies “are you kidding me? Yeah, hi professor so and so, I have a child with a loser and he is stalking me, do you think that I can have an extension [laughs]. No, I don’t think so”. These women are aware that if they want to maintain good grades in school they have to continually ignore other elements of their lives, or they must disclose personal information to professors so that they can be granted extensions and leniency not usually offered.

The participants in this study state that supportive professors/teachers are paramount to their timely and successful completion of their courses. The women acknowledge however that the people who have the biggest impact on their day-to-day lives are the ones they first come in contact with, whether it may be the social assistance case manager, subsidized housing or childcare case worker, or the financial aid loans officer. The information that these workers provide their clientele upon first meeting them can result in these women having more time to focus on their children rather than chasing down information on benefits for which they may be eligible. On the other hand, workers who refuse to share information in turn increase the amount of energy a woman must exert in order to maintain her household, resulting in less time devoted to her children.
**Case Workers**

Upon entering into the realm of receiving benefits the first person that a potential recipient comes in contact with is their ‘worker’. Shelley argues that the judgments that this first case worker makes directly affects the ways in which a recipient is viewed by subsequent workers,

...this first lady she just hated me. [She] kept making comments about my Tommy Hilfiger jeans saying I was dressed better than her. I felt the whole time like she thought I was trying to rip her off or something. Almost immediately I got a new worker because the first one was switching jobs. When I had to meet her I could feel her checking me up and down. She made a comment about me not wearing my Tommy Jeans and dressing down or some shit like that. How did she know unless that is exactly what the other worker wrote in my file?...

Sharon also discusses her experiences with varying case workers,

What is different with some workers, they will tell you all the things you are eligible for, others you have to probe and continually ask about other programs. My second worker was very reserved in the beginning- I had to prove myself to her, I went to school got straight A’s [and] she was baffled that I could achieve A’s in university. I had to forward my report card to prove that I finished my classes. [She] suspended me because I forgot to send in my report card so I had to go to the office for a meeting to show her my report and then when she got it she kept saying wow, this is amazing. After that, I had utmost respect from her and if I asked for anything I got it but for the whole year prior hell no, I couldn’t even get money out of her for nothing—not for books, school clothes, nothing. After that I [got money for books and clothing] every year.

In addition, the social assistance case manager interviewed for this research admits that every caseworker operates under differing belief systems and thus carries out their jobs differently. While this case manager asserts that she starts off
with a new client by giving all of her trust, she acknowledges that many other workers do not.

There are definitely still those attached to policing, tax payer protecting, and again I am not unprotective of tax payers dollars- I am one myself, but it is not my job to be a police officer of social assistance it is my job to support them. It's coming from a judgmental moral issue.

While the workers interviewed for this study agreed that there are many co-workers still attached to the idea that recipients are trying to rip off the system, they all argued that they were not. All of the workers felt that they were supportive of their clientele and state that they are there to offer their support not to judge. While the workers may indeed feel that they are supportive, the policies that guide their employment often impede their ability to be nonjudgmental. While Tiffany, the social assistance case manager suggests that she is supportive, she acknowledges that the requirements of her job come first,

In how I approach my case manager and as a person is that I give all my trust first- however that's philosophical as I am still accountable to the tax payers, to the regional chair, to my employer, the clients...etc..so I do have to have all those checks and balances in place... ...

Furthermore, Jenna states “I have my own philosophy which then has to match the local policy”. Thus, Jenna recognizes that she must uphold the rules and regulations that govern her employment. Margaret Little (1998) found that employees enforcing punitive policy within oppressive bureaucracies greatly affect well-intentioned social workers. The adversarial structure necessarily sets the caseworker and the client up in opposite camps even when the caseworker has the best intentions. As Janet Mosher (2000) argues policies such as 'workfare' suggest
that single mothers should no longer be seen as automatically entitled to financial support during child rearing years, but rather should be viewed as currently unproductive people who are potential recruits for the labour market. The fact that the belief behind the policy is that welfare recipients by nature are lazy and in need of a push to get into the work force (Mosher, 2000) in itself sets good-intentioned workers up to adhere to this ideology.

Social assistance caseworkers, childcare subsidy and housing subsidy workers must enforce rules that they do not always agree with. For instance, childcare subsidy requires that clients bring in up to date financial information to their workers at every meeting. Included in this package are all credit card charges or bills for large purchases. The childcare subsidy worker thus inspects the statement to ensure that all of the purchases are necessities and not luxuries or “unneeded” purchases. A subsidy worker then has the right to revoke or suspend subsidy based upon their assessment. The worker must have photocopies of all documentation in her files, which are, then subject to being reviewed. Workers who cannot adequately explain their decisions fear losing their jobs and thus must at time be more stringent than they would like. Trevor, a co-operative housing coordinator, explains that the Social Housing Reform Act added a lot of paperwork to his job and mandated rules and regulations that he must enforce against his better judgment. Under SHRA any subsidized clients whom a claim has been made against must prove it to be false, thus the recipient is viewed as guilty until proven innocent rather than vice versa. Trevor explains,

Some days most of my job is following up on these sorts of phone calls, people constantly calling to tell on one another.
The worst part is that I have to enforce that each resident proves what I have been told is false. So, if someone calls and says a man is staying in one of the co-ops the occupant has to prove to me that this is not the man’s residence and she can do so by providing rent receipts for his own address, hydro bill, phone bill, something that has his primary address on it. The problem is that sometimes I have known that the person was telling me the truth but they couldn’t prove it with documentation so I had to kick them off of their subsidy.

The participants in this study who reside in subsidized housing feel that they are under constant surveillance. The participants in this study affirm the findings of Spector and Klodawsky (1993), arguing that the continued presence of others and the necessity of rules and restrictions in co-operative housing can be stifling. Both Sharon and Corinne discuss the scrutiny their lives are under, not just from the co-op manager who collects all their pay stubs monthly, but from other members of the co-op who continually call to complain about them. Sharon expresses her constant anxiety over losing her housing,

...there is also this fear of having a man over in subsidized housing. Kelly (a tenant who recently went off of subsidy as her partner moved in with her) could have had Mike live there for three years and no one (from subsidy) would have ever known BUT someone would definitely have ratted her out...very nerve wracking. I had a friend stay with me... a friend of mine from school was in her very last semester and she had utilized all of her financial options with three month of school left. She was going to drop out with only 3 months to go so I told her that as long as she fed herself because I couldn’t afford to feed her and took care of any personal costs that she could stay without paying rent. I am not allowed to do that—I got called into the office- had to prove she wasn’t living here full time- that she wasn’t contributing, that she wasn’t staying. Luckily for me by the time they found out I had just enough time to let her finish up school but she had to move out literally the day she was done or I would have lost my subsidy and why because a friend is staying with me. Somebody told
on me, the girl next door to me tells on everybody for
everything. There is this market/subsidy battle—the co-op
politics are nerve wracking.

Corrine’s complaints have changed drastically since her shift to market-
value housing. When Corrine was first interviewed in 2003 she had just finished
her undergraduate degree and was working as a teaching assistant for one year in
between starting some graduate work. Corrine was living with her daughter full
time and her son on weekends in a subsidized unit. At this time Corrine complained
about the judgments that were made on her parenting abilities by other residents in
her co-op and the intrusion of Family and Children Services (FACS) into her life.

Corrine describes a situation that arose when her children were 6 and 5,

... the kids school had a daycare in the compound but I
couldn’t pay for it and they still needed care after school when
they were in kindergarten. They just needed someone to care
for them after school because I was at [school]... I was
threatened that if the kids had no one to care for them at home I
could be held accountable. Now you have to understand I am
coming from a different culture and this was very silly to me.
When I was little I was left alone after school until my parents
came [home] at 5:00. So [for] that period I had to be on my
own and no one was concerned...that was fine. I had my own
key, there was no problem but here, it’s a problem. There was
extra pressure on me to get somebody to care for my kids and I
couldn’t, it ....it wasn’t helping.

At this point, Corrine’s neighbours interfering was causing her much stress
and anxiety as she was unable to pay someone for the care and yet could not be
home for the children right after school without jeopardizing her academic standing.

Corrine’s partner moved into her residence less than a year ago, and her daughter
found employment at a local donut shop. Although Corrine’s daughter is a teenager
attending high school full-time, the co-operative housing rules state that any persons
residing in the homes income must be taken into consideration. These two circumstances resulted in Corrine moving up to market-priced rent. Her only complaint regarding her housing now is that of a financial loss as a result of a complaining neighbour.

I only have one little thing to complain about—a big financial loss- We have lost our canoe because we kept it in the backyard and it looked very nice but someone complained about it because according to our bylaw we aren’t allowed to have anything stored in the backyard. I wrote a few letters to the board of directors appealing to their consciousness because this wasn’t an old washer or anything like that- It was a nice canoe in a well kept yard. It was at a fence, yet we had to move it or they were removing it at our expense. So my boyfriend moved it to his employers place in a green house and it was stolen two weeks later.

Corrine no longer experiences the co-op in the same way that Sharon does as she does not have to have the same sort of relationship with the co-op manager nor with the other residents. Corrine only has to follow the co-operatives by-laws now and therefore does not have her income and sexual behaviors scrutinized by the coordinator of the housing unit.

The welfare system is adversarial in structure and often sets the worker and recipient up as enemies. According to welfare state theorist Allan Moscovitch the entire welfare system is based upon the 19th century notion of recipients ‘ripping off’ the system and this assumption is then directly reflected in the rules and regulations of the everyday administration. Little (1998) argues that many welfare workers do not agree with the regulations they must enforce, and yet this is how they spend the majority of their time. As Little (1998) found in her study, case workers are judged on the number of phone calls they make and the number of
clients they see, but not on whether they really helped someone or not. Little (1998) argues that the policing of social workers to ensure economic efficiency does little to promote understanding between worker and recipient. Caseworkers also have to work within an oppressive hierarchical bureaucracy. Although some caseworkers appear to have the best of intentions of helping clients, these workers are forced to obey regulations and procedures that limit their ability to do so. The way in which the caseworkers interpret the rules and regulations that govern their jobs have a direct impact on the single mothers’ day to day lives. The women in this study argue that a “supportive case worker can make life much easier, while a non-supportive worker makes it unbearable” (Shelley). In addition to the case workers, all of the women in this study discuss their forced contact with ‘other support personnel’.

“Other Support Personnel”

All of the women in this study complained about the ‘support personnel’ that came into their lives as a result of receiving benefits. Upon commencing to receive benefits, the women of this study came into contact with varying agencies including family support counselors, the Family Responsibility Office (FRO)\textsuperscript{22}, legal aid, food banks, and Family and Children Services (FACS). None of the participants in this

\textsuperscript{22} FRO is the Family Responsibility Office. The Family Responsibility Office (FRO) receives every support order made by a court in Ontario and enforces the amounts owed under the support order. The FRO works under the authority of the Family Responsibility and Support Arrears Enforcement Act, 1996 (FRSAEA). The FRO's role is to enforce court orders for child and spousal support by ensuring that support payments flow properly from payors to recipients. The FRO has the legal authority to take enforcement action against those that do not meet their family responsibilities (FRO can take away drivers license, passports etc). Whenever possible, support payments are deducted automatically from the payor's income by the employer or income source.
study speak of a positive experience with any of their 'support personnel'. Three of the women complain about their interactions with a family support counselor designated to them by their social assistance case worker. Barb thought that the amount of information the counselor requested regarding the father of her child was 'ridiculous, way overboard'. Sharon was visibly upset when discussing her contact with a family support counselor. Sharon explains that while she and the father of her children remain good friends and she feels as though he is a helpful support in her life, social assistance forever altered their relationship. Sharon states,

As part of the conditions of me receiving my welfare cheque I had to go to a mediator, sign an agreement with the father of my children on how much he would pay per month. Do you know how horrible that was? Edward, the father of my children, hated it. He used to give me money for the kids all the time but then social assistance harassed me to take him to court and get a set amount. Once that agreement was signed he begrudged giving me that money because it was no longer a choice—social assistance was making him do it. We fight about it now and we never used to at all—it's brutal...I got and claimed more money before this. There's a woman who makes private agreements for the region...she makes legally binding documents and you both have to sign it. You go and get grilled by her. Edward had to bring his whole life history in—the poor guy—his life was scrutinized and he wasn't even the one applying for assistance. He felt like he did something wrong. They put him on the scale and gave him the amount he had to pay and then told him sign or she isn’t

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Social assistance recipients who do not have legal child support agreements with the father of their children are required by the Ontario Works Act to sit with a family support counselor to figure out how much child support they should be receiving. The biological father of the child is required to attend a meeting with this counselor. If the father of the child refuses then the family support worker will 'help' the mother fight for child support in court. As child support is viewed as an income, and recipients are required to pursue all legitimate sources of income before they can qualify for Ontario Works, a single mother cannot be eligible for assistance unless she pursues child support. In addition, if a single mother claims she does not know who the father of her child is she must have meeting with a support counselor in an attempt to help the recipient remember events which might help her to identify the father.
eligible for social assistance. He signed it and agreed to give me that money.

In cases like Sharon’s, the forced contact with a family support counselor and subsequent legally binding child support agreement does not make any sense. Sharon was claiming child support payments from Edward which were being deducted from her cheque. Yet, because of punitive social assistance legislation, Sharon is not only required to force the father of her child into making legally binding child support payments, she ends up receiving less money a month than she was originally claiming. In addition, the policy forces Sharon to share her status as a social assistance recipient with the father of her children. While Sharon states that she has an open and honest relationship with her ex, many women do not have amicable relationships and thus sharing their personal financial situation may be detrimental to their well-being. Furthermore, this policy reinforces the idea that dependency on a male wage is ‘best’.

Lana and Shelley both have tumultuous relationships with the father of their children. While Lana was saved the experience of meeting with a support worker as her ex was incarcerated and therefore unable to contribute to her household income, Shelley was not. The day that Shelley and her husband ended their relationship he drove his truck into her van, backed it up and repeatedly drove into it until it was destroyed. Shelley did not want contact with him after this incident but was left without any finances and therefore had to apply for social assistance. Shelley did not want to go through a family counselor as the break up was still fresh and she had yet to fully grasp what had happened. Shelley however was pushed one step further and was told to go see legal aid as she was married and therefore also needed a legal
separation. The end result of this process was that Shelley’s ex-husband was required to pay child support and was referred to the Family Responsibility Office. At the onset Shelley was relieved as her child support would be automatically deposited but soon discovered that ‘FRO [was] as problematic as all of the other government agencies’.

You know you think everything is going to be okay, I am not going to have to see his ugly face and Lily won’t be subjected to his lunatic behaviour and I will still be able to get some financial support. I was so excited at first until I discovered that FRO is slower than any other government office... [It] takes months to get a cheque and then you only get one if he deposits it. We have been under FRO for 5 years now and I have received 6 payments. He is self-employed so they can’t garnishee his wages. It is so frustrating. So before when I was on assistance I was getting these child support payments taken off of my welfare cheque even though I wasn’t getting it. It is so maddening and so bureaucratic, just try to get through to any of these people, you can’t...

Sharon was aware of the problems associated with the Family Responsibility Office and asked that the father of her children not have to go through it. Because Sharon and her ex were both in agreement and had an amicable relationship, the family support counselor agreed. However, with this arrangement, the family support counselor warned Edward that if he missed one payment, they would automatically put him through the Family Responsibility Office. Sharon discusses this,

There have been times when he has been unable to give me that money—I would NEVER tell social assistance that because they would then automatically put him through FRO. That would happen to him right away and would affect our relationship even more. I don’t think FRO is that great as it is adding a whole new level. Now you have to fill out paperwork for them, call them, go through all that life admin stuff.
Sharon knowingly puts herself in a rather precarious position as her child support payment is clawed back dollar for dollar from her social assistance cheque. If the father of her children does not pay her, she is in fact entitled to receive the financial loss from social assistance. However, Sharon enjoys that her ex is “so helpful” and “always willing to lend a hand” and is thus afraid to report him and change their relationship. Social assistance is set up in such a way that there is an expectation that a single mother will be financially dependent upon the father of her child/ren regardless of the nature of their relationship. In addition to equating parenting with economics, viewing the father as a financial asset negates other support options. Sharon argues that having a relationship where she can rely on her ex to give her a break from the kids and to help her with taking them to the doctors or picking them up from daycare is much more important to her than the money he is forced to pay. Social assistance however appears not to validate this parental responsibility in the same manner that financial support is validated.

In discussing her experience with the family support worker, Sharon states that Edward was mortified by the questions that the worker asked him and was made to feel as though he was not a good father as he could not contribute more financially. All of the participants of this study share similar sentiments regarding their interactions with support personnel. All of the women state that they felt like they were ‘inadequate parents’, ‘immoral’, ‘less than human’, ‘undeserving’, after their interactions with agencies that were set up to ‘help’ them. Shelley, Lana and Corrine all reveal that over the years they have all used the services of legal aid. Each woman said that their appointed lawyer treated them as though their cases
were not worth hearing and often questioned their reasoning for pursuing legal support. Echoing statements made by both Shelley and Corrine, Lana asserts,

[At the legal aid office] they are all asses. They treated me as though I was dumb and assumed I was poor white trash rather than a university-educated woman with serious safety concerns. I hated the whole experience but what could I do, I needed them. I couldn’t afford a full fee lawyer and I was desperate to keep [my daughter] safe and away from [my ex]. I just really hated it and hated that they made me feel stupid.

As noted by Little (1998) the attitude of clientele is often scrutinized by caseworkers. The participants in Little’s study asserted that a humble, grateful attitude was required when dealing with any type of worker. This sentiment was echoed by Shelley, who states,

You learn how to play the game, how to be nice and say exactly what they want to hear. It sucks but it is the reality of the situation- you need these workers in order to financially survive and you just can’t afford to piss them off. The nicer and more willing you are to admit that you need to try harder the more willing they are to help you.

Sharon also speaks of her frustration with having to grovel to her workers,

[The case workers all] sit their like your whole future is in their hands— it makes me SO mad. I feel like screaming this is your job, you are processing information- you are not GOD—you are not providing me with the money out of your pocket— it’s government money we all pay into don’t act like you’re taking out your wallet and handing me $20— it’s not your decision- you punch in the numbers and I am either eligible or I am not. Don’t act like I need to be cool with you or tiptoe around you for my eligibility...

While Sharon vents her frustration she also acknowledges that she cannot say any of the things she would like to and must ‘play the game’ in order to get her benefits without grief.
Karen Healey and Gabrielle Meagher (2004) argue that public policy changes contribute to the reframing of social services work and the loss of discretionary powers. The authors assert that the shifts in responsibility for service delivery from government to non-government agencies in the UK and Australia have led to increased accountability of social services though linking funding to service outputs and outcomes. The same argument can be made for Ontario as responsibility for service delivery has been shifted from the federal government to the provincial and then to municipalities. With these shifts came increasingly punitive policy changes in the delivery of social assistance, housing and childcare, which require the workers to be much more stringent and to supply paperwork and proof to supplement each of their decisions when dealing with clientele. The increased monitoring of the practices of workers has occurred alongside changed understandings of the purpose of such work (Healey and Meagher, 2004). As Healey (1998) argues, in downloading responsibilities for providing services, there has also been a distancing of government from its citizens which affects the most disadvantaged members of society.

Social service work has lost its meaning as the ‘social’ in effect has been dropped. As aptly pointed out by Sharon early on in this chapter, many intake workers essentially just punch numbers into a computer program that ‘decides’ whether the person applying has qualified to receive aid. The evidence from the interviews conducted for this study show that there is indeed an increased burden of proof placed upon the recipients of benefits and in turn placed upon the recipients’ caseworkers. In essence, the caseworkers have no choice but to view the recipients
as suspect and thus require them to show extensive proof of their worthiness on all accounts.

The single mothers in this study all acknowledge that supportive personnel have the ability to make their lives much easier, while unsupportive workers can add an abundance of stress and work to their day-to-day lives. Supportive workers help women to locate other benefits and avenues which they may pursue in their quest for economic stability. However, even the most supportive worker still must force their clientele into contact with other 'support' personnel. All of the participants in this study state that their forced contact with agencies such as legal aid, Family Responsibility Office, Family and Children Services and family support counselors makes their lives difficult and anxiety ridden. Thus, even the most supportive workers are bound by the rules and regulations that dictate the individual policies.
Chapter 6: Conclusion

This study shows the limitations inherent in the state’s capacity to deal with the contradictions arising from the processes involved in social reproduction. Social reproduction is necessary for survival but at the same time women need access to a wage in order to meet the needs of their families. There is an expectation that women will carry out all the tasks involved in social reproduction as "labours of love", work that is expected, assumed, and unpaid. This logic is problematic for all women, however is amplified for low-income single mothers who must rely on state provided benefits in order to complete the day-to-day tasks involved in social reproduction.

Three central conclusions are derived from this study. 1. Not only do social policies ignore and devalue the processes involved in social reproduction, they actively undermine it. Social assistance, subsidized housing, subsidized childcare and student loans are organized in such a fashion that require women to add many hours of labour to their already labour intensive days. 2. State provided benefits are structured so that they set women up to fail. The very reason that many single mothers need to receive state benefits is now the same reason that many have difficulty maintaining the requirements of the policies they utilize. 3. In the lives of poor women, social reproduction is subject to increased surveillance by numerous individuals. The support personnel that these women come into contact with affect the amount of labour that a single mother must complete daily. Social policies are written with the expectation that people can rely on their friend and family networks
for support, yet at the same time single mothers are punished for any external support received.

The Harris government's welfare reductions in Ontario, have made it increasingly difficult for single mothers to survive economically receiving social assistance alone. Thus, single mothers combine multiple state provided benefits in an attempt to make ends meet. This combining of benefits has a very real bearing on the women's day-to-day lives. As shown through the interviews for this study, single mothers must locate their own benefits and must follow complex and bureaucratic procedures in order to obtain and maintain their funding. These procedures are labour intensive, compounding and intensifying the labour involved in daily and generational social reproduction. In addition, policies assume participation in the labour market of all women, including those who are single with young children. Social assistance participation agreements undermine the caring labour single mothers provide as they dictate that they must also 'work'; work is defined as something outside of the home. This work does not even have to have a wage tied to it (as in forced 'volunteerism') to be seen as productive and as a valuable contribution to society.

Cameron (2006) argues, the consequences of this are contradictory for women. While labour market participation holds the promise of increased economic autonomy, poor single mothers are being forced into the labour force without the services put in place to replace their labour in the home.

All of the single mothers in this study must take part in paid employment not just because social assistance dictates so, but also out of economic necessity. The
benefits provided to these women are below subsistence, forcing women to work for pay. All of the participants work multiple jobs, as the precarious labour market does not provide women with full time secure employment that does not conflict with their parental responsibilities. Single mothers are forced to take part in the underground (illegitimate) economy in order to survive economically. In order to survive these women continually strategize, they do not report work, exchanges of services, support payments and cohabitation in order to have some small sense of autonomy.

Unpaid work is seen as part of women’s duty but at the same time our social policies are structured so that women are expected to work and contribute financially to their families. These policies are set up in such a way that negates the very fact that these women are single parents without economic resources. The women are often prohibited from entering into the labour market due to the need for their unpaid labour and their inability to pay someone else to complete this labour for them. This necessitates women’s interactions with welfare policies, however, this very reason is the same reason that women have difficulty following the rules and regulations outlined in each policy. Generally, women use state provided benefits due to the fact that they are single parents and thus must be solely responsible for all their children’s needs. The implementation of ‘workfare’ forces these women to sign participation agreements stating that they will participate in work requirements. Women who cannot find childcare to complete this work requirement are faced with losing their benefits. The women of this study all state that even the regulations of benefits
become highly problematic when one has young children and are without childcare and transportation.

As Finch (1989) argues, while some social policies do not codify family obligations, they do incorporate certain assumptions about who ought to be able to rely upon whom. The women of this study feel that there is an expectation that they should be able to locate free and readily available childcare within their families. In addition, they should have friends and family who are willing to drive them around to all of their meetings and to employment or school whenever needed without any money exchanging hands.

Whereas social policies have an implicit expectation that families are obligated to help one another out (Finch, 1989), policies such as social assistance and subsidized housing expect that the economically disadvantaged member should receive help however should not reciprocate. As shown here, poor single mothers are not allowed to help out their friends and family. Any ‘help’ must be reported to all workers immediately (social assistance case workers and subsidy workers) or is viewed as fraudulent behaviour.

While neo-liberal ideology assumes that care work is a family responsibility, changes to state involvement in social reproduction in the lives of poor women, has resulted in unwaged care work in Ontario coming under increased surveillance (Braedley, 2006). As Braedley (2006) notes, care-giving labour is subject to surveillance and management as a normalized aspect of being the recipient of publicly funded services. These women’s position as single, low-income mothers automatically makes them objects of surveillance, not only from their case workers,
but also from Family and Children Services, as well their friends and family. Economically disadvantaged single women have few options for supports and services. They cannot afford to hire the services that they need nor can they always rely on friends and family to take over the care work, which needs to be done. Thus, these women are in contact with the state through the policies each utilizes and therefore are subject to higher levels of surveillance of their social reproduction.

As argued by Wendy McKeen (2004), neo-liberal styled social policy has moved far from recognizing social reproduction and the contribution of unpaid work to our society. Rather, the state has placed unreasonable expectations upon all women by assuming that either all women are tied to an economically secure breadwinner or are jointly partaking in the labour force. There is an expectation that all the tasks involved in social reproduction will remain unpaid work for women in the labour force. This work was previously seen as paid work if the women were tied to a bread winner (his income supports her and therefore her work is rewarded via his tie to the labour force) or if they were receiving state provided benefits (single mothers needed to be home to raise their children and therefore received a ‘payment’ from the state in return). However, the neo-liberal welfare state is one with increased surveillance and decreased eligibility. Mothers, even single mothers with very young children, are now viewed as an employable portion of the population and are not only expected but forced to take part in the labour force without any of the structural supports they need in place (Evans, 196). Single mothers are fully expected to take on the role of both parents as well as expected to take part in both production and reproduction simultaneously, one with very little pay and the other with no pay at all.
While change is slow going, there have been positive steps. In the last year and a half, the child subsidy division of social services in this area put in a 'one stop' service, meaning that instead of attempting to locate your childcare position and obtain subsidy at the same time, once you have been approved a computer program will tell the subsidy worker where available spots are in your residential or work area. This region has also implemented a 'no fee' service for those who meet the requirements of the means test. Also, contributions made to registered retirement and registered education funds are no longer considered assets. In addition, this region recently was granted one-time funding that allowed it to drastically reduce its waiting list by opening up several subsidised daycare positions.

The interview conducted with a social assistance caseworker revealed that a 'one-stop' process is currently in discussion. Once a person applies and qualifies for social assistance he/she would have immediate access to any other services required. At the first meeting all of the needed case workers would be on hand to provide information and help with any applications. This is beneficial as it will help to alleviate some of the labour that each separate policy necessitates. In addition, Dalton McGuinty, the present premier of Ontario, raised the social assistance rates by 3% in the 2004 budget.

Recently, the Canadian House of Commons narrowly passed an NDP inspired amendment to the ruling Federal Liberals 2005 budget proposal. The amendments, sought by the NDP, were added to the budget by the Liberals in lieu of the guaranteed NDP support of the original Liberal budget, bill C-43. On May 19, 2005 the first reading of the original Federal budget, bill C-48, was passed after a vote of 250-54. The
following vote was for the amendments to the Federal budget. The amendments that were sought by the NDP partly included monies to be earmarked for social programs that were not touched upon in the original budget. Two of these amendments included 1.6 billion dollars to be transferred to the Provinces for more affordable housing and 1.5 billion dollars, also to be transferred to the Provinces, for the reduction in tuition fees for post secondary school.

These amendments were met with strong opposition from the Conservative party, as members of the party felt that the Liberal Party was being fiscally irresponsible with these new proposed monies and the ultimate cost would fall upon the Canadian taxpayer. The Liberal response to that was that the monies would come from the 9 billion dollar surplus that the government carries. As the ruling Liberals are governing with a minority government, the Conservative party, were in a position to not only vote against the proposed amendments but also attach a vote of non-confidence. This meant that if the amendment bill was defeated, so too would the government and therefore, dissolving Parliament, leading to an election. The vote was a tie, 153 to 152 leaving the government intact and the amendments to be passed into royal assent. While the promise of more affordable housing, as well as reducing the cost of receiving a higher education, is exciting, its enactment remains to be seen.

Included in the budget is a promise of five billion dollars over five years to “help build the foundations of an Early Learning and Childcare initiative across the country” (Department of Finance Canada, 2005). Provincially, McGuinty has put forth the Best Start Plan which he coins as a “massive expansion of quality and affordable childcare and investments in children’s healthy early development”
[Text content not legible due to low quality of the image]
(Ontario Ministry of Children and Youth Services, 2005). The Best Start Plan involves an expansion of childcare spaces for children who are in school half days. In addition, there is to be a new distribution of childcare subsidies based on income instead of means.

While the proposed ‘one-stop’ approach to social services and childcare, access to more social housing, and a lower cost education, are helpful to low-income single mothers, they are only band-aid solutions. First and foremost, social assistance must be indexed to inflation as the current rates do not even come close to reflecting the actual cost of living. There also needs to be a unification of policies. Why is it that if a woman commits fraud, all of the policies she utilizes are notified immediately, however if the same woman’s ex husband stops paying child support and she is in need of more money, she has to contact each worker separately and plead her case? In addition, the Conservative party’s ban on receiving social assistance and student loans simultaneously needs to be lifted. Studies show (see Bezanson, 2006a) that low income single mothers who receive social assistance while attending school have higher outcomes as they move from low income to middle income. Currently, low income single mothers who attend post-secondary institutions are being strapped with astronomical debts. This debt financially constrains women for decades and in doing so impedes their ability to build autonomous households. Women need to be able to receive social assistance for their basic and shelter needs while receiving loans to finance the cost of their education.

24 I am an example of this, having completed one year of college and six years of University (many of which as a single mother of two children), I now face a total debt (via OSAP) of $171,450. With loan forgiveness applied I owe $127,388!
25 See O’Connor, Orloff and Shaver (1999) for a full discussion on women’s capacity to build autonomous households.
When seeking to achieve social justice for Canadian women today, policy makers must approach the issue from a holistic perspective, and understand that it is not enough to implement a single policy without analyzing its intersection with existing policies affecting Canadian women's lives. The only way to achieve a more just society for women is to redistribute income and for social policies to take social reproduction into account. In an ideal political climate Canadian citizens would have access to a guaranteed income or 'citizen's wage', universal daycare, and universal access to post-secondary education. In addition there would be a rewording of the Tenant Act to reinstate rent controls. A guaranteed income would alleviate the need for social assistance and in turn would reduce the surveillance of social reproduction. This income alone would not help single mothers build autonomous households as the choice to work could not exist unless it is met with childcare support. In addition, universal access to a post-secondary education is of utmost importance in women's quest for equity.
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Appendix A

Brock University, Department of Social Justice and Equity Studies
Information letter for single mothers

The project has been reviewed by, and received ethics clearance through, the Office of Research and Ethics Board.
Title of Study: Experiencing multiple social welfare policies: the complexities of the lives of single mothers receiving state provided benefits.

Dear (recipient’s name)

I would like to invite you to participate in my research study on experiencing multiple welfare policies. This research project is being undertaken to fulfill the research requirements of the thesis component of my Master’s in Social Justice and Equity Studies at Brock University. This study is being conducted by myself, student Sara Cumming (sarabella75@hotmail.com) under the supervision of Dr. Kate Bezanson (kate.bezanson@brocku.ca, 905-688-5550 ext. 3457).

The focus of this study is on the complexities of the lives of single mothers who are recipients of multiple state provided benefits. Particularly the focus will be on how single mothers experience social policy and how it structures their lives. As a participant you will have the opportunity to express your thoughts regarding the government policies and procedures which may affect your finances, childcare, housing, and other aspects of your day-to-day lives.

Participation in this study is expected to take 1 to 2 hours of your time. As a participant in this study, you will be asked to consent to being interviewed one-on-one by Sara Cumming. Questions asked during the interview will focus on what your life is like as a mother receiving state provided benefits, more precisely, social assistance, subsidized housing, subsidized childcare, and/or student loans. There will be some questions of a sensitive nature regarding your income and finances. Each participant will be given the opportunity to review the interview transcript before final submission of the thesis. There is no obligation to answer any question.

As a participant in this study, you should be aware that your name will not appear in the thesis. Pseudonyms will be used at all times. The data without identifying information will be retained indefinitely, stored in a locked filing cabinet in the home of the researcher.

Please be advised that you have the right to refuse to participate in this study and that you may withdraw from this study at any time by advising the researcher of your decision. In addition, as a participant in this research you have the right to decline to answer any questions during the course of the interview without penalty. The interview will be tape recorded.

In the event that you have any questions or concerns about your participation in this study, please contact the Research Ethics Officer at 905-688-5550 ext 3035.

If you would like to participate in this research study, please read and sign the attached consent form and contact me in person at sarabella75@hotmail.com or at 905-680-8654.

Thank you

Sincerely
Appendix B

Brock University, Department of Social Justice and Equity Studies
Information letter for Social Assistance, Childcare subsidy and Housing subsidy

The project has been reviewed by, and received ethics clearance through, the Office of Research and Ethics Board.
Title of Study: Experiencing multiple social welfare policies: the complexities of the lives of single mothers receiving state provided benefits.

Dear (recipient’s name)

I would like to invite you to participate in my research study on experiencing multiple welfare policies. This research project is being undertaken to fulfil the research requirements of the thesis component of my Master’s in Social Justice and Equity Studies at Brock University. This study is being conducted by myself, student Sara Cumming (sarabella75@hotmail.com) under the supervision of Dr. Kate Bezansons (kate.bezanson@brocku.ca, 905-688-5550 ext. 3457).

The focus of this study is on the complexities of the lives of single mothers who are recipients of multiple state provided benefits. Particularly the focus will be on how single mothers experience social policy and how it structures their lives. As a participant you will be asked questions regarding the policies and procedures that determine your eligibility to receive benefits. Participation in this study is expected to take 1 to 2 hours of your time. As a participant in this study, you will be asked to consent to being interviewed one-on-one by Sara Cumming. Each participant will be given the opportunity to review the interview transcript before final submission of the thesis. There is no obligation to answer any question.

As a participant in this study, you should be aware that your name will not appear in the thesis. Pseudonyms will be used at all times. The data without identifying information will be retained indefinitely, stored in a locked filing cabinet in the home of the researcher.

Please be advised that you have the right to refuse to participate in this study and that you may withdraw from this study at any time by advising the researcher of your decision. In addition, as a participant in this research you have the right to decline to answer any questions during the course of the interview without penalty. The interview will be tape recorded.

In the event that you have any questions or concerns about your participation in this study, please contact the Research Ethics Officer at 905-688-5550 ext 3035.

If you would like to participate in this research study, please read and sign the attached consent form and contact me in person at sarabella75@hotmail.com or at 905-680-8654.

Thank you

Sincerely

Sara Cumming
Appendix C

Brock University, Department of Social Justice and Equity Studies
Information letter for financial loans officer

The project has been reviewed by, and received ethics clearance through, the Office of Research and Ethics Board.
Title of Study: Experiencing multiple social welfare policies: the complexities of the lives of single mothers receiving state provided benefits.

Dear (recipient’s name)

I would like to invite you to participate in my research study on experiencing multiple welfare policies. This research project is being undertaken to fulfil the research requirements of the thesis component of my Master’s in Social Justice and Equity Studies at Brock University. This study is being conducted by myself, student Sara Cumming (sarabella75@hotmail.com) under the supervision of Dr. Kate Bezanson (kate.bezanson@brocku.ca, 905-688-5550 ext. 3457).

The focus of this study is on the complexities of the lives of single mothers who are recipients of multiple state provided benefits. Particularly the focus will be on how single mothers experience social policy and how it structures their lives. As a participant you will be asked questions regarding the policies and procedures that determine eligibility of O.S.A.P. Recipients. Participation in this study is expected to take 1 to 2 hours of your time. As a participant in this study, you will be asked to consent to being interviewed one-on-one by Sara Cumming. Each participant will be given the opportunity to review the interview transcript before final submission of the thesis. There is no obligation to answer any question.

As a participant in this study, you should be aware that your name will not appear in the thesis. Pseudonyms will be used at all times. The data without identifying information will be retained indefinitely, stored in a locked filing cabinet in the home of the researcher.

Please be advised that you have the right to refuse to participate in this study and that you may withdraw from this study at any time by advising the researcher of your decision. In addition, as a participant in this research you have the right to decline to answer any questions during the course of the interview without penalty. The interview will be tape recorded.

In the event that you have any questions or concerns about your participation in this study, please contact the Research Ethics Officer at 905-688-5550 ext 3035.

If you would like to participate in this research study, please read and sign the attached consent form and contact me in person at sarabella75@hotmail.com or at 905-680-8654.

Thank you

Sincerely

Sara Cumming
Informed consent form

Title of Study: Experiencing multiple social welfare policies: the complexities of the lives of single mothers receiving state provided benefits.

Researcher: Sara Cumming (under the supervision of Dr. Kate Bezanson).

Name of Participant

Name of Interviewer: Sara Cumming

I agree to participate in the research study described in the attached letter of information. I understand that my participation involves being interviewed by the interviewer identified above.

I understand that my participation in this study is voluntary and that I may withdraw at any time and for any reason without penalty. I understand that there is no obligation to answer any question.

I understand that there will be no payment for my participation.

I understand that all personal data will be kept strictly confidential. Only the interviewer will know my name. I understand that the interview will be tape recorded and I will be identified with a pseudonym both on the tape and in the transcript. (The transcript will be available to all researchers identified above.) Any identifying details will be disguised in final reports that will be available to persons outside the researchers identified above will have access to the data and that the data will not be used at a later date without explicit consent.

I will be given the opportunity to review the interview transcripts before the final submission of the thesis.

Participant’s signature: ________________ Date: ________________

This study has been reviewed and approved by the Brock Research Ethics Board (file#, Cumming).

If you have any questions or concerns about this research please contact Dr. Kate Bezanson (905-688-5550 ext. 3457 or kate.bezanson@brocku.ca or the Director of the Office of Research Services (905-688-ext. 4315).

Thank you for your help! Please take one copy of this form with you for future reference.

I have fully explained the procedures of this study to the above volunteer.

Researcher’s signature: ________________ Date: ________________