

# Lone Mothers Exiting Social Assistance: Gender, Social Exclusion and Social Capital

by

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## **AUTHOR'S DECLARATION**

I hereby declare that I am the sole author of this thesis. This is a true copy of the thesis, including any required final revisions, as accepted by my examiners.

I understand that my thesis may be made electronically available to the public.

## Abstract

After the North American wave of “welfare reform” in the 1990s, much research has measured the success of the work-to-welfare model. Lone mothers as a group have proved a particularly intractable challenge to policies aimed at moving welfare recipients into the labour market and financial independence. The present dissertation focuses on lone mother welfare recipients and explores the processes they live as they receive and attempt to leave social assistance. This research adds to current scholarship by identifying factors that promote or frustrate the process of exiting social assistance, and by examining the effectiveness of policies and programs aimed at integrating these welfare recipients into the labour market.

Concentrating on the welfare regime in Ontario, this dissertation explores the experiences of a diverse sample of thirty lone mothers participating in Ontario Works, the provincially-mandated work-to-welfare program. Each lone mother was interviewed annually for a series of four interviews. Focus groups with caseworkers provided insight into the lone mothers’ processes of attempting to leave social assistance, highlighting the differences between program design and program delivery. The dissertation asks three overarching research questions: What is the role of the provincial welfare regime in transitioning lone mothers from receipt of social assistance to paid employment? How did the lone mothers’ lives change over the study period? What elements facilitated exiting social assistance and what elements acted as obstacles or barriers? The research and analysis are shaped by three theoretical lenses; gender, social exclusion and social capital.

The results highlight that there is no predictive factor: no profile emerged of the lone mother most likely to achieve independence. The research identifies “stayers”, “leavers” and three additional groups: “blenders”, “traders”, and “betweeners,” and establishes that while many exit the welfare stream, few did so because of financial independence. These results point to substantial inadequacies in the provincial work-to-welfare programming in addressing the particular needs of lone mothers. Gender neutral policies proved to overlook the key aspects to lone mothers’ experiences, such as their caregiving responsibilities and the realities of a labour market that stratifies based on gender. Lone mothers were effectively excluded from programs designed to increase bridging and linking social capital; such programs are only available to recipients who have succeeded in eliminating their barriers to joining the labour market. Bonding social capital, which is not targeted by Ontario Works and which depends on the personal resources of each woman, emerges as the key determinant of success in exiting, as it allows the lone mothers to overcome the caregiving challenge. The research also indicates that those without bonding social capital are those most likely to be socially excluded from multiple social realms.

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## **Dedication**

This dissertation is dedicated to my aunt Patricia Cirocco who raised two strong, independent, loyal, smart children while being the sole breadwinner. Unfortunately, Patti lost the biggest battle of her life with cancer the same week I completed this dissertation. I didn't get to tell her in person how much her independence and determination to provide for her family awed and inspired me.

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# Chapter 1

## Introduction

*Helen, a university graduate, had been twenty years in Canada at the time of her first interview. Because of her abusive husband, Helen and her child had fled to a shelter for four months where she was connected to social assistance, subsidized childcare, counselling and legal aid. Family court put her back in the family home and moved the husband out. Helen trained as a personal support worker (PSW) through Ontario Works, the province's social assistance regime. She found a PSW job quickly but the hours proved too sporadic for her home responsibilities and the commute too long without a car. The job duties were too demanding for her small frame. Back on social assistance, Helen took advantage once again of OW programs to take first English as Second Language training and then an office administration course. After 12 years on assistance Helen found a full-time bookkeeping job and left social assistance.*

*In an effort to escape her abusive father, Susan had immigrated to Canada from England in her late teens. Susan worked as a nanny for several years prior to having her own children. Her twin daughters were born with multiple health problems, one with physical and developmental handicaps and the other with severe epilepsy. Susan and her children's father were unable to make ends meet living together so she moved out and applied for social assistance. The abuse she suffered at the hands of her father resulted in her becoming blind in one eye and caused her to suffer from severe panic and anxiety attacks. Susan continually struggled to get supports in place for her daughters and attempted to take courses and to volunteer as part of her Participation Agreements. After many unsympathetic caseworkers Susan eventually was switched to a supportive caseworker who helped her apply for Ontario Disability Support Program and exit social assistance.*

*After finishing high school Madison worked full-time for a number of years and acquired a substantial nest egg. When she and her boyfriend had their son she was able to take the first three years off work to be a stay-at-home mother. Madison's relationship with her son's father deteriorated and she moved from Western Canada back to Ontario where she was born and raised. Madison began receiving social assistance and took upgrading courses and volunteered through Ontario Works. Madison was able to secure a job a year after applying for social assistance, however earned so little that she continued to receive some social assistance. Madison's ex moved back to Ontario to be closer to his son and began to take an active role in providing care. Once Madison was able to share caregiving with her son's father she was able to take more hours at work and exited social assistance completely. After three years of working Madison once again had accumulated a small nest egg and quit her job to stay home for the summer with her son.*

The narratives presented in the opening vignette highlight the dynamic character of lone mothers' entrance on to and exits off of social assistance. All three women had "officially" exited social assistance. At the time of the study, Helen, Susan and Madison were not receiving any money from Ontario Works, yet only Helen was sustaining her exit through paid employment at the end of the study period. Our understanding of entrances and exits from social assistance will differ depending on whose story we read. This research aims to provide a more comprehensive understanding of lone mothers' experiences as they receive and attempt to leave social assistance.

## **1.1 Background**

During the recession of the early 1990s, social assistance receipt in Canada reached an all-time high, with 3.1 million individuals receiving assistance in 1994, many of them in lone mother families (Finnie & Irvine, 2008). The 1996 replacement of the Canada Assistance Plan (CAP) with the Canada Health and Social Transfer (CHST) reduced federal-provincial transfers for social assistance, and also freed the provinces from restriction on program design. As a result, all provinces subsequently instituted changes aimed at reducing welfare "dependency", with the three most aggressive reformers being Alberta, Ontario and British Columbia (Finnie & Irvine, 2008; Sceviour & Finnie, 2004). The changes in Canada included the introduction of "workfare" in several provinces including Ontario, an increasing emphasis on employability, including that of lone mothers, and a general reduction in eligibility and benefits (Bashevkin, 2002).

These Canadian welfare reforms, similar to changes in the United States, reflected a significant shift in the public discourse surrounding welfare, which marked welfare recipients as state-dependent rather than self-reliant and likely to engage in dubious moral and legal behaviour in order to continue to receive benefits (Chunn & Gavigan, 2004)<sup>1</sup>. Both Canadian and American public commentators emphasized the importance of recipients' "taking responsibility", and emphasizing "independence" rather than supposedly passive welfare receipt.

There has been a considerable amount of research on the role welfare reform may have had in reducing social assistance rolls. As discussed in Chapter 2, findings generally show that these reforms resulted in lower rates of social assistance use, but there is relatively little known about whether those who left welfare after the reforms were indeed better off, and there is some evidence that a large proportion may not have been (Lightman, Mitchell & Herd, 2005; Scott et al., 2004). Moreover, there is little known about the process of leaving social assistance, and whether those who leave welfare tend to do so through paid work or whether they find some other sources of support. This is particularly important in the case of lone mothers, for whom low human capital, a lack of well-paid and flexible jobs, and the

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<sup>1</sup> The emphasis placed on reducing welfare fraud during the reforms in Ontario, including a welfare fraud hotline, is illustrative of this discourse (Chunn and Gavigan, 2004).

necessity of balancing income-earning and caring responsibilities make exits through paid work even less likely.

Ontario's social assistance program has changed women's relationship to work both inside and outside the home. The current policy no longer views lone mothers as a special category of recipients and instead assumes they are an employable part of the population (Little, 1998). Importantly, there is very little attention paid to the multiple barriers that prevent their immersion into the paid labour force, or to the fact that these women are often the only care takers of their children. Work is now tied to welfare receipt, hence the term "workfare", and shapes the lives of the majority of lone mothers receiving assistance. These changes in entitlement have very significant consequences for low-income lone mothers in particular. Women generally have different labour-market experiences than men, including being disproportionately represented in low paid, non-standard work (Caragata, 2003b; Vosko, 2005), a situation made worse for lone mothers due to their need to generate a family income and their greater burden of unpaid care work. Worldwide, women figure prominently amongst the poorest of the poor, especially those raising children as lone parents and those living as unattached seniors. Canada's 2011 census reported that there were 1.5 million lone-parent families residing in Canada, 80 per cent headed by lone mothers. The number of lone mother-headed families living below the poverty line was 22 per cent in contrast to 7 per cent of lone father-headed families (Statistics Canada, 2013). As of March 2010, the percentage of Canadian lone parents on the social assistance case load was close to 30%



(OMCSS, 2012a). Thus, changes made to social assistance clearly have a disproportionate effect on women (McMullin, Davies & Cassidy, 2002).

## **1.2 Research problem and focus**

My interest in studying lone mothers began a little over a decade ago when I conducted research for my undergraduate thesis on the experiences of women who were both mothers and university students. The women who agreed to participate in this study were all lone mothers and all were the recipients of different state provided benefits. I became interested in the ways in which receiving benefits affected lone mothers' lives and as a result conducted my Master's research exploring the lives of lone mothers who were the recipient of at least three state provided benefits within a one year time period; subsidized housing, subsidized childcare, social assistance and Ontario Student Assistance Program. This study revealed that at least in Ontario, government provided benefits added an abundance of stress to already stressed lives.

At the same time as I was conducting my Master's research I experienced a change in my life circumstances as I too became the lone parent of two young children. When I would discuss my research with others who knew my personal circumstances I would often hear the same negative welfare rhetoric—it must infuriate me that so many women chose the “easy” road and sat on their “lazy asses” collecting “our hard earned tax dollars” while I was working, going to school and raising my children. I had several internal responses to these comments and was often perplexed by these people's perceptions of lone mothers receiving

social assistance. First, unbeknownst to these people, I was raised on welfare by a young lone mother. Second, I was receiving subsidized daycare and student loans but this appeared to not have the same negative connotation to it as welfare.

The question I was asked most often was “why”? Why was I able to live independently of social assistance but the lone mothers I was studying were not? This question is really what sparked my interest in this research. Ontario Works requires lone mothers to participate in work related activities that are presumed to help recipients build skills and résumés and locate employment. The goal of this research is to shed light on the process of exiting social assistance for lone mothers. This dissertation asks three overarching research questions. The first considers: What was the role of Ontario Works in transitioning lone mothers from receipt of social assistance to paid employment? To answer this question I explore the policies and programs that fall under Ontario Works as well as front line workers’ experiences with implementation. I juxtapose the formal goals of the program with lone mothers’ experiences navigating the various programs that fall under Ontario Works. The second question asks: How did the lone mothers’ lives progress over the study period? This question is explored by examining the trajectories of the lone mothers’ lives over a five year period in time with particular attention paid to who left social assistance and who remained in receipt. The third research question is twofold as it considers how transitions were made possible for those who exited social assistance, as well as exploring the barriers that prevent some lone mothers from attaching to the labour market.

This dissertation reports on findings from qualitative data collected from 2006 to 2011. A sample of thirty lone mothers receiving social assistance was interviewed four times over a five year period. Two focus groups were also conducted in 2009 with Toronto Employment and Social Services caseworkers. Seven caseworkers were the frontline workers responsible for overseeing social assistance recipients' benefits and for helping their clients to become "job ready". Six were caseworkers assigned to Employment Resource Centres (ERC). These caseworkers were in place to help clients find employment.

This work is guided by three theoretical lenses; gender, social exclusion and social capital. First, a gender lens draws our attention to the gendered division of labour that occurs across spheres; in the labour market, at home, and by the state. Second, the social exclusion lens allows us to shed light on the multiple and overlapping spheres of life in which many individuals and groups of people cannot fully participate. Third, accessing social capital has been presented as one way in which people can extend their social inclusion and thereby greatly improve their life chances. By using this lens to focus attention on the social supports that the lone mothers possess, either by choice or by obligation, we can observe how they function as they subsist on social assistance and as they go through the mandated steps of trying to enter the paid labour market and exit social assistance.

In this study I seek to add to the existing literature on lone mothers and social assistance, by focusing uniquely on the process of leaving welfare. Contrary to the bulk of what has been published about welfare exits, there is not a clear delineation between social assistance receipt and attachment to the labour market. Only a small portion of the lone

mothers in this study who left social assistance were able to do so due to finding full-time employment. Moreover, some social assistance recipients were fully attached to the labour market yet were unable to exit due to low-paying jobs.

The second important contribution this study makes is its extensive analysis of the components of Ontario Works: Participation Agreements, Employment Support, Community Participation and Employment Placement. Previous research has outlined the difficulties that lone mothers encounter when attempting to fulfill their obligations to actively participate in becoming “job ready”. This research seeks to add to that body of literature by contrasting the formal goals of each of the components with the outcomes for lone mother social assistance recipients. This research suggests that some components of Ontario Works may indeed be effective in helping social assistance recipients build social capital that provide information and access to employment. However, these components were designed for the ideal worker – a person who is always available, prioritizes work over any other responsibilities and rarely gets sick or needs time off work. This ideal worker model ignores gender and caregiving altogether (Brodie, 1995).

This study also makes theoretical contributions. First, this research deepens our understanding of the importance of social capital in combating social exclusion. The data indicate that lone mothers who have a combination of bonding, bridging and linking social

capital are those most likely to attach to the labour market<sup>2</sup>. Conversely, I find that when bonding social capital is absent lone mothers are less likely to be able to acquire the other types of social capital. This is an important finding as it illustrates that social policies such as Ontario Works have conceived of social capital as something that is individual in nature rather than built through communities. Moreover, this study illuminates the need for a gendered analysis when researching the home, labour force and state.

### **1.3 Organization of the chapters**

The dissertation begins by contextualizing the present study. Chapter two highlights the evolution of current welfare policies in Canada. In particular, the changes to social assistance in Ontario, Canada are summarized to contextualize lone mother participants' experiences within the broader social, political and economic terrain of the province where they reside. Lastly, previous research examining welfare exits is presented.

Chapter Three provides an introduction to the theoretical lenses that guided this research. The lenses of gender, social capital and social exclusion are utilized in the examination of the process of exiting social assistance. The work of feminist political

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<sup>2</sup>In this study “bonding” social capital is characterized by strong ties with closely related people, and is most closely associated with family. “Bridging” social capital is based upon loose, or secondary, connections with people such as classmates and coworkers who consist of loose friendships and acquaintances. “Linking” social capital refers to ties to unlike people in dissimilar situations such as helpful caseworkers, teachers, bosses and other contacts who connect the lone mothers to services or contacts outside of their communities (Woolcock, 2001).

economy, Woolcock's (2001) articulation of social capital and Sen's (2000) focus on "capabilities" are drawn upon. Chapter Four provides a discussion of the methods employed in this research. Data collection strategies such as accessing the data, data samples and a discussion of the participants are also outlined in this chapter.

Chapter Five introduces the reader to the thirty lone mothers who participated in this study. The lone mothers are presented in relation to their demographic information as well as to contextualize their paths onto assistance and the duration of their receipt of assistance prior to participation in this study.

Chapter Six and Seven present findings from the data. Lone mother and caseworkers experiences are documented. Chapter Six examines the policies and programs that Ontario Works has put into place in an effort to move recipients to paid work, as well as the structural impediments participants encountered when attempting to fulfill the requirements of the programs. Chapter Seven explores the trajectories of the lone mothers over the five year period of this study. The chapter draws attention to the different outcomes the lone mothers experience in relation to paid work and social assistance recipient.

Chapter Eight provides a discussion of the findings reported in this dissertation in light of the research questions and the theoretical lenses used. This chapter offers insight into the different outcomes the lone mothers experienced despite all participating in the various programs offered by Ontario Works. The chapter details the importance that social capital played in lone mothers' experiences finding and maintaining paid work as well as highlights

the ways in which gender, social exclusion and a lack of social capital combine to make exiting highly unlikely for a large percentage of lone mothers.

Lastly, Chapter Nine presents a summary of the major contributions of this research. It suggests areas of future study as well as some policy implications from the findings.

## Chapter 2

### Contextualizing the study

This chapter explores the evolution that has resulted in current welfare policies which obligate all recipients, including lone mothers, to participate in work related activities. Many social benefits in Canada, including parental leave and pensions, are tied to labour market participation, while eligibility for other benefits such as welfare and family allowance payments have historically been based on social characteristics such as family type and gender (Bezanson, 2006a; Pearce, 1990). In Canada, as in other “liberal” welfare states (Esping-Andersen, 1999), welfare reform has followed a fundamentally market-oriented approach to social provision<sup>3</sup>, and has included a number of other policies and programs designed to move welfare recipients into paid work. Although welfare-to-work programs have existed in Canada in one form or another since the 1970s, the changes that took place in the 1990s reflect a further shift from T.H. Marshall’s ideal of “social citizenship”, in which the state assumes social responsibility to provide a base level of benefits to its citizens, to a model of “market citizenship” in which entitlements are derived from labour market attachment (Breitkreuz, 2005). The focus on labour market participation has consequences for the lives of lone mothers, who are expected to do all

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<sup>3</sup> In this context, “social provision” refers to various services provided by a state for the benefit of its citizens.



of the unpaid labour necessary to raise children while simultaneously living free of state-provided benefits.

The purpose of this chapter is threefold. First, it provides a historical review of the emergence of the welfare state and its transformations to the neo-liberal welfare state that currently prevails in Canada. The gendered consequences of these reforms are illuminated as lone mothers shifted from being viewed as a separate category of social assistance recipients to being viewed primarily as employable. Second, the changes to social assistance in Ontario, Canada are summarized. Understanding these changes is important so that we can contextualize the lone mother participants' experiences within the broader social, political and economic terrain of the province where they reside. Third, the research investigating social assistance exits is reviewed and the rationale for the present study is provided.

## **2.1 Welfare state retrenchment: shifting from social to market citizenship**

Over time, Canada has developed various programs to provide income support for individuals and families whose earnings are inadequate to their needs. These programs differ in their characteristics, such as their accessibility, the amount of their benefits, and the stigma attached to receiving those benefits. Programs found in the primary sector of income supports, such as tax deductions, pensions and employment insurance are for the “deserving poor”. The “deserving” and “undeserving” poor are concepts that rose during Victorian attitudes towards poor relief. The “deserving poor” were those thought to be poor by no fault of their own owing to age, illness, or bad health (Katz, 1990). The “undeserving poor” were

viewed as lazy or unable to work due to personal problems such as drunkenness (Katz, 1990). Primary sector programs have been characterized as a right rather than charity, have relatively generous benefits, are non-means tested and non-stigmatizing (Pearce, 1990). Programs in the secondary sector, such as social assistance, are for the “undeserving poor” and frequently restrict entry and eligibility (Pearce, 1990, pg. 69). It is the secondary sector that concerns the present study, in particular the evolution of policy in the sector over time, and in response to ideological shifts and changing economic factors.

The Second World War years were characterized by unprecedented employment opportunities. Those unable to find work during the Depression were quickly absorbed into the war economy. During this economic boom, even marginal workers such as the disabled, seniors and lone mothers were employed (Little, 1998). As a consequence the development of the welfare state in Canada after WWII was based on a presumption of full-time, full year employment (Bezanson, 2006a). Several factors, including a relatively high standard of living for the working class, rapid increases in capital accumulation, the introduction of social security, and a surge in trade unionism encouraged class compromise (Teepie, 2000).

Between 1940 and 1945 there was a critical shift in the development of the Canadian welfare state, pointing in one direction to social democracy, and in another toward liberal residualism, the belief in personal responsibility and self-reliance (Burman, 1996). Canadian citizens, scarred by economic devastation during the 1930s, encouraged the federal government to enter the field of welfare to promote economic stability. The government commissioned a report from Leonard Marsh, a McGill sociologist and a founding member of

the League for Social Reconstruction. While at the time Marsh's suggestions were largely ignored, eventually they would become key parts of the Canadian welfare state (Burman, 1996; Little, 1998). He argued for an income security program in the form of a comprehensive federally financed and administered social insurance protection and, when benefits were exhausted, national social assistance payments (Burman, 1996). As a result of the report, two major social security programs were introduced during the 1940s: unemployment insurance and family allowance. This era marked the expansion of the welfare state and a commitment to rights based upon social citizenship.

Welfare was at a high point in the 1960s as welfare rolls throughout the country expanded dramatically, resulting in a 129% increase in recipients between 1961 and 1971 (Ursel, 1992). In 1965 Prime Minister Lester Pearson declared a "war on poverty" and promised 25 million dollars a year to needy mothers and their children through the introduction of the Canadian Assistance Plan (Little, 1998). The period during which CAP was extant marked the maximum expansion of the postwar welfare state in Canada as it recognized responsibility for caring work as an obstacle to paid employment (Lessa, 2003). However, over time, CAP was reoriented to emphasize employability, experimenting with a variety of training and support programs varying from educational advice to significant supports for voluntary participation in employment schemes (Lessa, 2003).

The building of the welfare state in Canada from the 1930s through the 1960s demonstrates the commitment of successive governments to an ideal of social citizenship that included universal health care, pensions, national programs for affordable housing,

redistributive income tax policies, unemployment insurance and an increased level of spending on public education (Irving, 2007). During this period welfare services were aimed at lessening, removing, and/or preventing the causes and effects of poverty (Moscovitch, 1988) and marked a shift in attitude towards society's responsibility for the poor and the disadvantaged regardless of circumstance. The basic principles and policies of the CAP were intended to provide a single, general, needs-based assistance program as a "safety net" for those inadequately protected by other social security programs and to ensure that social assistance is a right of citizenship.

The war on poverty was severely challenged by the economic crisis of the mid-1970s and the realities of economic stagflation. Changes to the global economy led to increased internationalization of capital which created a situation whereby supply exceeded demand (Burman, 1996:42). This prompted a shift to the right in Anglo Saxon liberal democracies. As unemployment and inflation rose, support for social welfare began to wane. The model of the state as manager of the economy and, incidentally, redistributor of income was replaced by faith in the "invisible hand" of the global market (Burman, 1996). Government concern shifted towards trying to balance the budget and control inflation and away from government support for the unemployed and disadvantaged (Burman, 1996).

At the same time as the tone of public discourse on the value of social programming became more conservative, economies felt the combined effect of globalization and a trend toward neo-liberal thinking. Described as "a theory of political economic practices", neo-liberalism originated in 1947 Europe with a group of academics of economics, history and

philosophy who called themselves the Mont Pelerin Society (Harvey, 2005, pg. 2). Neo-liberalism is rooted in economic theory that favours the concept of a “free market”, individual responsibility and privatization as the assurance of human wellbeing (Harvey, 2005; Jessop, 2002; Teeple, 2000). The neo-liberal view holds that the most appropriate way to meet people’s needs is to increase the effectiveness of economics by limiting the role of the state, increasing the role of the market, and reducing government regulation of industry (Bezanson, 2006a). The rise of neo-liberalism is associated with the eras of Margaret Thatcher, Ronald Reagan and Brian Mulroney and to varying degrees currently influences the policies of most welfare states around the world, regardless of their socio-political grounding (Ellison, 2006; Harvey, 2005). Zuege et al. (2004) go so far as to say that “neo-liberal globalization [is] the new international order” (1) and others describe neo-liberalism as reinforcing a hegemonic state controlled by capitalist elites (Harvey, 2005).

This ideological shift towards neo-liberal values has moved Canada, among other nations, from a model of social citizenship in which all citizens are entitled to a base level of benefits, to a model of market citizenship, in which citizenship entitlements are contingent upon a person’s attachment to the labour market (Baker & Tippin, 1999; Breitreuz, 2005; Brodie, 1997). By the late 1990s, the notion that full citizenship required a commitment to equality of social rights was highly contested (Lewis, 2002). Canada, Australia, New Zealand, the United Kingdom and the United States had all moved toward a more residual and moralistic state that focused on need, individual responsibilities and work incentives (Baker, 2002). Soon after its re-election in 1988, the Mulroney government began a

campaign to convince Canadians that the country was hopelessly in debt because of overspending on social programs (Cohen, 1997; Gordon, 1990). This campaign reflected a fundamental change in economic discourse in this era. In her historical review of the relationship between women and the welfare state, Cohen (1997), argued that however disruptive and unhappy the consequences of economic restructuring had been in the past elites had always put forth the promise for a better life for the masses in the long run. Now, Cohen argued, the new economy could no longer support expensive social programs. Indeed, over the second term of Conservative Prime Minister Brian Mulroney's mandate the idea took root that the deficit was out of control and that Canada was in danger of bankruptcy (Cohen, 1997).

Although the neo-liberal strategies and discourse pushed by the Mulroney government contributed to the shape of the welfare state, broader economic, political and social changes must also be considered. Labour and capital relations were increasingly strained from the 1970s to the early 1990s. Corporations began to more frequently look beyond national borders to increase profits, while at the same time the real wages of Canadian workers were not keeping up with inflation (Little, 1998). Simultaneously, well paid, full-time employment was being replaced by part-time, temporary, low paid work, creating an increasingly marginalized and flexible workforce (Little, 1998). Thus the neo-liberal ideology took hold as the forces of globalization were felt.

The concept of globalization is not without its complexity and contentions. Scholars vary on the definition, the history and even on the very existence of globalization as a

modern phenomenon. Teeple (2000) defined globalization in the context of capital accumulation, explaining that previous to the 1970s capital expansion happened on a national scale “with particular territorial and historical roots”: colonialism, slavery and the two world wars (pg. 175). He contended that when capital accumulation is void of any nation state controls or loyalties, the characteristics of capital change and supersede nation states with transnational corporations operating beyond the confines of political, geographical and economic borders (Teeple, 2000). Those who question the concept of globalization as a new arena for capitalist expansion generally assert that globalization is not a new phenomenon but rather has been operating and developing under capitalism’s agenda for centuries (see Harvey, 1995; Davis, 1998).

Regardless of their definition of globalization, most theorists tend to agree that the tendency for capital to cross international borders to maximize markets and minimize labour and production costs has an impact on the policies of modern democratic welfare states. As Ellison (2006) points out, there is a continuum of arguments relating to how globalization affects the amount of control national governments have over the management of their domestic economy, and how the degree of control influences domestic social policies and labour market realities. On one end of the continuum Ellison places schools of thought contending that domestic governments “continue to have the capacity to control their economic, and therefore social and political destinies” (pg. 27), with more extreme members of this school believing that welfare regime changes are attributed to internal economics, household and family structure changes and aging populations (pg. 48) rather than

globalization. On the other end, Ellison (2006) places those who believe nation states are subordinate to economic globalization. Both see globalization as a regime-changing phenomenon forced onto national governments and undermining their ability to provide social protection (Ellison, 2006; see also Teeple, 2006).

Asserting that the structure of poor relief systems caters to the needs of the labour market, Peck (2001) argues that the current expansion of global modes of production influence national relief systems so as to offer global capitalists a flexible and affordable labour pool with few or no strings of responsibility attached.<sup>4</sup> As the global organization of production creates the necessary conditions for an international labour supply, capital is liberated from any concern about reproducing a domestic labour supply. Piven and Cloward (2000) assert that globalization “seems to puncture the century- old belief in worker power” (pg. 413), putting workers at the mercy of a global competition for low labour costs.

By 1995 Canada was experiencing increased insecurity in the wage relation for many workers, with fewer social provisions gained from employment, fewer universal social programs, lower benefits for workers, and a trend toward social policy geared to labour market participation and delivered through the tax system (Bezanson, 2006b; Daguerre, 2004). The legacy of the 1980s, which included neo-liberal economic policies, the trend

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<sup>4</sup> See Peck (2005) for an examination of the globally growing, temporary staffing industry.



toward globalized markets and production, and skepticism about the affordability of social programming, carried political discourse further away from reducing poverty for low-income families<sup>5</sup>. By the 1990s, social program eligibility had less than ever to do with citizenship rights and welfare benefits were now framed as temporary and designed to encourage self-sufficiency and labour market attachment. These neo-liberal regulatory, legislative and budgetary changes reflected “both an embracing of a welfare state that broke with the norms of the post-war welfare system and a regulatory framework that prioritized business interests over public interest” (Bezanson, 2006b, pg. 104). The discourse of neo-liberalism and of social program-induced national debt was the political driving force behind what Gilbert (2005) termed a shift from the “welfare state” to the “enabling state” (Gilbert, 2005, as cited in Ellison, 2006:6; see also Cohen, 1997; Peck 2001). In this political climate, the move toward a broad work-for-welfare regime was perhaps the inevitable next step.

Work-for-welfare has its roots in the Elizabethan Poor Law of 17th century England. In the absence of a relief system, Parliament in 1601 brought in workhouses for destitute people considered able to work, thereby regulating labour and enforcing work ethic norms in

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<sup>5</sup> During the 1970s feminists advocated for a policy climate that recognized the “social individual” as the unit of benefits rather than the household or family (Baker, 2006). This feminist agenda did not align with the neo-liberal agenda. Out of fear of losing financial support for low income families, left-liberal social policy and anti-poverty organizations helped to reshape policy in ways that were readily incorporated into the neo-liberal social policy regime (Baker, 2006). The emphasis became on children and reducing child poverty and gender and women’s issues disappeared from view (Baker, 2006).

people considered poor due to laziness (Piven & Cloward, 1993). Canada implemented a similar plan during the Great Depression, with mandatory work tests, work farms and work camps for persons who claimed relief (Morel, 2002).

Prior to implementation in the 1990s of new workfare programs, there was a long history of linking Canadian welfare reform to an employability agenda (Baker & Tippin, 1999; Torjman, 1996). Seguin (2005) explained that “most of what is called workfare today in Canada is actually a combination of tighter eligibility criteria, benefit cuts, a broadening of the definition of “employable” and more stringent enforcement of rules regarding reciprocity for employable people that existed even before CAP – and that continue to exist today” (pg. 2). However, in the 1990s, the thrust of welfare programs explicitly changed. With their focus on employability and training, workfare policies were designed to reduce welfare caseloads and move people from welfare to work. And with the adoption of workfare regimes, the principle of rights-based social assistance was abandoned almost entirely.

The replacement in 1995 of the Canada Assistance Plan with the Canada Health and Social Transfer (CHST) opened the door for provinces to fully implement workfare regimes (Herd et al., 2005). Modeled on US welfare reforms, “workfare” loosely refers to “people who receive financial aid through welfare [being] required to perform compulsory labour or service as a condition of their assistance” (Torjman, 1996 pg. 1). Gorlick and Brethour (1998) define welfare-to-work as a policy that requires welfare recipients deemed employable by government to receive benefits only if they are taking steps towards gainful employment, either through participating in employability programs, attending school or

actively engaging in a job search. Those who do not fulfill workfare expectations are subject to sanction including, but not limited to, denial or reduction of benefits.

The discourse surrounding workfare privileged paid employment over other activities such as caregiving; workfare was directed toward breaking the cycle of “welfare dependency” (Brodie, 1996). In the same period, an associated discussion around family values, morality and individual irresponsibility gained currency in public forums, with conservatives targeting what they viewed as the individual moral failings of the poor. Lone mothers on welfare were given particular attention. The language of “common sense” politics fitted well with arguments such as that made by Drache (1992), that the good citizen is one who accepts the obligation to work longer and harder in order to become more self-reliant. This rhetoric made it difficult to defend the entitlements of social citizenship (Daguerre, 2004; Peck, 2001).

While the welfare regime has become less generous and more exclusionary, the labour market is characterized by polarized job opportunities (Herd, Mitchell & Lightman, 2005). This shift in social policy and in the labour market particularly affects the lower tiers of the labour market where social assistance recipients tend to compete. Herd, Mitchell and Lightman (2005) highlight the fact that the presence of “contingent jobs”, part-time and casual work, facilitates the deregistration of welfare recipients, which in turn supports the belief that workfare is successful. Under capitalism, the existence of what Marx called the “reserve army of labour” enables employers to draw additional labour from surplus labour pool when production expands (Marx, 1884;1967). Baker and Tippin (1999) and Bezanson

(2006a) state that workfare policies act to provide this pool of cheap labour, which displace existing employees. Bezanson (2006a) posited that creating this pool of labour was in fact the ultimate aim of restructuring welfare delivery, though workfare was couched in the language of giving a “hand up, not a hand out” to the poor (pg. 95). By these measures workfare is a success. However Baker and Tippin point out that workfare programs often result in recipients obtaining jobs that do not permit them to exit from social assistance as these programs are geared towards low skilled poorly paid work (Baker & Tippin, 1999).

For the last 40 years Canadian social policy has been guided by neo-liberal assumptions of individual responsibility in a market-modeled welfare state. Current policies devalue or ignore the caring work involved in raising children to be productive in a capitalist society and aim at getting people who receive benefits into the paid work force. Thus any support given is based on the principle of “less eligibility”, the Poor Law idea that welfare recipients should not receive more money than the worst paid worker in the labour force (Chunn & Gavigan, 2004). During the CAP years, policies and initiatives streamlined social support under the universal deserving subject, the worker, which included unpaid domestic work in its definition (Lessa, 2003). Lone mothers’ caregiving responsibilities were recognized as obstacles to employment. For both men and women, regardless of their caregiving responsibilities, work is now defined primarily as paid employment and is becoming a focal point and central criterion of modern forms of citizenship (Baker & Tippin, 1999). Pulkingham and Fuller (2012) argue that this shift to a market model “increasingly

render the subject of social policy genderless, despite the fact that women continue to shoulder disproportionate responsibility for the work of social reproduction” (pg. 244).

Ontario makes a good case study for analyzing the effects of welfare reform. After the election of a neo-liberal provincial government in 1995, Ontario was at the forefront of change from welfare to workfare in Canada (Herd, Mitchell & Lightman, 2005). All of the participants in the present study lived in Ontario and were therefore affected by this reform. The lone mothers who participated in the study were all receiving benefits under Ontario Works, Ontario’s social assistance program, and all of the employees of Toronto’s Employment and Social Services who participated were responsible for the delivery of this program. The following section outlines the shifts that occurred in Ontario in the 1990s, and reviews the research on the consequences of reform on the lives of lone mothers.

## **2.2 Ontario Works**

Ontario has its own political, economic and cultural history within the broader neo-liberal terrain (Coulter, 2009, pg. 29). During the 1995 provincial election campaign in Ontario Conservative Mike Harris and his “common sense revolution” openly blamed the welfare state, government regulation and public spending for high unemployment rates (Coulter, 2009). People who were unemployed were contrasted unfavourably by the Conservatives with “hard-working tax payers”. Harris came into power in 1995 with a fervently right-wing agenda changing the political focus in Ontario to one emphasizing individual economic security, tax cuts and reducing the size of government (Cohen, 2001).

Like all other provinces, Ontario's social assistance funding is cost-shared with the federal government. From 1966 until 1996, the Canadian Assistance Plan (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 five per cent limit was placed on the annual amount that CAP payments could be increased. In 1995 the federal government gave notice that as of March 31, 1996, CAP would be replaced by the Canadian Health and Social Transfer (CHST) and the Human Resources Investment Fund (HRIF).

The CHST provided for a single federal financial transfer to the provinces for health, post-secondary education, and welfare, and the amount to be transferred would be established by a formula that included tax points and fixed dollar amounts (Armitage, 2003). Each province set its own level of social assistance payments and, in setting the level, took account of other statutory benefits that recipients received from either provincial or federal government. By 1998 the amount transferred from the federal government was reduced by \$7.0 billion than previously available under CAP.

Ontario's Social Assistance Reform Act (SARA) came into effect on June 1st, 1998, replacing the General Welfare Assistance and Family Benefits Allowance with the Ontario Works program and the Ontario Disability Support Program. Ontario's Social Assistance Reform Act separated those in need of social assistance into two categories: people who were unemployed but considered employable, and people with disabilities (OMCSS, 2006). Anyone not designated "disabled" fell under the Ontario Works program (OW) and had to

sign a participation agreement requiring them to perform activities in exchange for social assistance. These requirements could take the form of job search, training, basic education, skills upgrading and unpaid community service. Engaging in a search for paid work had already been a requirement for General Welfare Assistance; however, under Ontario Works recipients were obliged to participate in additional programs: the Employment Support program, the Community Participation program and the Employment Placement program (S.O., 1997: ch. 25). Each recipient was now required to sign an individual participant agreement identifying the shortest route to employment for that recipient; in cases of failure to comply, financial assistance could be refused, reduced or terminated (Lightman, Mitchell & Herd, 2005a).

Each of the additional programs that an OW recipient was required to participate in had its specific goal. Employment Support was intended to assist recipients to become job ready by offering sessions on job-search techniques, workshops on resume-writing skills, and basic education and training (S.O., 1997: ch. 25). The Community Participation program required that recipients volunteer to do community service in public or not-for-profit organizations; the program was intended to provide recipients with skills to enable them to become “job ready”. In Employment Placement people who were deemed “job ready” by their caseworkers were referred to employment agencies or broker to help them find paid work. OW recipients were expected to accept any job offer they received. The agency or broker was contracted by municipal/regional government and paid in proportion to the savings to the welfare system by the recipient leaving the rolls to work in a paid job (S.O.,

1997 ch. 25). The Ontario Works program developed by Mike Harris' Conservative government was similar to welfare reforms employed in many neo-liberal countries which prioritized rapid labour market attachment over longer-term human capital development (Lightman, Mitchell & Herd, 2005a, pg. 6). This move to workfare programs was underpinned by the belief that it was individual deficiencies rather than inadequate labour markets that were at the root of poverty and unemployment (Coulter, 2009; Lightman, Mitchell & Herd, 2005a). The principle behind OW was that any job is a good job, and recipients consequently faced pressure to enter the labour market at the first available opportunity (Peck, 2001).

The changes that took place were continued by successive governments, regardless of political party. Heading into the 2003 provincial election, Ontario Liberals campaigned against the Harris Conservatives under the banner "Choose Change", which proposed that Ontarians were in need of a more understanding government. Leader Dalton McGuinty referred often to the need for Ontario as a society to care for its children, seniors, vulnerable citizens, neighbours and the environment (Coulter, 2009, pg. 31). At the same time the Liberals talked about the need for governments to be transparent and accountable. Applying neo-liberal public policy thinking to welfare, the Liberals told Ontarians that they should see value for their money, and that mechanisms must be in place to evaluate social assistance programs on these terms (Coulter, 2009). Despite promises to eliminate some of the harsh rules of Ontario Works, such as eliminating the clawback of the National Child Benefit Supplement, once McGuinty and his Liberals formed a majority government, OW remained



largely intact without any substantial deviations from the reforms enacted during Harris' "common sense revolution".

### **2.3 Evaluating welfare reform**

Welfare reform resulted in a substantial decrease in the number of recipients in Canada. At the time of writing this dissertation, it has been more than a decade since the introduction of workfare policies in Canada, and even longer since their implementation in the United States. If success is measured in sheer numbers, then workfare has been a great success. In Canada caseloads fell from 3.1 million during the recession in the 1990s to less than two million by 2000 (Lightman, Mitchell & Herd, 2005b). By 2003 Canadian social assistance rates had fallen 11.1% from its high of 19.5% in 1993 (Kneebone & White, 2009). Several reports have cited the dramatic reduction in welfare rolls and deemed reform a success (see Schram, Soss & Fording, 2003). There is overall consensus that, as caseloads and costs have fallen dramatically, there has been substantial success in reaching the primary goals of reform (Lightman, Mitchell & Herd, 2005b).

Other researchers have recognized the need to measure success in other ways, by exploring what has happened with those who have exited the welfare system. Several studies have attempted to understand the characteristics of the recipients who have exited the system, the rates of recidivism, as well as the economic well-being of both leavers and returners. In the late 1990s and early 2000s there had been increased interest in examining welfare exits with governments in the United States and in Canada, although to a lesser degree, funding

research to examine the effects of welfare reform (e.g. Anderson, Halter et al., 2001; Dunton, Mosley et al., 2001; Foster & Julnes, 2001; Isaacs 2001; Julnes et al., 2001a; Julnes et al., 2001b; Rickman, et al., 2001; Westra, 2001; Frenette & Picot, 2003).

One line of exploration considers who is most successful at exiting assistance. Most research considers characteristics such as marital status, the number and ages of children, education and previous work experience. Higher education and more work experience are consistently found to increase the rate at which women leave social assistance, while the presence of children, particularly young ones, make exit more difficult (Cooke, 2009). Whether a single mother has been previously married is sometimes included, and is generally found to increase the rate of exit from social assistance (Cooke, 2009; O'Neill et al., 1987; Harris, 1996; Stewart & Dooley 1999). Other aspects considered are the number and types of formal and informal networks available to support single mothers in their transition (Cumming, 2005; Mayson, 1999; Dominguez & Watkins, 2003; Medley et al., 2005; Power, 2005; Lein et al., 2006).

Another line of research in the measurement of success of welfare reform weighs aspects of the local labour market, specifically the expected wage rate or minimum wage, local unemployment rates, and expected welfare benefits. Results have generally confirmed that higher expected wages and lower unemployment increase the pace of welfare exit (O'Neill et al., 1987; Harris, 1996; Stewart & Dooley, 1999). However, the jobs obtained are often precarious, frequently short term and part-time (Evans, 2002; Hofferth & Harris, 2003; Negrey et al., 2007; Vosko et al., 2003). Despite sustained prosperity in the late 1990s, the

labour market in Canada remained a deeply polarized one, with large segments working in nonstandard or precarious employment, (Lightman, Mitchell, & Herd, 2005b). Precarious employment is characterized by insecurity, low income, and lack of control (Vosko, 2005).

Numerous studies considered what kind of pay welfare leavers received in their jobs. In two separate studies done in Ontario in 1996 and 1998, Hamilton (2002) found that those who found work earned on average \$8.00 per hour, minimum wage for this time period, and received few if any benefits. Five years after exit, most leavers were still earning the same amount of money as when they left social assistance (Hamilton, 2002). The majority of leavers appeared to be joining the ranks of the working poor<sup>6</sup> and, while some were doing a little better economically, many remained in poverty (Foster & Julnes, 2001; Frenette & Picot, 2003; Hofferth & Harris, 2003; Lightman et al., 2005a, 2011; Lein et al., 2006). Frenette and Picot (2003) found that a full one third of leavers in Canada were worse off economically than they were when they were receiving assistance. Lightman et al., (2011) found that some leavers were bringing home slightly more money working full-time than they were receiving social assistance however they were much more vulnerable to crisis.

Studies point to the prevalence of part-time and/or temporary work among leavers. In two separate studies conducted in Ontario in 1996 and 1998, Mitchell (2001) found that sixty

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<sup>6</sup> The term “working poor” is used to describe the individuals and families who maintain regular employment but remain in relative poverty due to low-wages (Newman, 2009).

percent of leavers had either entered into employment or had improved their job situations; however, in both studies one third of the leavers were working part-time. Likewise in an analysis of a 2001 City of Toronto survey, Lightman, Mitchell and Herd (2005a) found a higher incidence of part-time and temporary employment among those leaving assistance than among the rest of the labour force. Previous social assistance recipients held temporary jobs at more than four times the province-wide rate (Lightman, Mitchell & Herd, 2005a).

Tracking rates of return to welfare after leaving has also been used to measure success of reform. In general, social assistance use is characterized more by short-term than by long-term use. In a study based on 1980s administrative data from British Columbia, Barrett and Cragg (1998) found that most welfare spells were short, with 75% ending in six months; however, there was a high incidence of return to welfare, with 50% of welfare leavers returning within a year. A quarter of all of these cases were single mothers with children (Barrett and Cragg, 1998). Using longitudinal tax data to investigate the change in family income of people who stopped receiving welfare benefits in Canada in the 1990s, Frenette and Picot (2005) found that within one year of being completely out of the welfare system, 35% of their cohort had returned; within five years, one half had returned at some point. Micholopoulous et al. (2002) found that 60% of participants in their study had not found work in five years. Using telephone survey data in 2001 and again in 2005, Lightman, Mitchell and Herd (2011) found that 55% of their participants returned to welfare within an average of 11.1 months of leaving.

These findings are similar to those turned up by American studies that conclude over one quarter of single mothers return to welfare within one year of exiting, and 42% return within two years (Acs and Loprest, 2004, Harris 1996; Julnes et al., 2001a). Furthermore, Hamilton (2002) and Loprest (2002) found that between 20% and 35% of those who exit welfare in the US<sup>7</sup> return within the first few months. A large-scale study found that approximately 25% of recipients who left welfare in 2000 and 2001 were back on assistance in 2002 (Urban Institute, 2005). Approximately half of those returning recipients had reported leaving welfare for work.

Using administrative data and dividing the welfare caseloads into “leavers”, “stayers” and “cyclers”, Miller (2002) found that those who left welfare faced fewer barriers to employment than stayers; however, all three groups had low incomes during the follow-up period. Interestingly, Richburg-Hayes and Freedman (2004) found that the number of recipients who cycled on and off welfare increased after the introduction of the Personal Responsibility and Work Reconciliation Act (PWORA) in the US illuminating that the reforms did little to support sustainable attachment to the labour market.

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<sup>7</sup> PRWORA, The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 instituted Temporary Assistance for Needy Families (TANF) in the United States. This policy mandated a workforce participation component to welfare legislation (Bashevkin, 2002).

Entry rates provide yet another perspective on the success of welfare reform. Sceviour and Finnie (2004) analyzed welfare trends in Canada and found that, in addition to increased exit rates, welfare entry rates had declined substantially across all family types, in large part due to tightened eligibility particularly in Ontario and Alberta. They argued that, as a consequence of stricter eligibility, the profile of the average welfare recipient changed; those most likely to access social assistance were more likely to “have greater difficulties leaving welfare in any given year” (Sceviour & Finnie, 2004, pg.10). Other researchers have also found that there is a group of recipients who are likely never to leave assistance because of significant barriers to work (Lightman, Mitchell & Herd, 2005b; Miller, 2002). Evidence suggests that these particular recipients are becoming more disadvantaged over time (Lightman, Mitchell & Herd, 2005b).

The success of welfare reform has also been measured in terms of self-sufficiency. Welfare reform in the United States as well as in Canada reflected an intent to move people from dependency on benefits to self-sufficiency and assumption of personal responsibility (Bauer et al., 2000). The rhetoric of reform presented income from wages as an indication of independence. Social policy has been written under the assumption that economic self-sufficiency is obtainable by all poor as long as they have a sense of the future, self-worth and freedom (Bauer et al., 2000). And yet, although policy makers expressed their intent to increase self-sufficiency among the poor, little attention has been paid to defining self-sufficiency or considering how it is best achieved (Bauer et al., 2000).

Although there has been an abundance of work analyzing welfare policies in Canada a complete picture has not yet been drawn. Recidivism rates are well known, as are the characteristics of those most likely to return to welfare use, but little is yet known about the experiences of leavers in general and about those single mothers who remain off of assistance in particular (Julnes et al., 2001a). Most research on the topic of outcomes of welfare reform remains quantitative in nature, relying on surveys and administrative data highlighting the numbers of people who have transitioned however discount their experiences. The absence of qualitative data results in a lack of understanding of the impact that welfare reform has had on recipients' lives. As Lightman, Mitchell and Herd (2005b) have suggested,

Closer reading of the research findings in both the US and Canada...suggests the outcomes of reform are both more modest and more complex than headline figures claim. While it is true that large numbers of leavers find work and some progress into stable jobs, it is equally true that many remain in poverty and find only unstable work leading to frequent returns to welfare (pg. 11).

Such qualitative research as exists focuses on the experiences of social assistance recipients, illuminating the struggles and persistent poverty that are a part of their day-to-day lives. In a US study, Scott et al. (2004) found that welfare leavers typically experienced both unstable employment and income that continues to place them in economic instability. Their findings highlight the struggles that former and continuing recipients faced while attempting to balance precarious employment with all that is involved with social reproduction. In another US study, Bank and Matsudara (2014) found that the rates of leaving welfare were very low for lone parents and that those who did leave stayed in low-income precarious

positions. Some US states provide more generous earning disregards which allow a transitioning recipient to continue to receive some money from social assistance while earning an income. These earning disregards have the potential to make transition to full-time employment smoother economically, but also to increase ones overall income. Bank and Matsudara (2014) found little to no difference in labour market participation rates between states that offered generous earning disregards and states that offered little to none. Moreover, they discovered that few working lone parents took advantage of the earning disregards. Instead, they survived on their low wages in an effort to escape the oppressive public assistance regulations and interfering into their lives.

Lightman, Mitchell and Herd (2003, 2011) reported similar findings in the Canadian context, with both leavers and stayers experiencing great financial difficulties. Leavers reported difficulties in locating suitable accommodations and making ends meet. A lack of any type of contingency fund meant that any unexpected costs caused a crisis and forced leavers to rely on emergency resources such as food banks and shelters (Lightman, Mitchell & Herd, 2003, 2011). Stayers in this same study faced many similar hardships as well as major problems associated with eligibility for and maintenance of receipt of benefits (Herd, Lightman & Mitchell, 2005).

In a 2005 follow up to their 2003 study, Lightman, Mitchell and Herd conducted 90 semi-structured interviews with participants who were social assistance recipients at the time of their original study. Participants were asked about their experiences of a variety of hardships over the past year; findings were compared with the results from the first study.



Most leavers still reported that they often did not have enough food to eat and that their incomes remained unstable, often changing from week to week. Many participants reported holding multiple jobs and some described being trapped in tough jobs with no foreseeable way out. While some participants reported welfare caseworkers who were helpful in their quest for employment, many participants were highly critical of the demands of the policy and the ways that they were treated by their workers.

Lightman, Mitchell and Herd (2005b) found that a large percentage of social assistance recipients experienced a multitude of barriers to employment that appear not to be recognized or acknowledged by their caseworkers. These barriers included a lack of high school education, no familial support, are sole support parents, residence in dangerous neighbourhoods in unhealthy conditions, addiction, and mental health issues. Of the welfare stayers interviewed, three quarters reported using food banks in the preceding year, over half had their phone and/or electricity cut off, and 80% stated that securing food was a constant worry for them. The findings from the study indicated that welfare stayers devise survival strategies other than merely obtaining insufficient employment. Lightman, Mitchell and Herd (2005) found four types of strategies were employed; meticulous budgeting and constant planning (for example buying in bulk, travelling far distances to purchase items on sale), relying on the support of social networks (partners, friends, families), exchange of goods or services with friends or neighbours and undeclared incomes. Each of these strategies, however, also had elements of uncertainty and precariousness.

Other researchers have also discussed the ways in which lone mothers strategize to “make ends meet” (Gazso, 2007; Hanson & Hanson, 2011; Lister, 2004; Pulkingham, Fuller & Kershaw, 2010). Similar to Lightman et al., (2005) Gaszo found that lone mothers use several strategies to “stay afloat” such as learning the system, playing the system, relying on social supports and pawning. Lister (2004) referred to this process as “getting by” and argued that it requires more than simply managing economic resources. “Getting by” includes dealing with stigma, racialization and othering as well as often dealing with personal trauma.

When lone mothers’ experiences attempting to exit social assistance is the specific focus of inquiry, information is incomplete. The effects of Mike Harris’ “common sense revolution” on lone mothers has now been well documented by scholars who recognize that under Ontario Works lone mothers went from being viewed as “unemployable” mothers to employable workers with little attention paid to the problems associated with this shift. Lightman, Mitchell and Herd (2005) have argued that the requirements of work-first policies contradict the realities of sole support parents who are denied the option of caring for their own children and receiving social assistance as mothers but are compelled to care for others as either paid workers or as volunteers.

Patricia Evans (1996) has reviewed the historical changes to social assistance for lone mothers in Ontario and distinguished between three periods in policy changes. Evans (1996) asserts that the 1920s to 1950s policy had an emphasis on lone mothers primarily as mothers, rather than workers. Policy from the 1960s and mid 1980s reflected the view of lone mothers as both mothers and workers, with the discourse embodying notions of choice (Evans, 1996).

The third and current period began in 1988 with the ending of entitlements and the increasing views that they are workers rather than mothers. Until the arrival of the Ontario Conservative government, lone mothers were considered a distinct category of welfare recipients whose primary responsibility was the care of their children (Gazso, 2012; Little, 2003, 2006; Pulkingham & Fuller, 2012). Gazso (2012) refers to this as a shift from the “mother-carer” to the “mother-worker” moral code.

## **2.4 Recognizing gaps in the literature**

Research on lone mothers and social assistance has been undertaken from varying theoretical perspectives. Thus far, feminist research on the Canadian welfare state has given us rich descriptions of the ways in which social assistance reproduces social structures of gender and class (Bezanson, 2006; Brodie, 1996; Evans, 1996; Gaszo, 2012; Porter, 2003; Ursel, 1992), and the way in which social assistance can be part of a regime of “moral regulation” of lone mothers (Little, 1998). Economic researchers have focused on understanding the characteristics of welfare recipients and the factors that affect reliance on social assistance. This economic research has included quantitative investigations of the time that individuals spend in receipt of benefits (Dooley, 1999), and the characteristics of those receiving benefits (Charette and Meng, 1994). There has also been a limited amount of research on the income characteristics of former welfare recipients, from an economic perspective (Frenette & Picot, 1999). However, these approaches fall short in explaining the questions of the process of leaving social assistance, the specific ways in which women

transition from welfare to work, and the material and social support need to be in place in their lives in order to facilitate this transition.

Furthermore, there has been little attention paid to recipients' experiences with the particular policies and programs implemented by Ontario Works. Recipients are required to take part in programs aimed at making them job ready and yet little sociological research exists on the effectiveness of these programs. Does participating in these programs aid lone mothers in finding sustainable employment which results in a prolonged exit from social assistance?

This project endeavours to fill these gaps in the literature by examining lone mothers' exits from social assistance as well as their experiences as welfare recipients participating in the various programs required by Ontario Works. Research for this project was guided by three theoretical perspectives; gender, social exclusion and social capital are the lenses through which this particular population of social assistance recipients will be considered. The following chapter outlines these three lenses and elucidates their importance for this study.

## **Chapter 3**

### **Theoretical Approaches**

In 2011, lone mothers headed 1.5 million Canadian families (Statistics, Canada, 2013). In 2008, 21.9% of lone mother families were reported to be living in poverty (Statistics Canada, 2010). For many, social assistance was their sole income source. In 2011 in Ontario alone there were 76 000 lone parent led families receiving Ontario Works (Stapleton & Bednar, 2011). These statistics demonstrate an enduring and widely experienced societal problem.

Many theoretical approaches have been used to study lone mothers who continue to subsist on society's social and economic margins. A survey of the literature suggests that various researchers approach the study of lone mothers and social assistance from one of three broad theoretical perspectives: economic (see Charette & Meng, 1994; Dooley, 1999; Frenette & Picot, 1999), feminist (see Bezanson, 2006; Brodie, 1996; Evans, 1996; Porter, 2003; Ursel, 1992) and moral regulation (see Chunn & Gavigan, 2004; Little, 1998; Little & Marks, 2006). While these approaches have provided us with valuable insights, they fall short in explaining the process of leaving social assistance, the specific ways in which women transition from welfare to work, and the material and social support that needs to be in place in their lives in order to facilitate this transition.

This research endeavors to fill the gaps in the literature by producing a more nuanced understanding of the process of exiting social assistance by using three different theoretical

lenses; gender, social exclusion and social capital. This chapter examines these theoretical approaches and considers what each has to offer the present study of one particular category of disadvantaged women. The chapter concludes with my justification for applying a theoretical approach to the issue of lone mothers living on and leaving social assistance that combines the three theoretical lenses of gender, social exclusion and social capital.

### **3.1 Gender as a theoretical perspective**

Gender differences may be an ideological fiction, but they have very real material consequences (Williams, 1995:p. 49).

Gender is often linked to the individual, we lead gendered lives and yet social structures are gendered and, as a result, work to produce gender inequalities (Britton & Logan, 2008). Gender based attitudes and beliefs are upheld in structures (Gaszo, 2003). Indeed gender inequality is built into the structure of work, according to Acker (1990). Organizations are gendered, she contended, such that “advantage and disadvantage, exploitation and control, action and emotion, meaning and identity are patterned through and in terms of a distinction between male and female, masculine and feminine” (p.146). In making this now famous assertion, Acker essentially moved gender from the realm of the individual to that of the structure (Britton & Logan, 2008, p.107). One of Acker’s greatest insights was her elucidation of the ways that gender becomes embedded in formal, transparent policies and practices such as workplace evaluation policies or job descriptions that appear to be gender neutral (Britton & Logan, 2008). Therefore the notion of gender neutral policies or programs established by state structures must be held up to a gender lens.

Gender is not a static system of beliefs. Gaszo (2003) has written:

The malleability of gender as a social structure is suggested by the changing nature of its meaning and the implications of it dependent upon human agency, context, space and time. Situated within this ever-changing structure are processes that create social differences and social order between women and men through the constant shaping/reshaping and sanctioning/condoning of gender behaviour in accordance with gendered norms and expectation (pg. 452).

Gaszo developed this idea further, writing that these gender-differentiating processes occur simultaneously at multiple levels: ideological, institutional, interactional and individual.

Using the concept of ideology to refer to the systems of beliefs and meanings that are transferred and reproduced by women and men in their daily lives, Gaszo argued that “traditional ideological understandings of gender appropriate behaviour continue to perpetuate women’s unequal workplace experiences” (Gaszo, 2003, pg. 453). Furthermore, Gaszo argued, men’s and women’s interactions in the workplace are also gendered at the interactional level.

Employing a gender lens helps to recognize gender as an institution rather than as an individual characteristic. Feminists have long used gender as a primary category of analysis (Waylen, 2007). A gender lens prompts the researcher to go beyond gender stereotypes, to see gender as an institution and to recognize the multifaceted nature of recent social change, according to Gerson (2004). The same author observed that individualistic approaches hold women responsible for social conditions beyond their control, obscuring the way that options and opportunities are unequally distributed. For example, women may be blamed for their

inability to balance the requirements of paid and unpaid work. A gender lens, Gerson writes “reminds researchers to shift the focus from passing judgment on individuals to understanding the larger social contexts in which personal choices and strategies are crafted” (Gerson, 2004, pg. 164). Gerson (2004) has argued that, since gender change is reshaping work and family life, a gender lens is needed to understand work-family links and transformations. Applying a gender lens means recognizing that gender plays a pivotal role in the experiences of lone mothers in the labour market, the workplace, the home and the state.

The sections that follow explore the significance of the gender in the workforce, at home and at the hands of the state, and provide an overview of different theoretical explanations for why women continue to be disadvantaged in all realms of social life. The section also highlights the ways that women who are lone mothers are particularly disadvantaged.

### **3.1.1 The gendered world of work: a hostile environment for lone mothers**

Several decades of research have made clear the gender based inequities that women face in the labour market. The last forty years have seen women make important gains in the labour market, especially in labour force participation (Blau & Kahn, 2000; Budig & Hodges, 2010; Youngjoo & Weeden, 2014). In the early 1960s, female labour force participation remained below 30% (Fortin & Huberman, 2002); in 1967 women working full-time, full-year earned on average 58.4% of what men earned (Heisz et al., 2002). By 2013 female labour force participation had risen to 68% (Status of Women, 2014). The gap between men’s and women’s wages narrowed in that time, but Canadian women working full-time,



full-year still earned only approximately 71% of what their male counterparts earn (Williams, 2010, pg. 13; Status of Women, 2014). Despite pay equality and pay equity legislation in most Canadian jurisdictions, in 2008 the average earnings for women working full-time, full-year were \$44,700 compared to \$62,500 for their male counterparts (Catalyst, 2012). In 2013 women working full-time earned 82.4% of what men earned (Catalyst, 2014).

While women are entering occupations previously closed to them, the problem of female job ghettos persists; many jobs remain as segregated by gender as they were in the 1950s (Grusky & Charles, 2004; Williams, Muller & Kilanski, 2012). Women numerically dominate the nonmanual sector and, in particular, the less desirable occupations within the sector such as sales, service, and clerical positions (Grusky & Charles, 2004; Korkki, 2011). The fact that higher paying occupations continue to be male-dominated accounts for some of the gender pay gap (Alksnis, Demairs & Curtis, 2008; Caiazza, Shaw & Werschkul, 2004, Grusky & Charles, 2004). Women are less likely to be promoted (McCue, 1996; Hersch & Viscusi, 1996; Yap & Konrad, 2009) and receive less on-the-job training than men (Barron, Black & Loewenstein, 1993), giving credence to Correll's (2007) assertion that the cultural understanding of the ideal worker role exists in tension with cultural understandings of the motherhood role.

Having children further decreases a woman's chance of being hired, her earning power and possibilities for promotion. Employers prefer to hire people with few perceived distractions outside of work who are able to devote themselves to the organization (Williams et al., 2012). The gendered division of labour within households precludes many women

from being the “ideal worker” – an unencumbered employee who can make themselves available for work whenever required. The pay gap between women with children and those without children has widened (Budig & Hodges, 2010; Waldfogel, 1998), explained in part by differences in human capital (Blau, 1998, Budig & Hodges, 2010). Women with children tend to have lower education and skills (Blau, 1998). However, even accounting for education and work experience, a larger pay penalty exists for women with children (Avellar & Smock, 2003; Anderson, Binder & Krause, 2002; Budig & England, 2001; Budig & Hodges, 2010; Waldfogel, 1998, Stewart, 2014).

Summarizing economic research on women’s pay gap, Budig and Hodges (2010) found that for women under the age of 35, the pay gap between mothers and non-mothers is larger than the pay gap between men and women. Studies of employed mothers in the United States found that mothers suffer a per-child wage penalty of approximately 5% on average, after accounting for education and skills (Budig & England, 2001; Anderson, Binder & Krause, 2003). Rather than discuss the “glass ceiling” that exists for women, Correll (2007) refers to this pay penalty as the “motherhood ceiling”. She identified related prejudices in hiring practices. In a study of same-gender, equally qualified job candidates, Correll found that mothers have a decreased likelihood of receiving call backs from potential employers when submitting application packages. Mothers were penalized on a number of measures, including perceived competence and recommended starting salary. Fatherhood was not a factor for male applicants, Correll found, unless it was to improve their likelihood of getting

a raise. Her conclusion: “actual employers discriminate against mothers, but not against fathers” (Correll, 2007, pg. 1297).

There are different theoretical approaches to understanding the persistence of gender inequality in the workforce. Some theorists have attributed women’s unequal workplace experiences to the primary responsibility they assume for their families. As will be discussed in the next section, the lion’s share of household labour falls on the shoulders of women; thus they are typically in a relatively unfavourable position to pursue demanding career opportunities and professional advancement (Lachance-Grzela & Bouchard, 2010).

Traditional economic analysis of the gender pay gap and occupational segregation has focused on gender differences in either qualifications or labour market treatment of similarly qualified people (Blau & Khan, 2000). Recently advances have been made by including an analysis of the gender pay gap in the context of the overall structure of wages (Blau & Kahn, 2000). “Wage structure is the array of prices determined for labour market skills and the rewards to employment in particular sectors” (Blau & Kahn, 2000, pg. 80). Gender differences in qualifications have tended to be analyzed according to the human capital model, by which women’s caregiving requirements result in their accumulating less labour market experience than men. This model observes that in general women have shorter and more discontinuous work lives; because of this, runs the theory, women are less likely to invest in their human capital through formal education or on-the-job training which in turn results in lower earnings relative to men (Blau & Kahn, 2000).

Lone mothers receiving social assistance are expected to find employment that allows them to leave social assistance despite the fact that the odds are stacked against them. The lone mothers are doubly disadvantaged due to their gender. First, because they are entering into a labour market with less remuneration for the kinds of paid work they are likely to do. Second, they are lone mothers which requires them to be available to provide all of the caregiving in their homes. Even if the lone mothers were able to acquire the skills necessary to be qualified for a middle income job, research shows us that their positions as mothers leaves them disadvantaged.

### **3.1.2 The gendered home**

The process of socialization often instills the ideology that women are natural caregivers and thus best equipped to handle the nurturing requirements of their families. This ideology has led to the notion of separate spheres, whereby women remain largely responsible for the home while men are responsible for the public sphere of paid work. Despite women's increasing involvement in work outside of the home, this ideology persists; women continue to perform the majority of household tasks (Bianchi et al., 2012; Brines, 1994; Koivunen, Rothaupt & Wolfgram, 2009).

Following the mass entry of married women into the labour force and the increase in egalitarian attitudes, the distribution of household responsibilities remains more unequal than anticipated (Lachance-Grzela & Bouchard, 2010). Even when studies find a positive effect of egalitarian attitudes on husbands' participation in household tasks, the practical effect is quite

small (Cohen, 2007). The following section examines the gender inequities that persist in the home and offers an overview of the theoretical explanations for the pervasive gendered division of labour.

Coltrane (2000) has argued that “social reproductive labour is just as important to the maintenance of society as the productive work that occurs in the formal market economy” (pg. 1209). Yet, Coltrane contended, household labour is trivialized in part because it is considered women’s work: household work is sharply divided by gender with women spending far more time than men engaged in this unpaid labour. Household tasks are not inherently gendered yet due to the gendered divisions in which they get accomplished these tasks are often labeled as “masculine” (mostly referring to outdoor tasks such as shoveling, raking, taking the garbage out, barbecuing and car maintenance) or “feminine” (washing, cooking, cleaning, ironing, childcare). Stereotypical female tasks are also referred to as “routine tasks”, those that are on-going and time consuming, while stereotypical male tasks are referred to as “intermittent tasks”, done occasionally, less time consuming and more flexible in nature (Lachance-Grzela & Bouchard, 2010). Women are responsible for about two thirds of routine household tasks (Greenstein, 2009; Knudsen & Waerness, 2008) and are also responsible for managing, planning and organizing all tasks (Mannino & Deutsch, 2007).

There are several theoretical perspectives that dominate the literature on household labour allocation which attempt to explain why there is such divergence between men and women’s participation in household labour; (1) the relative resource perspective (see Bittman

et al., 2003; Brines, 1994; Knudsen & Waerness, 2008; Lachance-Grzela & Bouchard, 2010; Walby, 1986); (2) the time availability perspective (see Bartley et al., 2005; Bianchi et al., 2012, 2000; Ciabattair, 2004; Cunningham, 2007); (3) the gender ideology perspective (see Bianchi et al., 2000; Davis & Greenstein, 2009; Erikson, 2005; Lachance-Grzela & Bouchard, 2010); (4) the gender construction perspective (see Bittman et al., 2003; Brines, 1994; Greenstein, 2000; Schneider, 2012). Regardless of the approach taken, women are continuously found to be responsible for the majority of work done in the home. Moreover, research on domestic labour examines the division of labour between a male and female partner. These studies illustrated the gendered differences in the division of household labour and the burden of domestic responsibility that male-partnered women face. In the case of the present research, the women are not partnered thus all of the labour falls on their shoulders. The importance of this observation is that this work is simply expected of the lone mother rather than recognized as actual work.

The division of household and family labour often changes greatly after the birth of a child with the inequity becoming greater, more evident and more problematic (Koivunen et al., 2009). An increased burden of household responsibilities renders the transition to parenthood especially difficult for women (Koivunen et al., 2009). In studies comparing the time mothers and fathers spend with their children, research found that mothering involved “more overall time commitment, more multitasking, more physical labour, a more rigid timetable, more time alone with children and more overall responsibility for managing care” (Craig, 2006, pg. 259). Offer and Schnieder (2011) argue that for mothers multitasking

activities are associated with an increased stress, psychological distress and work-family conflict. These gendered differences applied even when the mothers worked full-time (Craig, 2006). Sayer, Bianchi and Robinson (2004) contend that contrary to popular rhetoric mothers working full-time spend more quality time with their children than stay-at-home mothers did in the 1960s.

This intensive mothering ideology is particularly problematic for single mothers as it encompasses the belief that it is better for children's growth and wellbeing that women stay home to look after them. However, liberal welfare states only support this when there is a male breadwinner in the home. This highlights the double standards to which partnered and single mothers are supposed to subscribe (Sagueres, 2009, pg.201). Encouraging single mothers to join the paid labour force reinforces the message that the unpaid care work that women do within the family is not counted as "real work" (Sagueres, 2009).

In the context of this study, households are much more than a mere domestic responsibility. As the next section illustrates, work done in the home primarily by women is continually ignored and devalued despite its importance to the market and the state.

### **3.1.3 Housework as more than a domestic responsibility**

Since the 1960s feminists have been drawing attention to the importance of housework for the economy. In the 1970s James and Dalla Costa argued that housework produced surplus value and should be rewarded with wages. These assertions led to much theorizing about the separation between commodity production and human production. The domestic

labour debates (see James & Dalla Costa, 1972), the dual systems approach (see Ursel, 1992) and the unified systems approach (see Young, 1981) all grappled with the social relations of reproduction and production and provided an account of the oppression of women in capitalist societies. This examination of women's oppression has most recently been taken up by feminists engaged with political economy literature.

Political economy is the study of the role of economic processes in shaping society and history. It is an interdisciplinary approach associated with the work of economists, influenced by Marx, who focus on class processes or relationships, but who rejected the economic determinism of traditional versions of Marxist theory. Drawing upon economics, law and political science, political economy attempts to explain how political institutions, the political environment and the economic system influence each other.

A feminist political economy moves from focusing on economic reductionism alone to incorporating a much more complex system of oppression without forfeiting a materialist analysis. Feminist analysis provides a number of insights relevant to economics. Waylen (2007) has argued that it “reshapes the understanding of the paid economy by treating labour as “a produced unit” and by making unpaid household labour visible” (pg. 211). She has also argued that feminist political economy “draws attention to the gender biases of micro- and meso-level institutions such as households, government agencies, firms and even markets, from which macroeconomic outcomes emerge” (pg. 211).

Feminist political economy challenges the neo-liberal economic model which focuses on the market economy with its primary goals of growth and accumulation. Neoclassical



approaches have generally viewed the family and the household as lying outside of the realm of economics and in the private sphere (Waylen, 2007). Unpaid labour that occurs within the household, “such as childcare and feeding the waged worker, is not quantified as economic activity within this framework, as it does not enter the market through monetized exchange relationships” (Waylen, 2007, pg. 210). In contrast, a feminist political economy focuses on the provisioning of human needs and well-being (Bezanson & Luxton, 2006).

There is recognition that the provisioning of human needs is a necessary component of the economic system and that there is an inevitable connection between households and the formal economy. Capitalism requires a renewed workforce each day, and 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 (Bezanson, 2006b). The central element of this organization is the daily production of individuals, which takes place largely in the household and communities. As Luxton and Corman (2001) have contended, in order to explore how our daily lives are structured through the conflict between capitalist accumulation and social reproduction, society should be examined utilizing Marxist assumptions that human action is central to the production and reproduction of social life.

The domestic realm has relevance to both the private and public realms of life. Elson (1998) discussed a domestic sector comprised of the unpaid labour undertaken in households and neighborhoods. Adopting a macro-level focus, she argued that domestic labour, like the market and state sectors of industrial economies, undergoes continual change and

restructuring. She asserted that households must meet the needs of their members for food, shelter, and clothing, just as private sectors must cover their costs and public sectors must uphold the laws on which they are based in order to retain their power to tax. The production of human beings to whom the idea of ethical behavior is meaningful is important, in Elson's analysis, because social norms of ethical behavior are extremely important in order for markets to sustain. Social norms such as respect for property rights and reluctance to steal and defraud must be instilled and sustained so that the costs of policing are not higher than the benefits of the market economy. The primary site of production of this behaviour is the home where children are brought up, a process that rests upon unpaid domestic labour. The process of caring and providing for people are central to a capitalist economy and thus is integral to social policy. Feminist political economy highlight the contradiction between the selfish behaviour expected in the marketplace and the altruistic behaviour expected in the house (Waylen, 2007).

From a feminist political economy perspective, the social reproduction and the unpaid care work carried out primarily by women is continually ignored; women's subordination is rooted in women's position within the social relations of the capitalist mode of production. Other researchers focusing on social policy, such as Janet Mosher (2000) and Swift and Brimingham (2000) have noted the lack of attention that policy makers give to social reproduction. Mosher (2000) has observed that reproductive labour no longer entitles one to benefits from the state: 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.

Cuts in welfare benefits and programs have an impact on women as “both providers and consumers of health and social services, resulting in the loss of employment for many and the expenditure of more time and effort to replace the lost welfare provision by (often poor) women in their roles within the household” (Waylen, 2007:p. 215). Elson (1995) has argued that the impact of structural adjustment of welfare policies affects male and female members within a household differently through their differential access to income and other resources; she also pointed out that increased unemployment and measures such as the removal of subsidies mean that women in poor households have to adopt survival strategies, expending a great deal of time and energy in “making ends meet” (Edin & Lein, 1997).

### **3.1.4 Gender and the welfare state: Reproducing gender ideologies**

Gendered discourses and ideologies about motherhood, masculinity and femininity, citizenship and the sexual division of labour all influence the nature of welfare states (Orloff, 1996). Simultaneously, the institutions managing and delivering state social provisions impact on gender relations (Sagueres, 2009). Indeed, the welfare state can reinforce women’s economic vulnerability (Daly, 2000; Lewis, 1992; O’Connor, 1998: O’Connor, Orloff & Shaver, 1999).

Cross-cultural comparisons of welfare states have revealed that different regimes with different welfare ideologies have shaped gender relations differently (Sagueres, 2009).

Esping-Andersen (1990) argued that in European states the welfare system was designed to stratify the economy. Illuminating the links between welfare states and labour, he argued that in nations where labour is highly mobilized, the welfare state is more generous.

Rights that flow from citizenship are at the center of Esping-Andersen's 1990 comparison of welfare state regimes. He analyzed regimes from the perspective of the relative rights and stratification of the state, the market and the family, drawing out three factors which he believed salient in the formation of welfare state regimes: the nature of class mobilization, structures of political coalition, and the historical legacy of regime institutionalization. Thus Esping-Andersen identified three distinct types of welfare state. The first regime type is the "liberal welfare state regime". The United States, Canada and Britain fall into this type. It provides modest transfers and social insurance benefits that cater to low-income, working class state dependents. The second regime type is the "corporatist regime", primarily found in Austria, France, Germany and Italy. In these regimes the preservation differentials predominate and therefore rights are attached to class and status. Esping-Andersen's third and smallest regime cluster is comprised of Scandinavian countries where the principles of universalism and thus the de-commodification of social rights were also extended to the middle classes. Esping-Andersen (1990) referred to this as the "social democratic regime" and argued that this model pursues a welfare state that promotes an equality of the highest standards rather than based on minimal needs.

In all three regimes Esping-Andersen (1990) discusses commodification, whereby the welfare of individuals comes to rest entirely on the "cash nexus" (pg. 21). He argued for de-

commodification so that services are rendered as a matter of right and people can maintain a livelihood without entering the labour market. Esping-Andersen insisted that the presence of social assistance or insurance does not necessarily bring about de-commodification. Because access to benefits is usually means-tested, meaning that relief is only offered as a last resort and is associated with a social stigma that compels people to participate in the market. At a minimum, de-commodifying a welfare state must mean that citizens “can freely, and without potential loss of job, income, or general welfare, opt out of work when they themselves consider it necessary” (Esping-Andersen, 1990, pg. 23).

In the Canadian context, since the mid-1990s feminist political economy scholarship on the restructuring of the welfare state has attempted to unpack the “gender paradox” (Baker, 1996). Pat Armstrong (2003), Barbara Cameron (2004) and Jane Jenson (1997) have all demonstrated that welfare restructuring has meant that more women join the labour force yet at the same time changes in labour market regulation have prompted the feminization of employment. Many scholars have tackled the question of gender and restructuring through the lens of citizenship (Abu-Laban, 2009; Brodie, 1996; Cohen, 1996). Brodie (1996) has argued that the neo-liberal state brought with it a new citizenship which is highly gendered.

Esping-Andersen in 1990 wrote of de-commodification as a necessary prerequisite for workers’ political mobilization; feminists engaged in a gender analysis have more recently pointed out that the worker that Esping-Andersen had in mind was male (Evans, 1997; O’Connor, 2002; Orloff, 1993). Orloff (1993) has claimed that while de-commodification provides workers with an income from outside the market and thereby strengthens their

leverage in the market, the workers are generally male. Consequently, de-commodification does not reveal the unpaid services provided by wives, mothers, and daughters. When women choose paid work over housewifery, once they enter the paid labour force their domestic responsibilities disappear from analysis and they become, indistinguishable from male workers in most analysis.

Policies that encourage single mothers into work are largely ineffective (Duncan & Edwards, 1999). Duncan (2000) has argued that the most important factor influencing mothers' work decisions, whether partnered or single, was their moral belief about what their roles as mothers constituted. Likewise, Hays (1996) and Hattery (2001) found that women's employment decisions are most influenced by ideologies of mothering. Hattery (2001) argued that this is primarily due to the fact that the ideology that still has hegemonic power in liberal welfare states is this ideology of intensive mothering. This ideology still has hegemonic power in liberal welfare states, posited Hattery (2001); while not all women endorse the ideology of intensive mothering, and some actively reject it, they are all influenced by it. Single mothers are particularly influenced by this ideology as they are often the only consistent parent in their child's life (Sagueres, 2009).

Feminist political economy has influenced the way in which I incorporate a gendered lens as it highlights the gendering of realms that has occurred—separation between productive and reproductive—and the subsequent inequalities that are continually reproduced. This approach has elucidated the importance of social reproduction for the economy.

Despite growth in rates of female employment over the last two decades (Statistics Canada, 2012) and slight increases in male participation in domestic labour (Bittman et al., 2003), there remain gendered processes that occur across all three sectors; the state, market, and family. Using gender as a lens recognizes the disadvantage that women experience in the work place, in the home and at the hands of the state. The gender lens is a necessary tool to employ in any analysis of the particularly vulnerable group of women on which I am focused: lone mothers. The participants in this research are women whose relationship status leave them primarily responsible for all social reproductive activities while they attempt to maintain positions within the labour market while receiving state provided benefits. A gender lens helps shed light on the processes that occur across sectors in these women's lives.

### **3.2 Social Exclusion**

Over the last century, equality rights have been established in many societies, often enshrined in constitutions and other human rights legislation, and protected by a judicial system. A classic feature of such rights regimes is that all adult citizens have equal rights to participate in the political, economic and social life of their society. These rights are protected insofar as citizens may use the judicial system to prevent government actors and, in some settings, fellow citizens from offering them discriminatory, detrimental treatment.

There is awareness among analysts, however, that despite establishment of formal equality rights, all citizens are not in practice treated equally. Whether by reason of poverty, ethnicity, sex, education, ability, age, language, or a combination of such factors, various citizens find themselves to be effectively excluded from equal participation in all of the

realms of society. The term “social exclusion” has come to be applied to the experience of inability to validate their equality rights and take up a full citizenship.

Considering a society from the standpoint of access to social and economic participation allows a deeper understanding of citizens’ varied experience of citizenship. By using the perspective of social exclusion, I identify factors that act as barriers and facilitators in lone mothers’ path through welfare receipt and their efforts to get off welfare.

### **3.2.1 Social exclusion: an emerging concept for a changing economic order**

The concept of social exclusion first emerged in the 1970s in France, in the context of political discourse about national integration and solidarity (Barry, 1998). This happened at a time when the term “poverty” had been discredited in that country because of its association with Christian charity and utilitarian liberalism in Britain (de Haan, 1999). Coinage of “social exclusion” is attributed to René Lenoir, Secretary of State for Social Action in the Giscard d’Estaing government. Lenoir used the term in addressing French parliament in 1974 to capture those who experienced various social disadvantages; “les exclus” encompassed the poor, handicapped, seniors, mentally ill and addicts (de Haan, 1999), all groups that were not protected by social insurance (Silver, 1994) and left behind during economic growth. Lenoir estimated that the excluded made up one-tenth of the French population (Welshman, 2007).

In the years since it entered public discourse, the concept of social exclusion has captured the attention and interests of policy makers in a way that long-standing poverty analyses have recently failed to do. Its emergence relates to two types of change in the nature



of states: demographic change and change in the labour market. As the trend toward freer trade allowed capital to move freely across borders, the globalized marketplace brought with it the movement of people. This movement took place in regulated patterns of tourism, travel and inter-country migration but also in massive and at times less regulated shifts in immigration and settlement patterns (Caragata, 2009), fundamentally transforming the populace of many of the developed nations. Faced with these enormous demographic changes, and fearful of more job losses as capital markets abandoned countries with high labour costs in their quest for maximized profits, many Western nations adjusted their social programs so that they were similar to those of competitor states. Thus, many features of the welfare state that had protected workers and supported social cohesion were lost just as significant economic and population realignments were occurring.

According to Silver's 1994 study, by the mid-1980s the French spoke of exclusion when referring not only to the increases in long term and cyclical unemployment, but also to the growing instability of the family, the rise in single parent households, the instability of social bonds, the decline of class solidarity, the unstable labour market and the lack of social networks.

The emergence of new social problems likewise affected other advanced democracies experiencing the profound economic restructuring of the 1970s and the 1980s, and the economic crisis of the 1980s (de Haan, 1999; Silver, 1994). Attention began to focus on a growing portion of the population that seemingly had little or no attachment to the economic and social life of society. As a concept, "exclusion" expanded to include the new social

trends of ghettoization and changes to the structure of the family that were believed to cause unemployment (de Haan, 1999). In the late 1980s, changing labour market conditions and the inadequacy of existing welfare provisions to meet the changing needs of diverse population caused growing social divides beyond France's borders, and spread the discourse of social exclusion from France across Western Europe (Luxton, 2002). In 1993 the European Commission called for a resolution to what was perceived as the instability of society (Welshman, 2007). There was a heightened awareness of new social problems; crime, unemployment, violence against women, children and racialized groups, addicts and homelessness were all viewed as a threat to the stability of society (Williams, 1998). In the United Kingdom, the term "social exclusion" entered the public discourse with the election of the New Labour Party in 1997 (Barry, 1998; Beresford & Wilson, 1998). Within months of coming into power, New Labour launched its Social Exclusion Unit (SEU) to analyze why Britain had more children growing up in unemployed households and a higher teenage pregnancy rate than anywhere else in Europe (Batty, 2002).

The term "social exclusion" emerged onto a landscape where the discourse of inequality had long been framed in terms of "poverty". Academics, journalists, policy experts and governments have all used different keywords at different times as part of inequality rhetoric. While there has been much debate over the ways in which "poverty", "underclass" and "marginality" have been conceptualized, these terms and, more recently, "social exclusion" have been employed to illustrate social inequality that is both enduring and increasing (Palacios 2007). Social exclusion as a concept has particular value in extending

traditional poverty analyses to expose the full spectrum of deprivations associated with poverty, as well as their effect both on those individuals who experience them and on the society in which they occur. Governments started using the term social exclusion as a means of referring to disadvantage that covers a wider range of factors than just low income (NPI, 2007). Social exclusion provides a framework to look at societal relations of power and control, processes of marginalization, and the complex and multifaceted ways in which these operate (Williams, 1998). Whereas poverty is a static, one dimensional concept, social exclusion is a dynamic, multilevel and relational concept that makes reference to multidimensional disadvantage (Palacios, 2007). Welshman (2007) has argued that in the first decade of the European Union, the understanding of social exclusion there underwent an inversion. The concept initially focused on the results of social-structural changes affecting the relationships among groups; this Welshman (2007) called the “strong” structural view of social exclusion. This structural view changed over time until the focus became the people who were excluded rather than the conditions that cultivated exclusion. This “weak” individualized version of social exclusion fit nicely with prevailing neo-liberal ideology and thus became the perspective that gained hold.

Brown and Crompton (1994) state that the number of socially excluded individuals increased worldwide due to global pressures that have resulted in the changing patterns of production, distribution and consumption that have reinforced the divisions between the rich and poor nations and people. The process of globalization accompanied by rapid technological change and a revolution in communication has increased the demand for

flexibility (Brown & Crompton, 1994). These processes of social change have created new social risks, including the transition from industrial to a post-industrial mode of production, the aging of the population and growing family instability (Dewilde, 2003).

### **3.2.2 Perspectives on exclusion**

While almost all analysts agree that social exclusion, however defined, exists as a phenomenon, there is considerably less agreement on approaches to explain it. Hilary Silver and Ruth Levitas are two of the most influential writers about social exclusion. Each has explored social exclusion within a particular community. The paradigms or theoretical frameworks that each author outlines attribute exclusion to different causes; each posits a framework that proposes different solutions to achieving the goal of inclusion.

Silver, in her 1994 study, separated out the analysis of social exclusion into three different paradigms: solidarity, specialization and monopoly. Each paradigm provided an explanation of economic, social, political and cultural social disadvantage; however application of the term “exclusion” varied according to national and ideological contexts. The “solidarity paradigm” derived from French Republican thought. Here, exclusion was not only an economic or political phenomenon, but also “a break in social fabric” (Silver, 1994: 534), the rupture of a social bond, both moral and cultural, between the individual and society (de Haan, 1999). The focus of social security in France was on collective responsibility for any citizens suffering from the state’s failures, rather than on the fall-out from working class struggle or from a sudden rise in poverty. This view of exclusion

emphasized the “ways in which cultural or moral boundaries between groups socially construct dualistic categories for ordering the world . . . both threaten[ing] and reinforc[ing] cohesion” (Silver, 1994: p. 542). Equality in the French Republic meant that its citizens were promised subsistence or a right to work and, in return, assisted citizens had a duty to work and to participate in public life (Silver, 1994). In this paradigm, exclusion represented the failure of institutions to provide the mechanism for integrating individuals. Silver identified a “specialization paradigm” in the way Anglo-American liberalism conceived of social exclusion. In a liberal ideology, poverty is a separate issue from social exclusion (de Haan, 1999). Liberal models of citizenship emphasize the contractual exchanges of rights and obligations and the separation of spheres in social life. In this paradigm, Silver understood social exclusion to be a consequence of specialization, social differentiation, the separation of spheres and the economic division of labour (Silver, 1994). Because existing in society requires each citizen to participate in many different social exchanges, his or her exclusion from one or more social spheres may have multiple causes; an individual may be excluded in some spheres but not in others. In the liberal paradigm, markets are central to social improvements. Since markets work best when not constrained by governments, the solution to social exclusion is to allow for the creation of jobs by lowering wages and eliminating rigid employment regulations. Silver found a “monopoly paradigm” in the application of the social exclusion concept in European countries other than France. Silver recognized the existence of hierarchical power relations in the organization of social order. Drawing on Marx’s and Weber’s perception of social order as coercive, Silver noted that powerful groups

restricted access of outsiders through social closure (de Haan, 1999). Exclusion here is the result of an interplay of class, status and political power, and arises from the interests of the included (Silver, 1994). The rules that determine access to privileged groups are the same rules which determine who is excluded. In this paradigm, social closure is achieved when institutions and cultural distinctions not only create boundaries that keep others out against their will, but also perpetuate inequality. From this perspective, argued Silver, extending citizenship rights to excluded individuals and groups is the only route to foster inclusion.

Using a different framing in her 1998 study, Levitas outlined three different discourses of social exclusion put forth under New Labour in Britain. The “redistributive egalitarian discourse” of social exclusion (RED) embraced notions of citizenship and social rights, with a primary objective of social justice (Levitas, 1998). This discourse was embedded in the social democratic tradition, and cast social exclusion as the “antithesis of citizenship” (Levitas, 1998). The “moral underclass discourse” (MUD) Levitas identified is rooted in neo-conservatism and employs rhetoric that equates social exclusion with the development of an ‘underclass’ and highlights the pathology of the poor and a culture of dependency. It is propelled by images of the underclass and the dependency culture, and focuses on individual behaviour and values. The policy implications are “not the extension of citizenship rights, but their greater conditionality, reduction, or removal” (p. 18). In the “social integrationist discourse” of social exclusion (SID), Levitas identified a thrust toward achieving social cohesion through paid work. SID represents particularly European influences; social exclusion is the “breakdown of the structural, cultural and moral ties, which bind the

individual to society” (Levitas, 1998, p. 21). Levitas summed up her 1998 analysis succinctly: “RED, SID and MUD differ in what the excluded are seen as lacking. In RED they have no money, in SID they have no work, in MUD they have no morals” (p. 7).

While there are similarities between Silver’s three paradigms and Levitas’ three discourses, Silver (1994) presented exclusion as a social relationship between the included and the excluded while Levitas (1996) suggested that, under New Labour at least, social exclusion no longer contrasted with inclusion, but rather with integration. Levitas’ approach treated “social divisions which are endemic to capitalism as resulting from an abnormal breakdown in the social cohesion which should be maintained by the division of labour” (1996, p. 5).

Linking social exclusion solely to withdrawal from or failure to participate in the labour market has drawn critique. Barry (1998) has argued that equating social exclusion only to attachment to the labour market devalues unpaid work and obscures inequality amongst paid workers and between property owning classes and the rest of society. Amartya Sen, another significant intellectual contributor to the social exclusion discourse, asserted in his 2000 study that an impoverished life is more than just the lack of money: “Income may be the most prominent means for a good life without deprivation, but it is not the only influence on the lives we can lead” (p. 3). Arguing for a relational understanding of poverty and deprivation he suggested, “We must look at impoverished lives, and not just at depleted wallets” (p. 3). According to Sen, social inclusion is about the development of substantive freedoms, including freedom from hunger and poverty, freedom from insecurity, as well as

the freedom to choose a life that one has reason to value. For Sen, social exclusion is about the “poverty of living”: “poverty as the lack of the capability to live a minimally decent life” (p. 4). Sen argued that poverty limits one’s ability to take part in the life of the community, leading ultimately to limiting employment possibilities, an inability to obtain credit and access to sufficient material needs. Social exclusion, Sen argued, is always about relational deprivation.

### **3.2.3 Social exclusion in Canada**

The term “social exclusion” has taken longer to gain currency in Canada than in other jurisdictions. Searching for social exclusion literature in a Canadian context turns up academic papers using the term to describe a specific marginalized group (the homeless, social assistance recipients, single parents), or in documents produced by agencies conducting social welfare research. As a way of theorizing marginalization, social exclusion and inclusion have been adopted by organizations such as Canadian Council on Social Development, Health Canada, the think-tank Canadian Policy Research Networks, and the Laidlaw Foundation.

The Laidlaw Foundation, a charitable foundation concerned with youth, commissioned a series of working papers dedicated to the topic of social inclusion and children. To provide a conceptual and theoretical starting point, the foundation identified what they referred to as the “Five Cornerstones of Social Inclusion,” consisting of recognizing and respecting differences; nurturing the talents, capacities, skills and choices of individuals; providing



individuals both the right and the support to make decisions that affect their lives; ensuring access to shared public spaces; and making certain that every person has adequate resources to fully participate in society (The Laidlaw Foundation, 2002).

In 2003, the Canadian Council on Social Development (CCSD), a national, non-profit organization that advocates for a social inclusion approach for social policies and programs, held a conference on policy research being done on social inclusion, focusing specifically on understanding the gaps in a national inclusion research agenda.

In 2005 the Policy Research Initiative (PRI), an organization within the Government of Canada, commissioned papers for their “New Approaches for Addressing Poverty and Exclusion Series.” Canada's policies for tackling poverty and exclusion have consisted of a mix of taxes, transfers and services aimed at the population as a whole, supported by special measures aimed at those who are unemployed, or who are unable or not expected to work (PRI, 2008). The PRI argued that this system for reducing poverty and exclusion is working “reasonably well”. Social exclusion, in the PRI’s usage, refers to a persistent lack of income and other resources that enable individuals to participate effectively in mainstream economy and society. The PRI asserted that there was a “growing understanding that exclusion is often the result of many individual, family and social factors reinforcing each other in negative ways.” The PRI claimed to promote the “effectiveness of policies that help people make the transition from unemployment into work” and denounced the work disincentives that have existed in traditional transfers such as social assistance and subsidy programs (PRI, 2008).

This conceptualization of social exclusion by the Policy Research Initiative is remarkably similar to the “social integration discourse” Levitas identified in the UK in the 1990s.

### **3.2.4 Toward a functional definition of exclusion**

For the purposes of employing social exclusion as a lens through which to examine the experiences of lone mothers living on and leaving social assistance, I have needed to sort through the competing and sometimes contradictory applications of the term. My aim has been to identify a working definition that can help me to interrogate the barriers that lone mothers face when attempting to exit social assistance.

Each conceptualization of social exclusion I encountered is grounded in a different notion of integration and citizenship. Certainly it is a contested concept (Alden & Thompson, 1998) that has been used to describe a wide range of social and personal issues including the mentally and physically handicapped, suicidal people, abused children, substance abusers, delinquents, single parents, multi-problem households, persons who are marginal and asocial, and other social “misfits”. Silver (1994) argued that the list must also include “poverty, homelessness, and unemployment; racial prejudice, segregation, and even ethnic cleansing; individual feelings of interpersonal rejection; and experiences of superfluity, irrelevance, marginality, foreignness, alterity, closure, disaffiliation, dispossession, deprivation, and destitution” (p. 539). Gaille (2004) has pointed out that the definition of social exclusion is notoriously slippery, and even a partial review of the vast literature reveals that social

exclusion language is applied to almost any kind of social ailment, and is often used without definition or explanation.

Despite the conceptual diversity, there are common components to most definitions of social exclusion. Thus, “social exclusion” refers to multidimensional disadvantage which severs individuals and groups from the major social processes and opportunities in society (Barry, 1998; de Haan, 1997; Welshman, 2007). This disadvantage is experienced as labour market marginalization, poverty and social isolation (Barry, 1998:1; Gaille, 2004), which dimensions are mutually reinforcing (Gallie & Paugam, 2004). It is a “rupture of the social and symbolic bonds that should attach individuals to society” (Silver, 1994, p. 534) and involves “the process of becoming detached from the organization and communities of which society is composed and from the rights and obligations that they embody” (Room, 1995, p. 243).

Thus defined, the concept of social exclusion provides a context-specific framework for analysis and an important perspective from which to discuss the unequal participation of groups in their broader society. Even a brief review of the literature illustrates that lone mothers receiving welfare experience multiple disadvantages simultaneously. Employing a social exclusion lens to research into such a sector of society implies a focus on the factors that cause deprivation and an understanding that resource deprivation is a critical factor which creates vulnerability to marginalization (Gaille, 2004). It allows us to look at subjective experiences (de Haan, 1999). It recognizes the interaction between structure and agency (Martin, 2004). The concept captures sources of poverty and socioeconomic

disadvantage, and highlights the processes that underlie exclusion from society (Martin, 2004). Framing analysis in terms of social exclusion has the potential to avoid notions of moral inferiority that have been central to the underclass thesis; such an analysis accounts for the actions, decisions and behaviours of disadvantaged groups while acknowledging structural constraints (Martin, 2004). Thus, this lens has the theoretical potential to provide a comprehensive account of the sources of disadvantage and exclusion.

Exploring the topic of lone mothers receiving welfare is a multi-faceted research endeavour. One of the overarching research questions guiding this study probes the barriers that lone mothers may encounter when attempting to attend programs, look for jobs maintain paid employment. Social exclusion allows for an exploration of the many intersecting facets of marginalization and the ways in which they reinforce each other. In the terms developed by Saloojee (2003), my research applies a “strong” version of the social exclusion lens, positing that the disadvantages lone mothers experience are cumulative and interrelated, and that each point of exclusion can lead to great exclusion at another level. This lens will help to highlight the complexities of the lives of lone mothers and draw our attention to the difficulties associated with “one size fits all” policies.

### **3.3 Social Capital**

This research is focused on the experiences of lone mothers negotiating their way through the Ontario welfare system and off of social assistance and into economic independence. This research began with the idea that the ability of these lone mothers to

thrive during their welfare experience depends on far more than the benefits and programs offered by the state. Certainly they often need more than caseworkers and third party supervisors to support them as they negotiate their demanding lives. It was my hypothesis, as I began this research, that lone mothers' ability to succeed in exiting welfare depends in large measure on their social capital.

This section begins by outlining the emergence of a theory of social capital, including the contributions of Bourdieu, Coleman and Putnam as well as contemporary critiques of their approaches. Insight into how the term has been employed in research by academics, policy analysts and governments, and discusses its implementation into policy is then presented. Next existing research into the effects of social capital on the poor, marginalized and lone mothers is explored. This section concludes with a detailed explanation of how the lens of social capital is employed in the research presented in this dissertation.

### **3.3.1 A new kind of capital**

Like social exclusion, social capital is a multidisciplinary concept that draws upon sociology, political science, economics, health sciences, urban studies, social geography and history. The term owes its central concept, "capital" to the theories of Karl Marx. Marx conceptualized capital as having two aspects: it was the money invested by the bourgeoisie with the hope of greater returns and it was itself the surplus value acquired by commodities as they passed through the hands of the investors between the production and consumption

processes. Thus, capital is both an investment process and the product of a process (Lin, 1999).

In the 1960s the idea of capital expanded to include people and their capacities (Field, 2008). Schultz (1961) and Becker (1964) used the idea of “human capital” to help measure the value of workers skills. Human capital theory also regards capital as an investment with specific expected returns. For example obtaining an education should result in higher earnings. Although there was some use of the term “social capital” in the 1890s, there is broad consensus that its contemporary currency derives from work done by Pierre Bourdieu, James Coleman and Robert Putnam during the 1980s and 1990s (Field, 2008; Forrest & Kearns, 2001).

### **3.3.2 Bourdieu’s conceptualization of social capital**

Pierre Bourdieu, a French sociologist in the Marxist tradition, was interested in inequality and in understanding social hierarchies. Bourdieu believed that economic capital was at the root of all other types of capital and was intrigued by the ways in which it could be combined with other forms of capital to create and reproduce inequality (Bourdieu, 1986). He used the Marxist language of “capital”, expanded to include cultural and social capital, to analyze social inequality, and concluded that these three forms of capital, economic, cultural, and social, together explain “the structure and dynamics of differentiated societies” (Bourdieu & Wacquant, 1992, p. 119).

Bourdieu developed the concept of cultural capital in the late 1950s while performing his national service in Algeria. For him, it described the means by which certain groups in Algeria traded on the fact that some types of cultural “taste” enjoy more status than others (Bourdieu, 1986; Field, 2008). Bourdieu theorized that the ability to decode art, enjoy classical music, and eat exotic foods is not in itself a sign of superiority, but rather “coinage in the cultural currency used by a particular social group in order to maintain superiority over other groups” (Field, 2008, pg. 16). Bourdieu theorized that while cultural capital was shaped by family circumstances and school tuition, it could to some extent operate independently of monetary possessions and could in some cases compensate for lack of money (Field, 2008). His writings on cultural capital led Bourdieu to begin conceptualizing social capital.

In his 1986 chapter in Richardson’s Handbook of Theory and Research for the Sociology of Education on the forms of capital, Bourdieu defined social capital as:

the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance and recognition—or in other words, to membership in a group—which provides each of its members with the backing of the collectivity-owned capital, a “credential” which entitles them to credit, in the various senses of the word (Bourdieu, 1986, p. 248).

Bourdieu refined his explanation in his 1992 work with Wacquant, stating that social capital:

is the sum of resources, actual or virtual, that accrue to an individual or group by virtue of possessing a durable network of more or less institutionalized relationships of mutual

acquaintances and recognitions (Bourdieu & Wacquant, 1992, p. 119).

Bourdieu's definition encompasses two elements: first, the social relationship itself that allows individuals to claim access to resources possessed by their associates, and second, the amount and quality of those resources (Portes, 1998). The structures that produce and reproduce access to social capital are networks of connections (Foley & Edwards, 1999). Bourdieu recognized that people must work at maintaining their social capital; social networks are not a natural given, but must be constructed and maintained through "investment strategies oriented to the institutionalization of group relations, usable as a reliable source of other benefits" (Portes, 1998, pg. 4). The value of individual ties depends on the number of connections they can mobilize and the volume of different capitals possessed by each connection (Bourdieu, 1986). Yet the processes that bring about social capital are characterized by less transparency and more uncertainty than the processes in acquiring other forms of capital; the transactions involved in generating social capital tend to be characterized by unspecified obligations, uncertain time horizons and the possible violation of reciprocity expectations (Portes, 1998, p. 4).

For Bourdieu, inequality was explained by the production and reproduction of capital. Consequently he argued that to see capital in only economic terms was inadequate, positing that both cultural capital and social capital should also be treated as assets (Bourdieu, 1996; Carpiano, 2006; Field, 2008). Social capital functions to reproduce inequality, but does so partly independently of economic and cultural capital, from which it is nevertheless inseparable (Bourdieu, 1986).



Bourdieu recognized one negative side of social capital: those who have a wealth of it can use it not only to gain more but also to exclude competitors with less social capital (Carpiano, 2006). However, he has been criticized for providing a one-sided view of social capital inasmuch as he only accounts for the benefits accrued by privileged individuals and groups as a result of their social ties, not recognizing that marginalized groups may also find different benefits in their social ties. Bourdieu does not acknowledge that there may be some disadvantages to acquiring social capital, only presenting it as a beneficial type of capital. Finally, although he states a concern to acknowledge agency, Bourdieu has been criticized for discounting the role of agency; his theory appears rooted in a relatively static model of social hierarchy (Field, 2008, pg. 20).

### **3.3.3 Coleman's account of social capital**

Although the roots of social capital lie in Bourdieu's critical sociological approach, academic and policy research owes more to James Coleman's conservative strand of theorizing (Bezanson & Carter, 2006). Peculiarly, Coleman does not mention Bourdieu, although his work closely paralleled that of the French sociologist (Portes, 1998). Similar to Bourdieu, James Coleman's interest in social capital emerged from an investigation of social inequality in particular society. In his study of academic achievement in American ghettos, Coleman found that all members of society, privileged and disadvantaged, receive value from having connections. While attempting to understand how social order is constructed Coleman sought to develop an interdisciplinary social science that would draw on both economics and sociology. Drawing on Becker's work on human capital, Coleman developed his rational

choice theory: all behaviour results from individuals pursuing their own interests. For Coleman all interaction is a form of exchange (Field, 2008). He argued that actors do not set out to create social capital; rather it is an unintended consequence of their pursuit of self-interest. Social capital arises not as the result of actors' calculated choice to invest in it, but as a by-product of activities engaged in for other purposes (Coleman, 1994, pg. 312).

Coleman (1988) argued that relationships constitute a capital resource as they establish obligations and expectations between actors. These mutual obligations build trust in the social environment; norms that support particular behaviours are established, as are sanctions against "would-be free riders" (pg. 320). His definition of social capital bridges individual and collective as he sees social capital as an asset possessed by the individual but built up of social structural resources (Field, 2008). Coleman believed that both the extent of obligations and level of trustworthiness of a social environment were shaped by variations in the social structure including:

...the actual needs that persons have for help, the existence of other sources of aid (such as government welfare agencies), the degree of affluence (which reduces the amount of aid needed from others), cultural differences in the tendency to lend aid and ask for aid, the degree of closure of social networks, the logistics of social contracts (Coleman, 1994, pg. 306).

For Coleman, social capital is particularly accrued through ties such as kinship. The converse is also true: social capital is weakened by processes that disrupt kinship, such as divorce, separation and migration (Field, 2008). Field (2008) contended that geographical mobility appears to change sources of social capital. Furthermore, he argued that family

breakdown can have both the effect of decreasing children's level of trust and can also provide wider access to social supports (Field, 2008).

In his 1988 study, Coleman took rational action as a starting point for his theory of social capital. He argued that "conceptualizing social capital as a resource for action is one way of introducing social structure into the rational action paradigm" (pg. S95). He began with the assumption that "each actor has control over certain resources and interests in certain resources and events thus social capital constitutes a particular kind of resource available to an actor" (pg. S98). Consequently he contended that "social capital inheres in the structure of relations between actors and among actors" (pg. S98).

Coleman's theorizing has not escaped criticism. Field (2008) argued that despite Coleman's assertion that social capital should be treated as a public rather than a private good, he had difficulty in refining his actual definition to fit with rational choice theory. It is argued that Coleman's definition of social capital remains abstract and functionalist (Field, 1998).

### **3.3.4 Putnam's approach to social capital**

Robert Putnam, a political scientist, receives much of the credit for popularizing the term "social capital". Putnam is said to have stretched the concept, recognizing that social capital is a resource which functions at the societal level (Field, 2008). Putnam's early work was concerned with the role of engagement in generating political stability and economic prosperity in Italy. Later Putnam turned his attention to the United States, publishing a series of papers indicating a decline of social capital. Since the mid-1990s Putnam's central focus

has been on the steady retreat of Americans from civic life since the 1960s. First in his 1995 paper *Bowling Alone* and later in his book of the same title, Putnam (2000) noted that Americans born in the 1920s were more civically minded than their grandchildren born in the 1960s. He found a steady decline in political participation, volunteering, associational memberships, religious participation, charity, informal social networks and work-based socializing. Putnam (2000) linked this decline to a decline since the 1960s in Americans' perception of honesty and trustworthiness. He specifically rejected conservative finger-pointing, positing that this decline is not due to the growth of the welfare state, the transformation of family structure, or to women's increased entry into the labour market; instead Putnam (2000) argued that the disengagement from civic society has more to do with home electronics and a generational change.

Putnam's conceptualization of social capital consists of features such as interpersonal trust, norms of reciprocity, and social engagement that foster community and social participation and can be used to impact a number of beneficial outcomes (Carpiano, 2006, pg. 165). He believed that social capital is positive and its collapse therefore negative for society. According to Putnam, social capital within a community, generated through norms of reciprocity and trust, has implications for a multitude of outcomes for that community (Carpiano, 1996).

For Putnam (1993), social capital refers to "features of social organization such as trust, norms and networks that can improve the efficiency of society by facilitating coordinated actions" (pg. 167). In 1995 Putnam defined social capital as referring to

“features of social organization, such as networks, norms, and social trust, which facilitate coordination and cooperation for mutual benefit” (pg. 67). In 1996 he offered a more purpose-driven list: “features of social life—networks, norms and trust—that enable participants to act together more effectively to pursue shared objectives” (pg. 56).

Putnam used social capital as “an umbrella term that covers a range of social processes related to social connectedness and attachment (or the potential for exhibiting such processes) that can be classified as social cohesion” (Carpiano, 2006, pg. 167). Putnam drew a distinction between what he labels “bridging” social capital and “bonding” social capital. Bridging social capital is inclusive; it brings people together across diverse social divisions. It allows for linkages to be made to assets that would generally be external to an individual or group. Bonding social capital is exclusive; it reinforces the homogeneity of a group and maintains group loyalty (Field, 2008). In his earlier work Putnam argued that at times kinship is less important as a source of solidarity than acquaintances and shared membership of secondary associations which could bring together individuals from separate small groups (Putnam, 1993, p. 175). He also noted that there may at times be tension between bridging and bonding capital.

Several criticisms have been leveled at Putnam’s conceptualization of social capital, the most insistent being that he proposed social capital as a cure-all for society’s problems. Putnam’s version of social capital has been said to promote a romanticized image of community and to ignore that networks can cultivate both trust and distrust (Misztal, 2000). Carpiano (2006) has argued that many neighbourhoods may be socially cohesive in the sense

that they know and trust one another and share similar values; however, they may not rely on one another for acquiring resources. Putnam is also criticized for leaving little room for human agency in his account (Field, 2008). Lowndes and Wilson (2001) have found Putnam's account "too society-centred, undervaluing state agency and associated political factors" (as cited in Field, 2008, p. 42). His conceptual framework has been criticized for incoherence due to his failure to specify under what conditions face-to-face interaction is thought to generate the civic traits he labels desirable (Foley & Edwards, 1999).

This brief review of the emergence of the concept of "social capital" shows its diverse lineage drawing upon three distinct, classical schools of thought. Bourdieu utilized a macro sociological approach drawing upon Marxist concerns with unequal access to resources and the maintenance of power. James Coleman's rational choice theory reflected Durkheim's interest in the ways that social ties serve as the thread from which wider society weaves itself together (Foley & Edwards, 1999). Putnam's belief that association and civic activity are the basis of social integration and well-being is grounded in the Weberian tradition "in which exogenously generated attitudes and norms such as trust and reciprocity are featured alongside social networks as ingredients enabling society to undertake collective action" (Foley & Edwards, 1999, p. 142). Putnam's conceptualization of social capital is also reminiscent of functionalist conceptions of social integration from the 1950s and early 1960s (Siisiainen, 2000).

Although the roots of social capital differ among these three theorists, there are similarities in their conceptions of social capital. Coleman and Bourdieu viewed social

interactions as a form of exchange; that exchange constitutes a resource. Bourdieu, Coleman and Putnam all contend that social capital consists of personal connections and interpersonal interactions together with shared systems of values that are associated with these contacts (Field, 2008). Coleman and Bourdieu emphasized the intangible character of social capital relative to other forms of capital: while “economic capital is in people’s bank accounts and human capital is inside their heads, social capital inheres in the structure of their relationships” (Portes, 1998, pg. 7).

Each has made important contributions to the development of a theory of social capital, but none of them can claim to have established an exhaustive, definitive definition of the concept. Putnam and Coleman have been criticized for understating the importance of power inequalities in society, while Bourdieu has drawn criticism for underestimating the importance of social capital to disadvantaged groups.

All three theorists have been accused of gender blindness. Although Putnam (2000) discussed gender differences in *Bowling Alone*, noting that women are more likely to have informal social connections than men, his comments appear to be his impressions rather than observations grounded in solid scientific evidence (Field, 2008). Coleman and Bourdieu ignore gender altogether. Responding to this line of criticism, Caiazza and Putnam (2005) reviewed Putnam’s data on social capital from *Bowling Alone* with a focus on whether there was anything distinct about how women experience social capital; they found a strong relationship between social capital and women’s status overall. The study illuminated that women’s status is better in states with relatively high levels of social capital. In contrast, the

study found that women's employment and earnings and reproductive rights are not significantly related to levels of social capital (Caizza & Putnam, 2005). Social capital was also found to be the most important variable significantly related to women's health and well being.

All three have also been criticized for downplaying the potential negative consequences of social capital. Field (2008) has pointed out that social capital is, in principle, as likely to promote cooperation for harmful as for positive ends. Portes (1998) contended that it is just as important to emphasize the less desirable consequences of social capital as it is to highlight the benefits. Reviewing an abundance of social capital literature, Portes (1998) identified four categories of negative consequences: exclusion of outsiders, excessive claims on group members, restrictions on individual freedoms and downward leveling norms (pg. 15). Group solidarity is often purchased at the price of hostility towards persons who are not group members: "The more the radius of trust is confined to the group's own members, the greater the probability of negative externalities" (Fukuyama, 2001, p. 8). Social capital can promote inequality due to the fact that access to different types of networks is unequally distributed; everyone can use their connections as a way of advancing their interests, but some people's connections are much more valuable than others (Field, 2008).

### **3.3.5 Building on Bourdieu, Coleman and Putnam**

Since the 1990s, numerous scholars have employed a social capital lens in their work. This section highlights some of these studies, illuminating the ways in which researchers



have attempted to tighten the definition of social capital. After reviewing social capital literature, Portes (1998) argued that three aspects of social capital are often lumped together: the processes that lead to social capital such as trust and collectivity, social capital itself, and the outcomes of social capital. Carpiano (2006) agreed that researchers need to tease out the separate aspects of social capital rather than using the concept as a “catch all”. Portes (1998) maintained that a systematic treatment of social capital must distinguish among the possessors of social capital (those making claims), the sources of social capital (those agreeing to these demands), and the resources themselves (1998, p. 6).

Foley and Edwards (1999) have taken an approach closer to that of Bourdieu. They argued that neither resources in general (attitudes and norms such as trust and reciprocity), nor social infrastructures (such as networks and associations) can be understood as social capital by themselves:

The access required to convert social resources (the ‘raw materials’ of social capital) into social capital has two distinct, but necessary, components – the perception that a specific resource exists and some form of social relationship that brokers individual or group access to those particular social resources (pg.146).

This brokerage can be socially organized at the level of informal networks, voluntary associations, religious institutions, communities, cities, or national and transnational social movements. The value of social capital at any given level depends on the larger context, “including the insertion of the individual or group in question into networks of relations at higher levels” (Foley & Edwards, 1999, pg. 148).

Michael Woolcock (2001) built upon Putnam's notions of bridging and bonding capital. "Bonding social capital" refers to ties between similar people in comparable situations (such as immediate family, close friends and neighbours), and is distinct from bridging social capital, which encompasses more distant ties of similar people such as loose friendships and workmates. He has added a third type, "linking social capital", to refer to unlike people in dissimilar circumstances such as those who are entirely outside the community thus enabling members to leverage a far wider range of resources than are available within the community" (Woolcock, 2001, pg. 13-14). According to Woolcock (2001) linking social capital pertains to connections with people in power and includes vertical connections to formal institutions (Woolcock, 2001). Woolcock contended that different combinations of these three types of social capital produce different outcomes.

Building on Putnam's argument that engaged communities produce cohesive societies of active citizens, Forrest and Kearns (2001) have maintained that neighbourhoods matter because what happens in the neighbourhood influences our public and societal disposition. The focus on "community", present in much of today's social capital literature, is only one context for the production and maintenance of social capital (Forrest & Kearns, 2001). Bourdieu, for example, was not focused on community, but rather on associations that facilitate social advantage.

Carpiano (2006) argued that it is more useful to conceive of social capital as consisting of actual or potential resources that inhere within social networks or groups for personal benefit. This necessitates consideration of its integral link to the socioeconomic

conditions of the places in which people live. This approach draws attention to material conditions and the policies that influence them (Carpiano, 2006). Carpiano (2006) drew upon Bourdieu's theory, conceptualizing social capital as the interaction between the amount and type of resources of a group or network and the ability to draw on these resources. Carpiano drew a distinction between four forms of social capital: social support refers to a form of social capital that individuals can draw upon to cope with daily problems; social leverage is social capital that helps residents access information and advance socioeconomically; informal social control refers to the ability of residents to collectively maintain social order and keep the neighbourhood safe from criminal and delinquent activity; community organization participation focuses on residents' formally organized collective activity for addressing neighbourhood issues (Carpiano, 2006, pg. 170). Carpiano (2006) argued that his forms of social capital are quite consistent with Bourdieu's aim to understand how social capital operates in reproducing inequality.

In his 1999 study, Lin argued that social capital, as a relational asset, must be distinguished from collective assets and goods such as culture, norms and trust. He argued that social capital provides both instrumental outcomes (the gaining of added resources) and expressive outcomes (maintaining already possessed resources). Not all bridges lead to better information, influence, social credentials or reinforcement; Lin argued that while bridges can be helpful in accessing new or better information, their utility depends on whether the resources are valued by the individual but not yet attained. Social capital for Lin is more than

mere social relations and networks; it evokes the resources embedded and accessed (Lin, 1999).

### **3.3.6 Gendering “social capital”**

Gender is a central and poorly understood dimension of social capital (Bezanson & Carter, 2006). The concept of social capital draws attention to the links between the micro-level of individual experiences and everyday activity and the meso-level of institutions, associations and community (Field, 2008, pg. 8). But economic theorizing, broadly speaking, fails to recognize the complexities of the lives of women. And economic theorizing on social capital fails to explicitly recognize the overrepresentation of women in precarious work and the lack of time for networking available to women who are primary caretakers and workers (Bezanson & Carter, 2006).

While there is a lack of attention paid to the gendered aspects of social capital, Bezanson and Carter (2006) and Molyneux (2002) have recognized that the networks to which women belong usually bring them little or no economic advantage. Bezanson and Carter in the same study note that the two factors mentioned above, overrepresentation in precarious work and lack of networking time, tend to result in women being unable to create significant linking capital.

Molyneux (2002) has highlighted the ways in which governmental initiatives to access and enhance social capital have made inequitable demands on women. She noted that social capital came to the fore within development projects as a result of a call for “bottom up”

development. Molyneux pointed out that this shift to a discourse of social capital occurred during the transition to neo-liberalism, which was accompanied by cuts to social and health services and a transfer of responsibilities to private and volunteer agencies (Molyneux, 2002). As welfare states retrenched, volunteers and the third sector were encouraged to fill the void. Since women dominate in the voluntary sector, they found themselves called upon as “compulsory volunteers” to manage broader problems (Bezanson & Carter, 2006).

As Molyneux (2002) and Elson (1998) have pointed out, women often suffer most during periods of structural adjustment; they become “shock absorbers”. Through these types of initiatives, Molyneux (2002) aptly pointed out that women’s labour productivity is increased and their caring responsibilities are intensified. Bezanson and Carter (2006) provided the example that in the absence of a comprehensive early childhood education strategy, women often rely on networks of close relations to manage childcare. This type of social capital may be strong, but it is just as likely to be oppressive and non-reciprocal capital (Bezanson & Carter, 2006). There are limits to the demands that can be placed on social networks (Luxton, 2006).

Bezanson and Carter (2006) have asserted that if the concept of social capital does not include an analysis of gender and family forms, then its “application risks bolstering those who are already economically well positioned, and increasing communities' reliance on unpaid labour that is gendered” (pg. 8).

### **3.3.7 Studies incorporating a social capital lens to lone parenthood and poverty**

While few social capital studies have focused specifically on lone parents receiving social assistance, both lone parents and poverty have been studied through the lens of social capital. It has been found that lone parenting has a marked, negative effect on the social capital of the parent, the children and the family as a unit (Coleman, 1988; McLanahan & Sandefur, 1994). Coleman (1988) argued that “the physical absence of adults may be described as a structural deficiency in family social capital” (pg. S111). While Coleman contended that both dual earner families and single parent families lack in social capital as they do not have available time to give their children and their networks enough attention (Morrow, 2008), others have pointed out that two-parent families have greater social capital (Hao 1996).

The children of single parents tend to have lower social capital. In their 1994 study of the consequences of single parenthood for school achievement and teenage pregnancy McLanahan and Sandefur found that social capital was lower for children in single parent families. They attributed this to the lack of a second at-home parent and to frequent changes in residence. Moving often led to fewer and weaker ties to the community which in turn plays an important role in bringing about poorer educational and personality outcomes among the children of single parents. On the point of the deleterious effects of multiple moves, Hagan et al. (1996) found adverse effects on children’s emotional adjustment and

educational achievement which, they found, has a tendency to destroy established bonds, depriving children of a major source of social capital.

The effect of fewer adults in the home is also felt at a community level. Working mothers and lone parenthood have been labeled two of the main causes of declining social capital and loss of community cohesion (Coleman, 1988; Etzioni, 1993).

### **3.3.8 The concept applied**

Many international agencies have used a social capital perspective in their analysis and program design. A partial list includes the World Bank, the Organization for Economic Co-operation and Development (OECD) and the United Nations. More recently, the use of a social capital approach has extended to the Canadian government (Bezanson & Carter, 2006). The Policy Research Initiative, one of the federal government's research groups, dedicated one of its publications to integrating social capital into its tool used for public policy formation (Bezanson & Carter, 2006). Other agencies of the federal government, such as Canadian Customs Revenue Agency, Health Canada, and Agriculture and Agri-Food Canada have all used social capital as part of their research approaches to public policy. Statistics Canada's 2004 General Social Survey (Cycle 17) on social engagement also dealt specifically with social capital (Bezanson & Carter, 2006).

### **3.3.9 Social capital in this research**

The concept of "social capital" is applied in so many different contexts that many authors have found that it has lost its distinct meaning (Fine, 2007; Morrow, 2008; Portes,

1998). Fine (2007) has complained that almost any form of social interaction has the potential to be understood as social capital; he argued that this has resulted in the lens being used in a much more general approach rather than individually attached to notions such as networks, trust, linkages and so on. Criticizing governmental over-use of the term, Fine (2007) argued that:

The policy perspective induced by uses of the concept of social capital, although never put in these terms, is self-help raised to the level of the collective. However good or bad things might be, they could be better if people interacted more, trusted one another and cooperated...(pg. 568).

Nevertheless, it is my contention that social capital remains a useful lens through which to examine the experiences of lone mothers on social assistance. If the core concept of social capital is that “relationships matter” (Field, 2008) then I argue that for few if any members of society do relationships matter more than for lone mothers. These women in particular need networks of people to provide care for their children and support for themselves before they can enter into the paid labour force.

The issue of childcare is emblematic of the need for social capital that lone mothers experience and that I wished to explore in my research. By law, their children are unable to stay home alone. If childcare is not funded by the government, few lone mothers have the means to pay for it and must look instead for free childcare. I entered my research project with personal knowledge that free childcare is not easy to come by and that a social network must be in place to provide it, most often requiring some type of reciprocity. As the lone mothers in my study navigate workfare and government-sponsored work-readiness programs,



it is my theory that their ability to grow and to access their social capital is critical to their success.

In my research, I have adopted Woolcock's three-part articulation of social capital: I seek to identify the sources of bridging, bonding and linking social capital available to the lone mothers. It is my contention that a combination of these three sources of social capital will be necessary for the lone mothers to be successful in exiting social assistance for paid work. In this study "bonding" social capital is characterized by strong ties with closely related people, and is associated with survival. Bonding social capital is most closely associated with family. "Bridging" social capital is based upon loose, or secondary, connections with people. This kind of capital is associated with mobility and in economic terms of getting ahead (Bezanson & Carter, 2006). This form of capital provides the lone mothers' links to assets that they would not generally be able to access. Included in this type of capital are people such as classmates and coworkers who consist of loose friendships and acquaintances. "Linking" social capital refers to ties to unlike people in dissimilar situations. This kind of capital ties the poor and other marginalized groups with "the capacity to leverage resources, ideas and information from formal institutions beyond the community" (Woolcock 2001: 13). This type of capital has the potential to link lone mothers to others outside their communities who may provide access to a wider range of resources than available within their social circles and communities. Linking social capital includes helpful caseworkers, teachers, bosses and other contacts who connect the lone mothers to services or contacts outside of their communities.

One of the guiding questions underlying this research is: What, if any, supports (both formal and informal) did the lone mothers rely on when entering into paid work? A social capital lens will help illuminate the role that these different types of networks play in lone mothers' ability to gain employment and exit social assistance. It is my contention that lone mothers will require pre-existing bonding social capital as well as linking social capital to maintain employment.

### **3.4 Combining the lenses**

The following section will address how combining the three lenses outlined in this chapter; gender, social exclusion and social capital, provide a fuller understanding of the experiences of lone mothers attempting to exit social assistance.

This aim of this study is to gain insight into the transitions or the lack of transitions, from social assistance to paid work in the lives of lone mothers in Ontario. This study investigates lone mothers' experiences with the policies and programs enacted by Ontario Works to move their clients from welfare receipt to paid employment. Many challenges are presented in studying this topic as the barriers to employment for lone mothers are many and vary dependent upon personal circumstances and Ontario Works is allocated by caseworkers responsible for interpreting policy guidelines. To learn about what helps and what hinders we need to hear from lone mothers, we need to see what they experience in the context of their everyday lives.

Collins argues that sociology's greatest strength is its "potential for penetrating the superficial observation of everyday life and finding the fundamental social processes hidden beneath" (as cited in Grabb, 2002:pg. 1). This project endeavours to penetrate the superficial assumptions that are often made regarding lone mothers' reliance on social assistance rather than paid work. I seek to uncover the processes that act as barriers as well as those that ameliorate hardships in lone mothers' day-to-day lives. The issues at hand are complex and thus attempting to identify both problems and solutions requires a multifaceted theoretical approach.

Earlier in this chapter, I elaborated how the concepts of gender, social exclusion and social capital have each been used by analysts as lenses to examine and understand marginalization and to assist in the development of agendas and policies to integrate marginalized groups into the broader society. I have also outlined above the advantages of each lens to my study of one particular group: lone mothers. These advantages bear a brief review here.

First, a gender lens draws our attention to the gendered division of labour that occurs across sectors. This is an important perspective to track in my research because lone mothers, as women, encounter numerous difficulties in all realms of society. Women face gender inequalities in the work force, at home and by the state. Added to the challenges of a gendered job market, lone mothers face the difficulty of entering the labour force without a second parent in the home to offset some of the caregiving responsibilities. In addition, all of

the lone mothers in this study are subject to the same policy which does not acknowledge gender differences.

Second, the social exclusion lens allows us to shed light on the multiple and overlapping spheres of life in which many individuals and groups of people cannot fully participate. This lens also allows us to begin to reformulate quality of life questions by incorporating Sen's focus on capabilities. This allows for an exploration of the ways that lone mothers are excluded from the capabilities to live a minimally decent life. This lens allows for an interrogation of lone mothers ability to take part in the life of the community and the links between this inclusion or exclusion to employment possibilities, obtaining credit and access to sufficient material needs.

Third, accessing social capital has been presented as one way in which people can extend their social inclusion and thereby greatly improve their life chances. By using this lens to focus attention on the networks that the lone mothers possess, either by choice (such as family, friends, or coworkers), or by obligation (such as social services agencies or 'volunteer' placements), we can observe how they function as they subsist on social assistance and as they go through the mandated steps of trying to enter the paid labour market and exit social assistance.

Using the three lenses together to consider the experience of lone mothers offers particular advantages. Just as an examination of social networking patterns calls for a discussion of the groups women can access, so too is a discussion of social exclusion of a

female group enriched by cross-referencing a gender lens. Likewise, the adequacy of lone mothers' social capital cannot adequately be weighed against the challenges she faces living on social assistance without understanding how that capital influences her social inclusion.

Such a multi-dimensional approach can help illuminate the extent of marginalization as the lone mothers experience it, thus offering useful insight into their trajectories on social assistance. It can help to shed light on the factors that promote or reduce the success of lone mothers in balancing their domestic duties with their responsibilities to participate in workfare programs. It can capture the full picture of the exchange of social capital that underpins lone mother's ability to comply with the requirements of the welfare regime. For example it can highlight the gaps between the social capital offered by the state in the form of networking and support versus the pre-existing social capital that lone mothers need in hand in order to actually comply with the rules and regulations of the programs.

## Chapter 4

### Methods

#### 4.1 Framing my research questions

This dissertation examines two broad topics. The first is the extent to which Ontario Works' policies and programs facilitate the transition from social assistance recipient to full-time employee for lone mothers. The second is an exploration of the trajectories of the lone mothers' lives as they negotiate the Ontario Works system over several years.

This study is part of a broader Community-University Research Alliance project, *Lone Mothers: Building Social Inclusion*, funded by the Social Sciences and Humanities Research Council of Canada. The primary focus of the project was on understanding how poor and low-skilled lone mothers experienced significant policy changes, including the introduction of work for welfare programs, a diminished social welfare state and an increasingly less regulated labour market especially for low skilled "non-standard" workers (Caragata, 2006). I participated in this project through agreement with its principal investigator, Dr. Lea Caragata.

The particular questions guiding my research focus on Ontario's workfare program and are concerned with the processes surrounding women leaving social assistance for paid work. I ask:

- How did the lives of lone mothers receiving social assistance change over a five year period? Which lone mothers left social assistance and which stayed?

- How were these transitions made possible? What barriers were faced by the lone mothers who were unable to exit social assistance?
- What, if any, was the role of Ontario Works' policies, programs and staff in this transition?
- What, formal and informal supports did the lone mothers use when entering into paid work?

Below I summarize the larger project and its methods and explain how I adapted some of the study's data to answer my own research goals, and how I supplemented the Lone Mother project with additional research.

#### **4.2 Lone Mothers: Building Social Inclusion – initiation of the project**

The Lone Mothers: Building Social Inclusion project was a national longitudinal study of the implications of welfare policy change on lone mothers. It began with a series of pilots in 2003 and 2004 exploring the issues that were central to lone mothers who were receiving social assistance and was continued with funding from SSHRC-from 2006 to 2011. The project brought together academic researchers from five universities across Canada. These researchers partnered with numerous non-profit community organizations (See Appendix A) that shared an interest in the well-being of lone mothers and their children, including both advocacy and service delivery groups.

In 2006 a longitudinal panel of approximately 105 lone mothers in Toronto, St John's and Vancouver, Canada was established. All of the women were receiving social assistance at the time they were recruited to participate in the study, and all had at least one child under

the age of 18 years old living with them. The original plan was to interview the lone mothers five times at six to eight month intervals over a five year period. The longitudinal design of the research was imperative as one of the goals of the project was to examine change over time. Yearly interviewing was planned to allow researchers to capture life events that impacted the trajectories of the participants' lives and provide the opportunity to gauge whether any changes were sustainable. It was determined that five years would allow the researchers to build trust with the participants and cover the number of topic areas revealed as important during the pilot project. The hope was this would allow the researchers to obtain some level of saturation.

Due to the sheer size of the project interviewing and transcribing took longer than originally anticipated. Interviews were moved to 12-15 month intervals. Additionally, after the fourth round of interviewing had been transcribed it was determined that, given the quality of data that had emerged, a fifth interview would not be required.

A major component of the project was that it was ground in feminist participatory action research. Participatory action research (PAR) starts from the premise that research should not originate exclusively from the perspective of the researcher, but rather in collaboration with the people it seeks to study. There are several different definitions of PAR available. Nelson et al., (1998) have contended that participatory action research is “a research approach that consists of the maximum participation of stakeholders, those whose lives are affected by the problem under study, in the systematic collection and analysis of information for the purpose of taking action and making change” (pg.885). Hoare & Levy,



have suggested that participatory action research can be defined as “an integrated approach involving the participation of community members to investigate social reality, build local skills and capacity for the purpose of increasing community autonomy through a process of praxis” (1993, pg. 51). Berg (2007) has defined PAR as “a form of collective, self-reflective enquiry undertaken by participants in social relationships with one another in order to improve some condition or situation with which they are involved” (pg. 223). The Lone Mothers: Building Social Inclusion project incorporates components of the above definitions in that it focuses on, and includes, lone mothers in all stages of the research and is aimed at promoting change to make their lives better.

Lone mothers receiving social assistance were involved with the all of the steps of the research process. These women were asked to bring their own experiences with poverty, social assistance and parenting to the project and were involved in every subsequent step of the research process. The lone mother research assistants helped in the development of interview guides, conducted interviews, participated in data analysis activities and in a wide range of knowledge dissemination initiatives. They also served as an ongoing reference group to help measure if the project was meeting its goals effectively.

#### **4.2.1 Gathering project data through interviews**

Because the purpose of the Lone Mothers: Building Social Inclusion project was to gather qualitative data concerning the experiences of lone mothers on social assistance, the research team decided to proceed by way of interviews. The research aims of interviewing

are to develop detailed description, integrate multiple perspectives, describe processes, develop holistic description, learn how others interpret events, and to bridge intersubjectivities (Weiss, 1994). The purpose of interviewing is most often to derive interpretations, not facts or laws, from the respondents.

Interviewing allows interview subjects to say things in their own voices and therefore it is one of the most common methods chosen by feminist researchers to gather data. Oakley (1981) has asserted that feminist interviewing is characterized by openness, engagement, intimacy and self-disclosure. 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). Reinharz (1992) has posited 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. Thus, this feminist based research methodology 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, pg. 63).

The majority of the interviews were conducted by the lone mother research assistants and by other female academics, doctoral students and project staff. Interviewers were carefully matched with lone mother participants according to a number of factors including demographics such as age, number of children and country of birth, and geographical location that might facilitate data collection and ease of access. Most often the same interviewer conducted the entire sequence of interviews in an effort to build trust and rapport.

The interviews were recorded and ranged from 45 minutes to 2.5 hours in length. In total 400 qualitative interviews were conducted across the three research sites, St. John's, Toronto and Vancouver. The researchers contacted the participants by phone in between interviews to keep in touch and to stay aware of participants' life changes, including moves. Research participants were also invited to contact their interviewer, the research director or the principal investigator if they had information they wished to share in between interviews. This contact between interviews kept rates of attrition very low. In Toronto, the research site I use for my research two women dropped out after round one and one woman was added to the project for round two. This was the only time a new participant was added in Toronto.

The recorded interviews were transcribed verbatim. Doctoral student researchers stripped the transcribed interviews of their identifying information (i.e., names of children, schools, work places). The stripped interviews were uploaded into NVivo; students involved with the project coded the interviews using a descriptive code book developed by the national research team and refined throughout the interview process.

#### **4.2.2 Interview questions**

The questions put to the lone mothers in the longitudinal study were developed by the research team (Appendices A to G) in conjunction with the lone mother interviewers. As is appropriate to qualitative research, the process of defining the focus of the interviews was at least partially an iterative one. In the initial proposal to SSHRC areas of social exclusion that correlated with empirical work on lone mothers experiences were identified. Employment,

income, health, housing, and social networks were determined as areas of importance, thus a commitment was made to begin with these areas and engage in an iterative process that would enable the researchers to understand a wide dimension of lone mothers experiences across most life realms. While some questions were identified from the outset, each subsequent round of questioning was finalized only after the previous round had been preliminarily coded. Thus, subsequent rounds of interviews very specifically built on previously acquired data and followed up on issues and information provided in previous rounds.

The first interviews were broad in scope. Questions concerned the lone mothers' children, housing and neighbourhood, education, welfare and work experiences and health and well-being. Subsequent interviews began by catching up on any changes that occurred between interviews, and then moved on to specific topics.

Round Two interviews, which occurred 10-14 months later, focused on the participants' experiences in the paid labour market and with their particular welfare regulations. Questions focused on working conditions, income, benefit levels and interactions with welfare workers both retrospectively as well as current experiences

The third round of interviews, 28-32 months after the first round, primarily focused on social networks. Questions concerned familial relationships, friendship networks, ties to the community, neighbour relations and interactions with social institutions (welfare, children's

aid, legal aid and courts, children's schools, etc.). The third round also investigated issues pertaining to social isolation and stigmatization.

The final round of interviewing, some 42-46 months after the first interview, in addition to the usual "catching up", asked each participant to reflect on her life over the previous four years. Questions concerned her goals and achievements; each participant was asked to identify anything that had acted either as a barrier or as a facilitating factor to her accomplishments. The fourth round of interviewing also touched upon the economic recession that Canada was then experiencing, inquiring about its effects on the lone mother's well-being, amount of debt and job prospects.

#### **4.2.3 Interview participants**

Study participants were recruited by a carefully designed process. One of the central concerns was to capture a sample that represented cultural and social diversity, and that included socially isolated lone mothers without access to information posted throughout communities<sup>8</sup>. The aim was to recruit 30-40 lone mothers that represented geographic and racial and ethnic diversity. The researchers did not want to recruit solely through social assistance offices because of concerns that lone mothers might feel pressured to participate or

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<sup>8</sup> The information about the design of the original SSHRC-CURA was gathered through personal communication with the Principal Investigator Lea Caragata.

that the lone mothers invited to participate might reflect welfare workers' own notions of who would be suitable. As a result, recruitment from social assistance offices was limited to twenty percent of the sample, and the rest were recruited from grassroots organizations. Caseworkers in social assistance offices were contacted and asked to identify people in their caseloads who they thought would be appropriate for the project with a particular interest in the inclusion of lone mothers who caseworkers might identify as being more socially isolated. This was done in order to more realistically balance the panel as recruitment from community organizations would necessarily imply a level of community engagement among the lone mothers so recruited. Caseworkers and staff in community organizations made initial contact and asked the lone mothers for permission to allow the research team to contact them. Once permission was granted, the research team contacted the lone mothers to ensure that they were open to participating in the project and that they did not feel pressure from their workers. Lone mothers wishing to participate were then asked to contact research offices where demographic information was collected. In Toronto 42 women who met the criteria came forward to participate in the study. The research team decided that they did not want to turn anyone down who had come forward thus other lone mothers who did not meet the requirements were incorporated into the project in other ways.

Of the 42 women who volunteered eight were recruited and trained to work as research assistants on the project. These lone mother interviewers attended intensive training session on peer interviewing and were paid \$16.00 per hour for their training, time spent interviewing, debriefing and analyzing data.

Lea Caragata, principal investigator on the SSHRC-CURA, granted me access to the interview data as they were collected. I was aware that while some of the focus of the project was different from my own, the question guides formulated by the project team would allow for an exploration of many of the questions I was posing in my own work.

For this research I analyzed a subset of the data from participants in the Lone Mothers: Building Social Inclusion project. The research presented here focuses solely on the Toronto participants, as it was the study site closest to where I was living at the time. Ontario also had one of the most dramatic cuts to social assistance of all of the provinces in Canada. Forty-two lone mothers receiving social assistance were interviewed in Toronto. The research findings presented here focused on the 30 Toronto participants who remained with the research process for at least three of the four interviews, to provide a better chance of capturing the process of leaving social assistance.

As in the broader study, my subset group satisfied the requirement of diversity. Table 1 describes the participants' ages at the time of the first interview, family composition, education, ethnic and immigration backgrounds, and number of children residing in the home of these women. The women are listed by pseudonyms they personally chose.

Like the CURA team, I coded the interview data as they came in each year. This practice offered an important insight, one that caused me to refine my research questions and to add to the ambit of my research. Analyzing the data obtained in the second round of annual interviews, I identified a clear theme: the Toronto participants in the SSHRC-CURA

project perceived the Ontario Works programs and policies to be ineffective at offering them viable supports. Moreover, responses to questions surrounding the type of support and resources accessed through social assistance showed major discrepancies. The lone mothers appeared not to have equal access to programs designed with the intent to help them enter into paid work.

Because of the lack of clarity provided through the lone mother interviews I decided to investigate further. First I wanted to go past the written programs and policies of Ontario Works, to understand how policy is actually put into practice by the staff charged with allocating the benefits and supplying information to the client. Second, I wanted to account for the vast differences in information that was being provided to lone mother participants. And finally I wanted an explanation for the difference in benefits provided by Ontario Works by similarly situated lone mothers given a benefits regime that is supposedly neutral and consistent in its policies and benefits provisions.



**Table 4.1 Characteristics of lone mother participants**

<b>Participant</b>	<b>Age I</b>	<b>Aboriginal</b>	<b>Education</b>	<b>Birth Place</b>	<b>Yr Immigrated</b>	<b>#children</b>	<b># in home</b>
Alice	46	No	University	Vietnam	1990	2	2
Ann	35	No	high school	Jamaica	1991	2	2
Andrea	21	No	high school	El Salvador	1995	1	1
Brenda	45	No	high school	Canada	-	4	2
Carol	23	No	College	Canada	-	1	1
Chrissy	30	Yes	some HS	Canada	-	2	2
Dayla	42	No	University	Bulgaria	2002	2	2
Dion	42	No	high school	St. Lucia	1999	4	4
Fiona	32	No	some uni	Canada	-	1	1
Gail	32	No	College	Canada	-	3	3
Hana	39	No	high school	Ethiopia	1993	2	2
Helen	43	No	College	China	1995	1	1
Jane	42	No	high school	Kenya	1989	2	2
Jennifer	40	No	some HS	Canada	-	3	2
Jessica	20	No	some HS	Canada	-	1	1
Jordan	37	Yes	high school	Canada	-	3	1
Kayla	29	No	high school	St. Vincent	1999	2	2
Latoya	20	No	some HS	Canada	-	1	1
Lena	51	No	some uni	Canada	1991	3	3
Madison	33	No	some uni	Canada	-	1	1
Maggie	58	No	some HS	Canada	-	1	1
Marcia	34	No	some HS	Jamaica	1988	6	6
Michelle	23	No	some HS	Mexico	2004	2	2

**Table 4.1 Characteristics of lone mother participants continued**

Natalie	18	No	some HS	Canada	-	1	1
Patricia	28	Yes	some HS	Canada	-	4	2
Pauline	49	Yes	some HS	Canada	-	2	1
Sam	25	No	College	Canada	-	1	1
Sophie	34	No	some HS	Canada	-	4	3
Susan	45	No	some HS	England	1980	2	2
Ventura	40	No	some HS	Jamaica	1988	5	3

To meet these additional goals, I needed a research method that complimented the data from *Lone Mothers: Building Social Inclusion* and that would allow me to interrogate these apparent differences in the allocation of benefits. I determined that my best source of information were the caseworkers who stand as gatekeepers between the lone mother participants and the benefits and programs of Ontario Works. I decided to gather their data through focus groups.

### **4.3 Focus Groups (see Appendices H and I)**

There are several advantages of using focus groups. Focus groups provide data from a group of people much more quickly and at less cost than would be case if interviewed separately (Stewart & Shamdasani, 2007). When the purpose of a research project is to study the way particular groups of individuals think and talk about a phenomenon, or for generating ideas and for generating diagnostic information, the spontaneous interaction of focus group members often produce insights that are not obtained readily in other types of research (Stewart & Shamdasani, 2007). The ability to interact directly with multiple respondents allows for follow up questions to be asked which confirms similiar responses or shed light on differences that may appear between participants. Using a focus group allows the researcher to ask participants themselves for comparisons among their experiences and views, rather than aggregating individual data in order to speculate about whether or why the interviewees differ (Morgan, 1996). Additionally, allowing respondents to react to and build upon responses of other group members adds depth to a study (Stewart & Shamdasani, 2007). One of the greatest strengths of focus groups is that they may be adapted to provide the most desirable level of focus and structure.

I conducted two focus groups: one of Employment Resource Centre caseworkers and another of Social Assistance caseworkers. Both groups worked for Toronto Employment and Social Services (TESS). The participants were also selected to represent different welfare offices within TESS. Focus group participants were recruited through an email sent by senior policy staff of Toronto Employment and Social Services to their caseworkers informing them of the research and inviting their participation in an independent focus group to explore how workers perceive the lives of lone mothers and their positions as caseworkers. Those wishing to participate were asked to contact a member of the research team who is affiliated with TESS who then assisted in arranging the focus group time and place. The caseworkers were all informed that this research was independent of TESS and that it was separate from, but building on the Lone Mother: Building Social Inclusion SSHRC-CURA. Prior to the start of each focus group the participants were given both consent forms and face sheets to fill out. The face sheets included demographic information and asked them to indicate their length of time employed by TESS. Seven Social Assistance caseworkers and six Employment Resource Centre caseworkers attended their respective focus groups. Both focus groups took place at a NGO in downtown Toronto. I personally tape recorded, transcribed and coded both focus groups.

In the social service caseworker focus group five participants had been employed as caseworkers between 5 and 8 years and two for between 15 and 20 years and all were women. The focus group was three and a half hours in length and took place after two rounds of interviews had taken place with lone mothers receiving social assistance. The

focus group was centered on the issues facing lone mothers based upon the caseworkers' understanding of the population and the changes to welfare and the workplace. In addition, I explored the different avenues of support that caseworkers were able to provide their clients as well as the punitive measures they were able to employ for noncompliance to their requests. My queries were guided by the data I had reviewed from rounds one and two of interviews with the lone mother participants.

The Employment Resource Centre caseworker focus group was also held after two rounds of interviewing had taken place. Five of the participants were female and one was male. The male participant requested a pseudonym that would be recognized as female in an effort to remain anonymous. Three of the participants had been employed by TESS between 7 and 10 years, one had been employed for 10 years and two had been working for TESS in varying capacities for over 25 years. The focus group was just over three hours in length and focused on both the Employment Resource Centre caseworkers' understanding of the lone mother population of social assistance recipients and the services they were able to offer the clientele who came to the resource center for help finding employment. Questions also focused on the types of employment that they see their clients obtaining as well as the types of barriers that are the most prohibitive to this particular population of clientele.

The focus groups yielded an abundance of information and allowed for a much broader understanding of the policies and programs related to Ontario Works. The TESS caseworker focus group helped to contextualize much of the information provided by the lone mothers. TESS caseworkers are the front line workers responsible for implementing

Ontario Works. I gained a much clearer understanding of OW policies and of how the rules and regulations of each program were applied. Through the focus groups I also learned of severe discrepancies in how OW policy is interpreted between social assistance offices within one municipality.

Prior to reading through the first two rounds of lone mother interviews I had never heard of the Employment Resource Centre nor could I obtain any detailed information on the Center's role in Ontario Works. Employment Resource Centre caseworker (ERCW) were all social assistance case workers with TESS for many year prior to being transferred to the ERC. Their role in the centers is to help community members in locating work. While anyone in the community can access the ERC the majority of their clients are social assistance receipts. This is at least partially due to the fact that in the majority of cases the ERC is located next to the social assistance office.

#### **4.4 Data Analysis**

The focus groups were tape recorded and transcribed verbatim. Initially each focus group was uploaded into the same NVivo program as all of the interviews for the Lone Mother's: Building Social Inclusion project. After reading through the first round of lone mother interviews in NVivo I decided to work with the data in Microsoft Word instead. A Word document was created for each participant as well as each focus group.

The first time I read a transcribed interview or focus group I undertook a process of pre-coding and preliminary jottings (see Saldana, 2013). I highlighted phrases or words that

stood out to me as significant. When a participant was expressing something that appeared to be significant and could not be captured by simply highlighting a few words I used the INSERT COMMENT function of MS Word to write notes. These notes proved to be invaluable as they often prompted my memory prior to pre-coding subsequent rounds of interviews. For example if in round one of a participant's interviews I wrote a note regarding an upcoming court case with the father of a child I stayed alert for any discussion of the outcome and the effects of the outcome in the subsequent rounds.

Once all four rounds of interviewing and the focus groups were transcribed, moved to the appropriate Word document, and pre-coded, I began what Saldana (2013) describes as the first cycle of coding and descriptively coded the data. Descriptive coding is particularly useful for studies which incorporate multiple data forms and longitudinal data (Saldana, 2013). I summarized in a word or short phrase the topic of each passage in the data. Words such as "employment", "caseworker interaction", "education", "skills and training", "volunteer work" and "parenting duties" were noted in the margins. Once all of the data were descriptively coded I constructed new Word documents to match the words and short phrases in the first cycle of coding. For example, I started a new Word document labeled "education" and another labeled "caseworker interaction". I then extracted all of the passages out of the original interviews and focus group labeled as education and placed them in the new "education" Word document and all those labeled "caseworker interaction" under its new Word document. I continued this process for every descriptive code that I had employed in the first cycle of coding. In total 26 new Word documents were constructed

based upon these descriptive codes; becoming employed, paid work, social capital, desire to work, maneuvering through systems, discrimination/stigma, self-esteem, fear, social exclusion, participation agreement, any job's a good job, leaving assistance, blending assistance, caretaking, staying on assistance, successful outcomes, recommendations for a better system, housing, precarious employment, cultural difference, barriers, programs, staying home, work history, criminal past and other. "Other" was used to capture statements that lone mothers made that were unique in that there was only one comment made with a particular code attached to it. Each time there was only one comment accompanying any code it was moved to the "other" file.

After the first cycle of coding was complete I had a keen sense that there were many larger connections that were not captured by the original codes. I had mentally started the process of "linking seemingly unrelated facts logically, [and] fitting categories one with another" (Morse, 1994, pg. 25). Two separate steps were taken during this stage of coding. First, I used a form of longitudinal coding (McLeod & Thompson, 2009; Saldana, 2013) in an attempt to capture changes that occurred over the four rounds of interviewing with each participant. I developed a large chart on my office wall with the participants' names listed vertically and life circumstances or changes listed horizontally. The horizontal line was broken up into four categories, one per round of interviewing. Demographic information such as age, education level, length of time on assistance, Canadian born, immigration information, first language and number of children were included in the first round category. Rows were added horizontally based upon information gleaned from the interviews. For



example, “subsidized housing” and “subsidized childcare” were mentioned as important to some of the lone mothers’ survival so this was added as columns. Other columns included family support, own transportation, employed part-time, employed full-time, going to school, addiction issues, abused and disability. Participants often became more comfortable with each round of interviewing thus columns were added with each subsequent interview. The final column was “status at last interview” and was meant to depict whether a recipient was in receipt of social assistance or was not in receipt of any income from social assistance.

Once the longitudinal chart was complete, two new charts were created, one to reflect only those that were still receiving social assistance and one for those that were not. Each chart was analyzed separately for similarities between the participants. As one of the major focuses of this research was on the lone mothers’ ability to find and maintain paid employment, each chart was restructured based upon the lone mothers relationship to paid employment. Separate charts were developed for all lone mothers who were working part-time and receiving social assistance, working full-time and receiving social assistance, not working and receiving assistance, working full-time and off of assistance, working part-time and off of assistance, not working and off assistance. This process eventually resulted in the five trajectories discussed in chapter seven. The lone mothers were organized according to their relationship to social assistance, to paid work and to other government provided benefits.

Once I had indentified the five types of trajectories I went back through the codes that were developed in the first cycle of coding. I opened each document separately and

reorganized the data within the code to align with the five types of trajectories. For example, I opened the “employment” file and highlighted a comment made by a lone mother who left social assistance and was working full-time in blue, a quote by a lone mother receiving social assistance and not working for pay in orange and so forth. The same highlighting technique was used for each document. Once the highlighting process was complete I opened five new documents, one for each trajectory, and copied all relevant information into each document. I ensured that each section was moved over according to its original code. For example the “left social assistance and working full-time” file included many of the original codes; becoming employed, paid work, social capital, desire to work, maneuvering through systems, discrimination/stigma, self-esteem, participation agreement, any job’s a good job, leaving assistance, blending assistance, caretaking, housing, precarious employment, programs, staying home, work history, criminal past and other.

Each file was then recoded using a more focused approach. The broad first cycle codes were reanalyzed, at times resulting in one code being split into a number of more focused codes, and at other times with multiple codes being amalgamated into one. This process of focused coding allowed for comparison across other participants’ data “to assess comparability and transferability” (Saldana, 2013, pg. 217). Material was pulled together from the first cycle codes into more meaningful units of analysis (Miles, Huberman & Saldana, 2014). For example the first cycle codes of “participation agreement” and “any job’s a good job” reflected statements made by the participants. Focused coding enabled me to link these two codes into one code which reflected Ontario Work’s rules around paid

employment. During this phase of coding constant comparisons were made between the files to ensure that coding was occurring uniformly.

#### **4.5 Limitations**

While there are many benefits of using the research methods chosen for this project there are also some limitations.

It took me a long time to feel familiar with the data as I did not participate in any of the data collection with the lone mothers, nor had I even heard their voices. When I received the data they had been transcribed and all identifying information had been stripped from them. Not being able to personally interact with the women made me feel disconnected from the research and led to it taking me a long time to familiarize myself with the demographics of the women (age, number of children, country of birth, status, level of education) and their life stories.

Upon reading the interviews I realized that at times the stripping of the interview left me without pertinent information, such as the name of organizations that the participants were affiliated, for my analysis. I found this particularly frustrating when a participant was referring to an organization that had been remarkably helpful or played a role in a transformation in the way they perceived themselves. At times there was enough description of the organization that I could piece together what type of organization they were referring to (an addiction counseling center for instance) however sometimes I was left without a description. Sometimes I was able to rectify this by contacting members of the research team

who had been involved in the interview process but at other times I was left without knowing.

While the interviews occurred yearly the information that was gained did not always correspond to life events that had taken place between interviews. As trust was built between the interviewer and interviewee the lone mothers divulged more information about life events that had occurred in past years. Thus, the interviews could not always be analyzed in a linear fashion. The duration of the project also presents a limitation in that I could only assess the trajectories of the lone mothers within a five year time period. The information presented in this dissertation offers insight into the process of leaving social assistance, however a five and ten year follow up study would be required to understand the longer term trajectories.

#### **4.6 From method to analysis**

Chapter Five summarizes the background information gathered for each lone mother in the first interview. Chapter Six is primarily derived from the caseworker focus groups and explores the varying programs that the lone mothers interacted with. The role of Ontario Works in helping lone mothers get into the workforce is explored. The lone mothers' experiences with the varying programs are also presented.

The second focus of this dissertation is an exploration of the trajectories of the lone mothers' lives over the five years of the project. Chapter Seven investigates the factors that seem to distinguish the lives of those who left social assistance from those who stayed and the processes that either facilitated or hindered this transition.



## **Chapter 5**

### **Introducing the lone mothers**

This chapter provides an overview of the lives of the lone mothers who participated in this study as well as into changes that occurred in their lives throughout the four rounds of interviewing. The information presented here is drawn from the interview data from each round of interviewing. The chapter begins with a discussion of the lone mothers' backgrounds, number and age of children, length of time receiving social assistance as well as the reasons given for applying for social assistance. The chapter then presents the changes that occurred in the participants' lives over the five year duration of the study. Attention is given to the lone mothers' relationship to paid work as well as to the receipt of benefits in each of the four rounds of interviewing.

#### **5.1 From the beginning: lone mothers at interview one**

The 30 lone mothers whose interviews were analyzed for this research came from diverse backgrounds. Sixteen women were Canadian born, four of whom identified as Aboriginal, and fourteen were immigrants. Of the immigrants, five women are originally from the Caribbean, three are from Africa, two are from each of Latin America, Europe, and Asia and one was from the Middle East. Among the fourteen women who were immigrants, nine had been in Canada for more than 10 years. Table 5.1 shows the distribution of lone mothers in relation to their place of birth and the length of time they had been in Canada.

In general the immigrant population of lone mother participants came to this study having had higher educational attainment in their home countries than the Canadian born lone mothers. The immigrant lone mothers were more likely to have completed post-secondary training whereas the Canadian born lone mothers were more likely to have only some high school credits. Table 5.2 presents the educational attainment of the Canadian born and immigrant lone mothers at the time of their first interview. Ten out of fourteen of the immigrant lone mothers had a high school diploma or higher compared with only seven out of sixteen Canadian born lone mothers. None of the lone mothers who identified as Aboriginal had a high school diploma.

**Table 5.1 Immigrant lone mothers' time in Canada & place of birth**

<i>Years in Canada</i>	<i>Place of Birth</i>					
	<i>Africa</i>	<i>Asia</i>	<i>Caribbean</i>	<i>Europe</i>	<i>Latin America</i>	<i>Middle East</i>
>5 years				1	1	
5-8 years			2			
9-12 years		1			1	1
12-15years	1		1			
>15 years	1	1	2	1		
<i>Total</i>	2	2	5	2	2	1

**Table 5.2 Lone mothers' educational attainment**

<i>Level of education</i>	<i>Canadian born non-Aboriginal</i>	<i>Canadian born Aboriginal</i>	<i>Immigrant</i>
Some high school	5	4	4
High school	3	0	6
College	3	0	1
Some university	0	0	1
University	1	0	2
<i>Total</i>	12	4	14

As indicated in Table 5.3, there were only slight differences in the number of children born to each group of lone mothers prior to round one of interviewing. Of all 16 Canadian born lone mothers, 13 had three or fewer children, with the majority (eight) having only one child. Three Canadian born lone mothers, two of whom identified as Aboriginal, had four children. Eleven out of 14 immigrant lone mothers had three or fewer children with the majority, eight out of eleven, having two children. Three immigrant lone mothers had four or more children. In total the sixteen Canadian born lone mothers were raising 33 children while the 14 immigrant lone mothers were raising 36 children.

**Table 5.3 Number of children at first interview by Aboriginal and immigrant status.**

<i># children 1<sup>st</sup> interview</i>	<i>Canadian born non-Aboriginal</i>		<i>Canadian born Aboriginal</i>		<i>Immigrant</i>	
1	8	67%	0	0%	2	14%
2	1	8%	1	25%	8	57%
3	2	17%	1	25%	1	7%
4	1	8%	2	50%	1	7%
5	0	0%	0	0%	1	7%
6	0	0%		0%	1	7%
<i>Total</i>	12	100%		100%	14	100%

Table 5.4 presents the number of participants who have children in each age group; infants (under 2 years), toddlers (2 to 4 years), primary school age children (5 to 9 years), preteens (10 to 13 years) and teens or older (over 13 years). The age of the lone mothers' youngest child varied from under 2 years old to over 13 years. One-third (ten out of thirty) of the participants' youngest children were between the age of 6 to 9 years. Two Canadian born lone mothers had children over the age of 13 however only one is presented in this



category in Table 5.4. “Maggie” was the lone mother of one daughter in her early 30s however she attributes her use of social assistance to her role in providing care for her five grandchildren. Thus Maggie is counted in the category of children between the age of 6 and 9 to better reflect the caregiving responsibilities of each lone mother.

**Table 5.4 Canadian born and immigrant lone mothers’ age of youngest child at first interview**

<i>Age of youngest child</i>	<i>Canadian born non-Aboriginal</i>		<i>Canadian born Aboriginal</i>		<i>Immigrant</i>	
>2 years old	3	10%	1	3%	3	10%
2 to 4 years old	5	17%	0	0%	4	13%
5 to 9 years old	3	10%	2	7%	5	17%
10 to 13 years old	0	0	1	3%	2	7%
>13 years old	1	3%	0	0%	0	0
<i>Total</i>	12	40%	4	13%	14	47%

The immigrant lone mothers were generally older than the Canadian born lone mothers at the time of their first interview. All of the lone mothers under the age of 20 were Canadian born. As Table 5.5 illustrates the majority of Canadian born lone mothers are under the age of 36 (11 out of 16) whereas the majority of lone mother immigrants were over the age of 35 (9 out of 14) with the largest portion being between the ages of 41 to 45 (6 out of 9).

As Table 5.6 illustrates, the time of the first interview the lone mothers’ previous social assistance use varied from fewer than two years to more than 15 years. Six lone mothers had been receiving social assistance for fewer than two years, three of them were Canadian born and three were immigrants. Only one Canadian born lone mother had been in receipt for more than 15 years when we first met. The majority of the lone mothers, ten out

of 30, had been in receipt of assistance for between 5 and 9 years. There were not any noteworthy differences between the length of time receiving social assistance between the Canadian born and immigrant lone mothers who participated in this study.

**Table 5.5 Canadian and immigrant lone mothers' age at round one of interviewing**

<i>Lone mother's age at first interview</i>	Canadian born non-Aboriginal		Canadian born Aboriginal		Immigrant	
> 20years (3)	3	25%	0	0%	0	0%
20 years to 25 years (4)	3	25%	0	0%	2	14%
26 years to 30 years (3)	0	0%	2	50%	1	7%
31 years to 35 years (6)	3	25%	1	25%	2	14%
36 years to 40 years (4)	1	8%	1	25%	2	14%
41 years to 45 years (8)	1	8%	1	25%	6	43%
>45 years (2)	1	8%	0	0%	1	7%
<b>Total (30)</b>	<b>12</b>	<b>100%</b>	<b>4</b>	<b>100%</b>	<b>14</b>	<b>100%</b>

**Table 5.6 Canadian and immigrant lone mothers' length of time receiving assistance at round one of interviewing**

<i>Time on assistance first interview</i>	Canadian born non-Aboriginal		Canadian born Aboriginal		Immigrant	
> less than 2 years (6)	3	10%	0	0%	3	10%
2 years to 4 years (8)	4	13%	1	3%	3	10%
5 years to 9 years (10)	2	7%	2	6%	6	20%
10 years to 15years (5)	2	7%	1	3%	2	7%
< 15 years (1)	1	3%	0	0%	0	0%
<b>Total (3)</b>	<b>12</b>	<b>40%</b>	<b>4</b>	<b>13%</b>	<b>14</b>	<b>47</b>

The most common reason for applying for assistance provided by the lone mothers was the dissolution of a relationship out of which a child was born. The birth of a child outside of a relationship was the second most commonly stated precursor to applying for social assistance. One immigrant lone mother attributed her receipt of social assistance to the recent passing of her husband who had been the family breadwinner. Two of the lone

mothers, Kayla and Michelle, attributed their use of social assistance to their lack of immigration status in Canada as both reported being legally unable to work for pay. Susan, an immigrant lone mother, indicated that she had moved out of the residence she shared with her children's father as they could not support their family financially on his income. Susan had felt that living alone and receiving social assistance would allow her to provide more adequately for her children. Maggie, a Canadian born lone mother, asserted that she received social assistance so that she could provide care for her lone mother daughter's five children (Table 5.7).

**Table 5.7 Canadian and immigrant lone mothers' pathways on to assistance**

<i>Cause</i>	<i>Canadian born non-Aboriginal</i>		<i>Canadian born Aboriginal</i>		<i>Immigrant</i>	
End of marriage (10)	3	23%	1	25%	6	43%
End of relationship (7)	5	41%	1	25%	1	7%
Birth of child (8)	3	25%	2	50%	3	21%
Death of spouse (1)	0	0%	0	0%	1	7%
Other (4)	1	8%	0	0%	3	21%
<i>Total</i>	12	100%	4	100%	14	100%

The interview data revealed that a large portion of the lone mothers who participated in this study had been physically abused prior to their receipt of social assistance. Fifty percent (15 out of 30) of the lone mothers reported fleeing abuse prior to receiving social assistance. Nine of the 15 women stated that they lived in a shelter prior to applying for social assistance. Table 5.8 illustrates that immigrant lone mothers reported the highest incidence of abuse with nine out of fourteen lone mothers fleeing an abusive partner. One

immigrant lone mother shared that her abuse was at the hands of her parents and was the impetus for her immigrating to Canada.

**Table 5.8 Incidences of physical abuse amongst lone mother participants**

	<i>Canadian born non-Aboriginals (12)</i>		<i>Canadian born Aboriginals (4)</i>		<i>Immigrant (14)</i>	
Abuse	3	25%	2	50%	10	71%
resided in shelter	1	8%	1	25%	7	50%

With the exception of four lone mothers, two Canadian born and two immigrants, the participants had work histories prior to receiving social assistance. Table 5.9 presents the category of employment that the lone mothers spent the greatest amount of time in prior to receiving social assistance. The majority had spent the longest portion of time employed in the sales and service industry. Four immigrant lone mothers had held high-paying jobs prior to immigrating to Canada; bookkeeper, college instructor, accountant and mechanical engineer. Of these, all but one had had worked in varying service sector jobs once entering Canada. Pauline, a Canadian born lone mother who identified as Aboriginal had the longest work history of any participant as she had been employed as a community worker for twenty-five years prior to receiving social assistance. The two Canadian born lone mothers without work histories were under 20 years old when they began participating in this study whereas the two immigrant lone mothers without work histories were in their 40s. Also important to note is that the two lone mothers who had worked in factories found their employment through temporary employment agencies. Each of these lone mothers had worked in at least three different factories and never more than four months at a time.

This dissertation is concerned with the process of leaving social assistance for lone mothers thus the next section of this chapter presents changes that occurred in the participants' lives over the five years of the study. Changes that transpired in the lone mothers' lives were difficult to compartmentalize temporally. During the analysis of the interviews it became clear that many lone mothers had not revealed many aspects of their lives until much later in the interview process making tracking their lives in a linear fashion difficult. It was often the case that we would learn that they were working part-time, had taken a course, received a new benefit or had done a volunteer placement two to three years after it occurred. As a result of this the findings that are presented in this section and the following two chapters are taken from all four interviews.

**Table 5.9 Lone mothers' work histories prior to round one of interviewing**

<i>Type of employment</i>	<i>Canadian born non-Aboriginal</i>		<i>Canadian born Aboriginal</i>		<i>Immigrant</i>	
Childcare provider	2	17%	0	0%	1	7%
Community and social worker	0	0%	1	25%	0	0%
Factory	1	8%	0	0%	2	14%
Health care	0	0%	0	0%	1	7%
Office administration	0	0%	0	0%	1	7%
Personal Services	1	8%	0	0%	2	14%
Professional	0	0%	0	0%	2	14%
Sales & Services	6	50%	3	75%	3	21%
None	2	17%	0	0%	2	14%
<i>Total</i>	12	100%	4	100%	14	100%

The first section of this chapter traced the lone mothers' paths onto social assistance. The following section presents changes that occurred in the lone mothers' lives over the four interviews. Changes in number of children, access to benefits and employment were tracked

and are reported below. In addition, the lone mothers' participation in Ontario Works 'job ready' programming is presented. Chapter six discusses the particulars of each of these programs and the lone mothers' experiences with them in detail. Chapter seven interrogates the different outcomes and the effects of the different changes to the lone mothers' lives presented below.

## **5.2 Tracking changes: Lone mothers' five year trajectories**

An important change that took place over the course of the study for a large number of the lone mothers was their access to childcare and housing subsidies. In round one of interviewing ten lone mothers were living in subsidized housing, sixteen had their children in subsidized childcare. Three of these lone mothers had both subsidized housing and subsidized childcare. As presented in Table 5.10, the most significant change that occurred was that over 50% of those who were without childcare or housing in round one had been granted one or the other of the subsidies by round two. In round four two of the four lone mothers who remained without housing throughout the duration of the study had been on waiting lists for more than seven years each. The remaining two lone mothers had never applied for housing as they both had lived in their market-rent apartments for more than fifteen years thus they reported that their rent had not increased at the same rate as inflation. Additionally by round four eight of the lone mothers had access to both subsidized housing and subsidized childcare while nine had just housing and five had just childcare. Important to note is that three of the five lone mothers without subsidized childcare in round four had children that were over the age of 12 and could legally stay home without adult supervision.

The other two lone mothers without subsidized childcare had newborn babies thus were no longer granted subsidy for their other children as they were home caring for their babies rather than participating in Ontario Works programs or working for pay.

**Table 5.10 Lone mothers' use of subsidies**

<i>Benefit</i>	<i>Round One</i>		<i>Round Two</i>		<i>Round Three</i>		<i>Round Four</i>	
Housing	10	30%	14	47%	17	57%	17	57%
Childcare	16	53%	18	60%	17	57%	13	43%
both housing & childcare	3	10%	7	23%	8	27%	8	27%
# without either	8	27%	3	10%	4	13%	4	13%

In total five lone mothers had another child during the course of the study and in each case the child was born between the third and fourth round of interviewing. Three of the lone mothers were Canadian born with one identifying as Aboriginal while the other two were immigrants. The two immigrant lone mothers each went from having two children to having three while the Canadian born non-Aboriginal mother went from having one to having two children by round four. Patricia, the Canadian born Aboriginal lone mother, went from having four children to having five.

The interview data allowed us to identify the major activities of the women in the sample and their main benefits and income sources over the five year period. Table 5.11 illustrates that a large portion of lone mothers were taking part in skills and training and volunteer programs offered through Ontario Works. A small number were enrolled in post-secondary school rather than in programs offered through Ontario Works.

**Table 5.11 Lone mothers "job ready" activities**

<i>Activities</i>	<i>Round 1</i>		<i>Round 2</i>		<i>Round 3</i>		<i>Round 4</i>	
Volunteering	18	60%	20	67%	1	37%	5	17%
Skills/Training Program	24	80%	16	53%	6	20%	1	3%
Post-secondary school	0	0%	1	3%	1	3%	2	7%

Perhaps not surprisingly, Table 5.11 also shows us that the longer a lone mother stayed on social assistance the less likely she was to continue participating in the programs designed to move recipients to paid work. An exploration of these particular programs and the lone mothers experiences with them are presented in the following chapter.

There were not stark differences between the lone mother groups' attachment to the labour market. As shown in Table 5.12 there were between four and six of each Canadian born and immigrant lone mothers working for pay at any given point in the study. However, only one of the Canadian born working lone mothers identified as Aboriginal. All 30 of the lone mothers who participated in this study were receiving social assistance at the time of the first interview. Table 12 illustrates that of those 30 lone mothers eight were attached to the labour market while receiving social assistance in the first round.

**Table 5.12 Lone mothers' attachment to the labour market**

<i>Identification</i>	<i>Round One</i>		<i>Round Two</i>		<i>Round Three</i>		<i>Round Four</i>	
Non-Aboriginal Canadian born (12)	4	13%	6	20%	3	10%	5	17%
Aboriginal Canadian born (4)	0	0%	1	3%	0	0%	1	3%
Immigrant (14)	4	13%	4	13%	7	23%	5	17%
<i>Total</i>	8	27%	11	36%	10	33%	11	37%



The interview data revealed that lone mothers' employment was unstable between rounds of interviewing. In total 18 lone mothers had worked for pay at some point during the five years of interviewing. Table 5.13 shows us that of those 18 lone mothers only one lone mother, Hana, was employed at each of the four interviews. It also shows us that Hana held two part-time positions in multiple rounds of interviewing. Table 5.13 also highlights that 8 lone mothers were working full-time at some point during the interview process.

The interview data also revealed that there were three types of work found by the eighteen participants. Two lone mothers' worked as community workers, two had worked as office administrators and fourteen worked in sales and services. The lone mothers employed in sales and services were those most likely to switch jobs between rounds of interviewing. Five of those lone mothers were waitresses and all but one switched the establishment they were working at in each employed round. Seven were employed as cashiers and only one of those lone mothers, Latoya, kept their job for more than one round of interviewing. Two other lone mothers worked in sales and only one was employed in the fourth round.

Employment and participation in programs offered through Ontario Works did not seem to result in an exit from social assistance for many of the women who participated in this study. An exit from social assistance was counted as any lone mother who was not receiving any Ontario Works benefits at the time of a particular interview. Ten of the lone mothers who were employed during the study did not exit from social assistance. Of the 30 lone mothers who were receiving social assistance at the first interview, almost 17% (5 of 30) had exited social assistance by the time of the second interview—within one year. Forty

percent (12 out of 30) were no longer in receipt of social assistance in round three—within two and a half years. Within the five years of the study more than 50% of the participants had left social assistance (Table 5.14).

**Table 5.13 Individual lone mothers’ employment trajectories**

<i>Participant</i>	<i>Round One</i>	<i>Round Two</i>	<i>Round Three</i>	<i>Round Four</i>
<b><i>Canadian born non-Aboriginal</i></b>				
Carol	Part-time	Full-time	Unemployed	Full-time
Gail	Unemployed	Unemployed	Full-time	Full-time
Jennifer	Unemployed	Unemployed	Unemployed	Full-time
Jessica	Part-time	Part-time	Unemployed	Full-time
Latoya	Unemployed	Part-time	Unemployed	Unemployed
Madison	Unemployed	Full-time	Full-time	Unemployed
Natalie	Unemployed	Full-time	Full-time	Full-time
Sam	Part-time	Part-time	Unemployed	Unemployed
Sophie	Part-time	Unemployed	Unemployed	Unemployed
<b><i>Canadian born Aboriginal</i></b>				
Jordan	Unemployed	Unemployed	Unemployed	Part-time
Patricia	Unemployed	Part-time	Unemployed	Unemployed
<b><i>Immigrant</i></b>				
Alice	Unemployed	Unemployed	Part-time	Full-time
Ann	Unemployed	Part-time	Unemployed	Part-time
Andrea	Part-time	Unemployed	Full-time	Unemployed
Fiona	Unemployed	Part-time	Part-time	Unemployed
Hana	Part-time	2 Part-time	Part-time	2 Part-time
Helen	Unemployed	Part-time	Full-time	Full-time
Jane	Part-time	Unemployed	Unemployed	Unemployed
Kayla	Unemployed	Unemployed	Full-time	unemployed
Michelle	Part-time	Unemployed	Part-time	2 Part-time

The women who exited social assistance varied by age, time receiving social assistance, number of children and place of birth. Table 5.14 presents the time the lone mothers had spent receiving social assistance by the time of the first interview, which varied

from less than six months to 20 years, in relation to the number of lone mothers who were not in receipt of social assistance by round four of interviewing. As we would expect, those who left social assistance by 2010 tended to be those who had the fewest years in receiving assistance (Table 5.14). However, one of the lone mothers no longer in receipt of social assistance in round four had spent the most time on assistance of any participant.

All of the lone mothers under the age of 20 at the time of their first interview had exited social assistance by the fourth round; two had exited in round two and stayed off for the following four year study period. One 20 to 25 year old lone mother had exited in round two however was back in receipt by round three and continued to receive Ontario Works in round four of interviewing. All of the other lone mothers sustained their exits for the duration of the research (Table 5.15).

**Table 5.14 Lone mothers’ exits from assistance in relation to time spent on assistance**

<i>Time spent on assistance</i>	<i>Lone Mothers on Assistance Round 1</i>		<i>Lone Mothers off Assistance Round 2</i>		<i>Lone Mothers off Assistance Round 3</i>		<i>Lone Mothers off Assistance Round 4</i>	
> one year	5	17%	3	10%	4	13%	4	13%
1 year to 23 months	1	3%	0	0%	0	0%	0	0%
2 years to 4 years	8	27%	1	3%	2	7%	3	10%
5 years to 9 years	10	33%	1	3%	6	20%	7	23%
10 years to 15years	5	17%	0	0%	0	0%	1	3%
< 15 years	1	3%	0	0%	0	0%	1	3%
<i>Total</i>	30	100%	5	17%	12	40%	16	53%

As we can see in Table 5.16 the majority of lone mothers who exited social assistance in each round had three or fewer children. Two of the lone mothers who exited social assistance gave birth to another child by round four however remained without receipt of

social assistance for round four of interviewing. Only one out of the six lone mothers who had four or more children exited by round four.

**Table 5.15 Lone mothers' exits from assistance in relation to age**

<i>Lone mother's age at first interview</i>	<i>Lone Mothers on Assistance Round 1</i>		<i>Lone Mothers off Assistance Round 2</i>		<i>Lone Mothers off Assistance Round 3</i>		<i>Lone Mothers off Assistance Round 4</i>	
> 20years	3	10%	2	7%	2	7%	3	10%
20 years to 25 years	4	13%	1	3%	2	7%	2	7%
26 years to 30 years	3	10%	0	0%	2	7%	2	7%
31 years to 35 years	6	20%	1	3%	2	7%	1	3%
36 years to 40 years	4	13%	1	3%	1	13%	3	10%
41 years to 45 years	8	27%	0	0%	1	3%	3	10%
>45 years	2	6%	0	0%	0	0%	2	7%
<i>Total</i>	30	100%	5	17%	10	33%	16	53%

**Table 5.16 Lone mothers' exits from assistance in relation to number of children**

<i># children</i>	<i>Lone Mothers on Assistance Round 1</i>		<i>Lone Mothers off Assistance Round 2</i>		<i>Lone Mothers off Assistance Round 3</i>		<i>Lone Mothers off Assistance Round 4</i>	
1	10	33%	4	13%	5	17%	5	17%
2	10	33%	1	3%	2	7%	5	17%
3	4	13%	0	0%	3	10%	5	17%
4	4	13%	0	0%	0	0%	1	3%
5	1	3%	0	0%	0	0%	0	0%
6	1	3%	0	0%	0	0%	0	0%
<i>Total</i>	30	100%	5	17%	10	33%	16	54%

Interview data revealed that eight of the sixteen lone mothers who had exited social assistance were not attached to the labour market in round four. Chapter Seven investigates the different means of exiting social assistance.

Exploring the differences between the lone mothers attached to the labour market and unemployed lone mothers in terms of their participation in programs and use of subsidies

revealed that there were very minimal differences between the two groups. Table 5.17 presents the findings from the interview data on the lone mothers' use of childcare and housing subsidies. The interview data show that by round four very few lone mothers (4 out of 30) were without access to either subsidized childcare or subsidized housing. Moreover, there were few differences between the employed and unemployed lone mothers' use of childcare subsidies. Sixty percent (12 out of 20) of the unemployed lone mothers lived in subsidized housing and 45% (9 out of 20) have their child or children in subsidized childcare. Fifty percent (5 out of 10) of the lone mothers who were employed in round four of interviewing lived in subsidized housing and 40% (4 out of 10) use subsidized childcare. Only one employed lone mothers was without access to either subsidized childcare or subsidized housing whereas three unemployed lone mothers have neither subsidy.

**Table 5.17 Subsidy use amongst employed and unemployed lone mothers**

<i>Benefit</i>	<i>Unemployed lone mothers Round Four(20)</i>		<i>Employed lone mothers Round Four(10)</i>	
Housing	12	60%	5	50%
Childcare	9	45%	4	40%
Both housing & childcare	6	30%	2	20%
# without either	3	15%	1	10%
Total	20	100%	10	100%

All of the lone mother participants stated that they were required to participate in a myriad of programs offered through Ontario Works. Their attendance in these programs was in most cases facilitated by their access to subsidized childcare. Despite the fact that four women were without childcare all 30 of the lone mothers indicated that they had participated

in one or more Ontario Works programs and had completed at least one six month volunteer placement. As we can see from Table 5.18 a large portion of lone mothers participated in more than one program and had done at least two volunteer placements while receiving social assistance. Chapter six investigates the lone mothers' experiences with the skills and training programs and the volunteer component of Ontario Works but here it is important to note that all 30 of the lone mothers had participated in these components.

**Table 5.18 Lone Mothers' participation in Ontario Works programs and their social assistance status by round four**

	<i>Off Assistance</i>		<i>On Assistance</i>	
<i># Skills and Training programs</i>				
1	7	23%	4	13%
2	5	17%	5	17%
3	3	10%	4	13%
4	0	0%	1	3%
5+	1	3%	0	0%
<i># Volunteer Placement</i>				
1	5	17%	1	3%
2	7	23%	10	30%
3	2	7%	2	7%
4	2	7%	1	3%
Total	16	53%	14	7%

For the 30 lone mothers whose interviews were analyzed for this study there was not a single profile of who was most likely to exit social assistance or who was most likely to attach to the labour market. By design the lone mothers who participated in this study were a diverse group of women whose pathways onto assistance, length of social assistance receipt, age, number of children and educational attainment varied considerably. Very few generalizations can be made about this particular group of lone mothers. Lone mothers under

the age of twenty spent little time in receipt of social assistance. Lone mothers with three or fewer children were more likely to exit social assistance than those with four or more children.

Although the majority of the lone mothers received subsidized childcare and/or subsidized housing and all had taken skills and training courses and volunteered under Ontario Works very few attached to the labour market and even fewer were able to exit social assistance as a result of labour market attachment. Chapter six builds on these findings through an examination of the different components of Ontario Works that were designed to get social assistance recipients “job ready”. Despite participating in these programs the majority of lone mothers had not attached to the labour market thus a deeper analysis of these programs was required and is presented in the following chapter.

## **Chapter 6**

### **Ontario Works: Programming “independence” or setting recipients up to fail?**

I always start my discussion with, “Mrs. Jones and Mrs. Smith, how do you see yourself becoming independent from social assistance?” (Julie, SSCW).

This chapter serves to answer two of the overarching research questions of this dissertation: What was the role of Ontario Works in aiding lone mothers’ attachment to the labour market and how did the lone mothers experience the policies and programs designed to help social assistance recipients exit social assistance? In this chapter I examine the policies and programs that Ontario Works has put into place in an effort to move recipients to paid work, as well as the structural impediments participants encountered when attempting to fulfill the requirements of the programs.

Ontario Works, the province’s general welfare program, is administered by municipalities based on guidelines established by the province under the Ontario Works Act, 1997 and its regulations. The Act sets eligibility criteria, including a requirement that recipients agree to engage in a range of activities in order to qualify for their monthly benefits:

- s.7(4) A recipient and any prescribed dependents may be required as a condition of eligibility for basic financial assistance to,
  - (a) satisfy community participation requirements;
  - (b) participate in employment measures;
  - (c) accept and undertake basic education and job specific skills training; and
  - (d) accept and maintain employment. (1997, c. 25, Sched. A, s. 7.)



The interview and focus group data reveal that Ontario Works is a complicated web of rules and procedures. Stark differences were found between the programs offered and guidance given to the lone mother participants by the individual social assistance offices located in the same municipality. Each social assistance office had access to the same programs, however caseworker discretion in implementing the policies surrounding the programs made it difficult to assess the particular programs separate from the roles of the front line workers responsible for implementing them.

Every lone mother who participated in this study was required by their caseworker to participate in multiple programs offered through Ontario Works. In this chapter I explore the lone mothers and caseworkers experiences with these programs. Revealing these experiences provides us with insight into the role of the programs in the five year trajectories of the lone mothers which are presented in the next chapter.

This section begins with a discussion of the Participation Agreement, the first step recipients are required to take before being issued social assistance. Next, I explain the different programs available through Ontario Works as well as the lone mother participants' experiences with each program. The chapter concludes by assessing the different components of Ontario Works.

### **6.1 The Participation Agreement in practice**

The Participation Agreement is jointly filled out by an applicant for Ontario Works and a caseworker as a precondition for eligibility for benefits. As indicated by the opening

quote of this chapter, from the very first meeting with a caseworker, the emphasis on achieving financial independence via the labour market is made clear to the recipients. Depending on the applicants' circumstances, the Participation Agreement determines which of three programs they will be required to participate in. Employment Support is intended to assist recipients become "job ready" and may include training sessions on job search techniques, workshops on resume writing skills, and some basic education and training (S.O., 1997: ch. 25). The Community Participation program requires the client to volunteer to perform community service in public or not-for-profit organizations and is intended to provide recipients with skills and practical work experience (S.O., 1997: ch. 25). Under Employment Placement, a recipient who has been identified by her caseworkers as ready for employment is referred to an employment agency or contractor to help her find paid work (S.O., 1997: ch. 25). Participation Agreements are rewritten yearly.

The caseworkers and lone mothers revealed that even when the rules and regulations were written clearly in the legislation, caseworkers used their discretion to determine which portions of the program the clients would take part in and which parts they would be exempt from. In most instances the recipients were "encouraged" to participate in one or more of the work related components, even when their personal circumstances clearly exempted them from participation.

For example, while the caseworkers acknowledge that the policy<sup>9</sup> clearly stipulates that any person with a child under the age of four is automatically exempt from participating in work-related activities, there was evidence that a great deal of discretion was used by caseworkers in deciding whether or not a lone parent was indeed exempt. Wilma, a Toronto Social Service caseworker, described the rules associated with Ontario Works Participation Agreement:

If the client has a child that is under four, it's an automatic deferral [and] they don't have to participate. For instance they don't have to participate because [they don't have childcare]. When the child is in full-time school, in grade 1, the participation is done jointly with the client on what they need, like a training program, education, or sort of job search program and that's done jointly with the client (Wilma, SSCW<sup>10</sup>).

Many of the caseworkers ignored the policy stipulations and required their recipients to take part in programs despite their caregiving responsibilities. They made two main arguments to justify this. First, that it was in the best interest of the lone mothers to spend

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<sup>9</sup> Section 27. (1) Subject to subsection (2), every participant is required to participate in one or more employment assistance activities in accordance with sections 28 and 29. O. Reg. 134/98, s. 27 (1).  
(2) The administrator shall temporarily defer the requirement under subsection (1) with respect to a participant who meets at least one of the following criteria:  
1. The participant is a sole support parent with at least one dependent child for whom publicly funded education is not available.  
2. The participant is a sole support parent with at least one child for whom,  
i. temporary care assistance is being received, and  
ii. publicly funded education is not available. (S.O., 1997: ch. 27)

<sup>10</sup> Social Services Caseworker

time in the workforce rather than focusing solely on caring for their children. Second, they claimed that some sole support parents were not trying hard enough to become independent and needed to be “pushed”.

Sara, a caseworker, echoed the sentiments of many of the caseworkers when she explained that she uses her discretion when deciding whether to defer a client,

I don't, it's not an [automatic deferral] for me. When I am in conversation with them and they're in front of me...I explain to them if they don't get back into something whether that be education or volunteering, getting some sort of experience...if they wait another four years, depending on how many kids they have, maybe eight years, their chances of getting back into the workforce or anything of that nature are going to be like nil. So I'm constantly talking to them about well, I guess you might not be able to find full-time work, but maybe can you do this A, B or C, because the longer you wait the harder it's going to be for you in the years to come if you don't want to be doing this then you have to substitute doing that other thing. I am encouraging them to get the day care, find someone to look after their children and do the part-time or the volunteer or something (Sara, SSCW).

The caseworkers in the focus group adopted a variety of approaches to the Participation Agreement. The majority, however, asserted that they tried to get their clients to “do something” even if they had young children. When probed about the difficulties lone mothers potentially encounter when attempting to participate in the mandatory programs, such as childcare and transportation, some of the caseworkers dismissed these as individual deficiencies rather than as structural barriers,

You know we're empathetic, we're empathetic, we're empathetic. But sometimes I think “I'm a single mom, I'm working full-time, it takes me an hour and a half back and

forth, I'm in school part-time, and I volunteer. What gives?  
Why aren't you guys able to do it?" (Tracy, SSCW).

Caseworker Michelle asserted that it is hard on caseworkers to go work every day and deal with people who are not trying to find work,

So every day [caseworkers are] getting up and working very hard and they're not [making much money themselves]. And they see this person at home who is doing absolutely nothing and yet we are giving them this free money (Michelle, SSCW).

Michelle's comment reflected an opinion generally shared by caseworkers that caregiving is not legitimate work. The lone mother recipient was seen as "doing absolutely nothing" and as a result must be coerced into participating into programs so that she is not receiving "free money". Julie, who seemed to be the most lenient of all of the caseworkers in the focus group, attempted to explicate the different perspectives of the other caseworkers. She explained that despite changes to include all of the programs to help a client become "job ready" many caseworkers continued to have the mentality that "any job is a good job" and continue to push work for pay without considering the "multiple barriers the lone parent population experience[s]" (Julie, SSCW).

Many of the lone mothers observed that their caseworkers not only pushed the "any job is a good job" mantra, but also told them that any job is better than staying at home with their children. Moreover, many of the lone mothers reported that their caseworkers had continually pushed for them to find paid employment as part of their Participation Agreement, despite the recipients having young children or being involved in volunteer work and/or upgrading skills.

Madison, a lone mother of one child under the age of five, articulated many of the lone parents' frustration at not having parenting recognized as an important or meaningful job,

But again, you have to be thrown into a workforce because you're not recognized as a mom; you're not paid as a mom. You get paid as a mom, when you have that partner with you, when you have that husband. So, if you decide to stay home, then your husband can bring in the bacon. But, if you're just a mom, and there's no daddy to bring home anything, then who is bringing home something? (Madison, I1<sup>11</sup>).

Interestingly, two of the caseworkers and one of the Employment Resource Centre workers agreed with Madison, arguing that single parenting is rarely recognized as a job by social services. Babette best expressed this sentiment,

If people think parenting is the toughest job. I'm here to say that single parenting is the toughest job. Because you have to be everything to your children (Babette, ERCW<sup>12</sup>).

The expectations of caseworkers proved to be moving targets for recipients. In addition to the frustration of not having their position as single parents recognized, many of the lone mothers complained that even when they had followed their previous Participation Agreements, by taking on volunteer work, upgrading skills, finding part-time work, subsequent meetings with caseworkers resulted in them being reprimanded for "not doing

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<sup>11</sup> When writing up the data I indicate which interview the information was provided after each quote by using "I" to represent interview followed by the number of interview; I1, I2, I3 or I4.

<sup>12</sup> Employment resource caseworker

enough” or “not thinking about the future”. Marcia (I2) explained that even though she had a young child, her caseworker “was pretty pushy” and “required her to volunteer”. Sophie and Jennifer explained that they had followed their Participation Agreements; yet, when they went in for their next meeting both were chastised for “not thinking about their future”.

They [social service caseworker] said, ‘We can’t keep subsidizing, you have to get a job’. So I worked as a babysitter, but babysitting doesn’t pay well and I was only working part-time and they were saying that I really need to stop babysitting and get off social assistance and work (Jennifer, I1).

I had to go to Social Services, I had an appointment. I had all my documents. She wanted job search forms. Well, hello, I’ve never worked. How are you going to expect somebody who’s in a job training course and upgrading course to provide you with a résumé or even a job search? It’s not possible. What’s my job action plan? Well, right now I don’t have a job action plan because I’m taking school (Sophie, I1).

Many lone mothers felt that Ontario Works Participation Agreements were designed to “push” recipients to not just find employment but to obtain and maintain work that pays at least the equivalent of social assistance. While the Participation Agreements outline the portions of Ontario Works that a recipient will take part in it appears as though the caseworkers’ role, at least as they appear to understand it, is to get the recipient into paid work as quickly as possible.

A large portion of the time spent in focus groups with the social services caseworkers and the employment resource caseworkers was dedicated to discussing their understanding of the numerous OW programs available. The programs were designed to give recipients the

necessary tools to enter into the work force, thereby reducing case loads and the cost of welfare to the province. While there is much overlap between the programs, in the following sections of this chapter I discuss the Employment Support, Community Participation and Employment Placement components of Ontario Works in turn. The caseworkers' understanding of the expected outcome of each program is juxtaposed with the lone mothers' experiences partaking in the program. While the caseworkers at times were optimistic about specific components their overall evaluation of the programs was negative, resonating with the outcomes that lone mothers experienced.

## **6.2 Employment Support**

Employment Support is the first program that recipients are generally referred to as it is designed to assess the amount and type of supports needed. The Ontario Ministry of Community and Social Services website states that “Ontario Works gives you practical help to prepare for and find a job by working with you to determine what you need to become employed, and helping you develop a plan based on your skills, experience and circumstances” (OMCSS, 2012). Caseworkers assess the basic skills and qualifications of each recipient and then “encourage” the recipient to engage in any programs the caseworker deems necessary or “fruitful”.

Michelle, a caseworker, described the first step in determining where to place a client,

The first program duty is pre-employment and private training for those who have been unemployed for many, many years. [Caseworkers are] going to assess [recipients] in terms of what their skills are, doing those true colors... they have a lot of



assessment tools that are built into their program. And then from there we'll work on a cover letter and resume, interview techniques. [Next we] do an assessment to determine what their career path should be or could be, and we will give the client an idea of how to obtain that. And we refer to that as the first level, but different agencies refer to it differently. Some of those are specifically for women, some of those are specifically for people with addiction, some of them are general and some are related to a particular field, so [it] could be hospitality or computer related (Michelle, SSCW).

She added,

It's not easy to get a job either, we have a list [of programs] that we can offer through Child and Social Services. I like to go through the list so [at] least they can have a basis or a reference point to choose from. For some client[s it] is an easy discussion, other clients are left in awe because it's been too long that [they] haven't been doing anything (Michelle, SSCW).

The programs offered varied from general skills such as learning how to use basic computer programs such as WORD and EXCEL, office skills, English as a Second Language (ESL), General Education Development (GED, also known as high school equivalency) through to specific career training. Clients could also be referred to external not-for-profit agencies that offer workshops on improving self-esteem, dressing for success, managing a budget, and obtaining a pardon for criminal records. The workshops were not directly related to social assistance and appear often to be located by the recipient and then approved by the caseworker.

In exploring the lone mothers' experiences with Employment Support programs, one conclusion became glaringly obvious: these programs, which on paper appear helpful, were

rarely experienced that way in practice. The programs that the recipients most often engaged in were career training programs that the clients believed held promise for securing employment. Personal Support Worker, Foundations in Childcare, Pharmacy Technician and administrative programs were undertaken by many of the lone mothers that were in most cases unaccredited training programs. Some of the women had attended more than two of these programs, which rarely resulted in even temporary work and never led to a job that allowed them to leave social assistance. Similar statements were made by all of the lone mothers who participated in the Employment Support program: “at the end there are no jobs”.

With few exceptions, the lone mothers were encouraged to participate in the Personal Support Worker program, despite an awareness shared by caseworkers that “there is a saturation of PSWs because there are not any full-time jobs...the jobs are weird hours and [PSW workers] need a car” (Carly, ERCW). With the exception of one of the lone mothers who participated in this program, even part-time jobs in the field were not found despite numerous attempts. Carol was hopeful that her PSW placement would turn into a full-time job as she “loved it”; however, an offer was not made once the placement ended.

Helen had been the only lone mother who was successful in obtaining a Personal Support Work (PSW) position after her receiving social assistance for two years and was able to maintain her employment for four years. However, the position was fraught with difficulties including not providing enough income for her to leave social assistance,

I worked as a PSW for four years, and it was a part-time job. I felt physically it was too hard for me. I looked after the seniors, and my back had some injuries...even when I was doing the part-time job, sometimes I was on social assistance because my income was low. I only worked 9:30 to 3:00; between this time my son is at school. If they had clients, it was suitable for me, so I took it (Helen, I1).

Just prior to participating in the study Helen had left her job as a PSW, and had gone back to receiving full social assistance cheques and searching out other programs in hopes that they might help her find employment that was not so physically draining, had better pay, and would take her completely off of assistance.

Helen had also taken a Foundation in Childcare program that resulted in her finding a low-paying childcare job that only lasted a couple of months while someone was on leave. Sophie had also taken the childcare course in hope that she would end up with a decent job in a field that she was “comfortable” working in. After having taken the course and being unsuccessful at locating a job, Sophie went back to her caseworker to ask for a higher level of training, and was denied. Sophie explained her frustration with her caseworker’s lack of understanding of the actual requirements of the job stream Sophie chose and the caseworker approved,

I need to go to do a course. I did do like childcare. “Childcare management program”, they call it. It was years back. And when I apply for this job, I don’t get a job in that field because they tell me I need higher education.... But they told me I need something more up to date. Higher than that. So I call her [caseworker]. I told her I need to go back to school and get some training. So I can able to get a good job so I am able to come off welfare... She told me what about the course [I already took] ... I said, “But

that is out now. That can't do me anything much. I need something more up to date." (Sophie, I1).

In the second round of interviews, Sophie was still experiencing the same difficulties with her caseworker with regard to the childcare program,

She wanted me to go back and do the same thing that I did, the same childcare assistant program. That's the same thing I did before. She wanted me to go back and do the same thing. Just because they want to keep me here and stupid. So, I said "no I did it before and I didn't really benefit because I was doing part-time job getting \$8 an hour. Doing the hardest work you could think about there and just \$8 pay for that" (Sophie, I2).

Alice also attempted to better her financial situation by taking a Pharmacy Technician program funded through Ontario Works. In the second round of interviewing she reported that she was very excited about the possibility that this program might finally help her to leave assistance, as the school website indicated that positions in this field often yield close to \$20 per hour. After obtaining her certificate Alice explained that she had sent out several resumes and had been interviewed, but that each interview resulted in frustration. Alice stated that she had been informed that she needed to get some experience before she could be hired and that the job paid just over \$8.00/hour. Alice explained that she was very disappointed and stated that she had "no future". She went to her caseworker for help and was sent to an Employment Placement program,

I can get a chance to get the job but they said no experience, so... so I went to the employment center in welfare office and I ask somebody in the... in the... the resource center about volunteering about the... is something help me to get experience to get in the... the working in the pharmacy... And one person, he work there and he said, if—in the pharmacy no

volunteering. And... and I ask him, if... if I cannot get experience, how can I get this job? If I don't volunteer, how can I get experience?...They didn't help me...They didn't help me and he give me one of flyer, talking about job, it's something like workshop, looking for job, it's—It's some kind of resume technique for interview and cover letter...but I know already, but I just want... is something like, idea of where can get volunteering to get experience to find—I want to get this job (Alice, I3).

Alice had eventually found a part-time position in a pharmacy located in a grocery store at just above minimum wage but she had complained that they often changed her hours and had given her night and weekend shifts that conflicted with her childcare responsibilities and so she had felt forced to quit.

Dayla had attended an approved training program that differed from those described by the other participants. She had taken a software course designed specifically for people with engineering backgrounds as she was an engineer prior to immigrating to Canada. Although she had finished the program and stated that she enjoyed it, she was unsuccessful in locating any employment. Dayla complained that “it is very hard to find a job, very very hard. Especially for a woman!”

There was not one favourable comment made about the career training programs that were available to the lone mothers. In fact, in each case the lone mothers expressed that if anything these training programs had made them feel worse about themselves and their situations. Sophie articulated the general consensus amongst those who participated in these programs,

This is program is just to keep you occupied. People go on social assistance because they have no choice. If it was my choice, I wouldn't do it. Because if there isn't a program that will benefit you and you are able to get a job, but when you finish the program you have nothing to do (Sophie, I2).

Dayla argued that she would take any program if it would help to find her a job but that she wanted "to see results for a change". She expressed that she did not care if the job was even remotely related to her training in engineering. She just wanted any program that would result in sufficient employment "to support [her] children". By round three of interviewing Dayla remained skeptical that this could happen through social assistance.

While it was the caseworkers role to help the lone mothers find and enroll in these programs several substantiated the lone mothers' claims that the career programming portion of OW is seriously flawed. Sara asserted,

...really our programs aren't really that great. As far as upgrading and getting a good job, a really good job, our courses are basic, basic, like basic entry-level positions, like minimum wage may be \$12 an hour. That's not going to cover a family, so I think that needs improvement (Sara, SSCW).

The programs offered not only prepared these lone mothers for low paying female dominated careers, they often trained them for jobs that simply did not exist. Moreover, the training offered was oriented to jobs that were unlikely to be compatible with the caregiving requirements of these lone mothers. Women were being trained for jobs that required work on nights and weekends and most often in split shifts. Many of the lone mothers were aware that these types of jobs were not feasible and moreover would not allow them to exit social assistance. Many of the participants recognized that getting a post-secondary education

would be the most effective path off of receiving social assistance for them and their families. While some post-secondary programs are covered through the Employment Support component of Ontario Works, the rules and regulations surrounding them are complicated and often up to the discretion of the supervisor in the lone mothers' social services office.

### **6.3 Post-Secondary Schooling? Only after you've received a Master of Ontario Works.**

The importance of a post-secondary education was acknowledged by both lone mothers and the caseworkers. Yet, this was not a viable option for a large portion of the lone mothers in this study due to the current policy stipulations. Changes to social assistance prohibited receiving student loans and social assistance simultaneously. If a social assistance recipient wants to go to college or university, in most instances they must apply for a student loan and, if successful, give up social assistance.

A number of lone mothers expressed a desire to obtain an education but that they thought it to be a hopeless dream as they were either too fearful about having to rely solely on student loans for their education and family living expenses or they already had too much debt to qualify for a student loan. A number of caseworkers also asserted that they believed education was the most advantageous route for the lone mothers to take. Eleanor (ERCW) explained that allowing lone mothers to receive an education was about more than just getting them a job. She insisted that "education can be so empowering and life-changing".

When asked why Ontario Works only provides specific career training courses, the caseworkers explained that, under the Employment Support program, recipients could make

a case to have different college programs covered. Employment Support allows for “Individualized Purchases” of programs, but the findings from the focus groups show considerable discretion as to whether they get approved. Caseworkers acknowledge the recipient must “really know and be able to maneuver through the system” to get their desired program approved. Wilma discussed this option, explaining that the Individualized Purchase is “the most generous training option [available]”. Extensive groundwork must be done by the recipient before she can apply for the Individualized Purchase, requiring knowledge of how to navigate institutional processes. She must research three providers that teach this program and provide her caseworker with an abundance of information about the providers, including how long they have been in business and the success rate of their applicants. The caseworker then presents the Individualized Purchase application to their supervisor. If the supervisor deems the application relevant, it is then passed to the labour market coordinator. Wilma explained that “there is a lot of red tape...the labour market coordinator has to get back to the supervisor, and then there are usually two or three more things [that the applicant will be required to provide]”. According to Wilma, this process takes months and is rarely successful.

Caseworker Michelle also explained the problems associated with the discretionary practices involved with the Individualized Purchases,

I feel bad for the clients because they're coming to you and saying this is what I want to do and they're expecting that you're going to solve all their problems. And I'm like, “well I'll give it a go”. I don't mind fighting for you but I don't want you to get your hopes up because I don't know if it's really



going to work. I don't know what it's all about, well I'll try to be educated, going in front of my supervisor. And I'll say that it looks [good] and I think there is going to be some jobs in it. But really I don't know, I'm not in that field; I don't know what all those terms mean. And it turns out it's a complete waste of my time and I have to go back to my client, yeah sorry about that. So what courses do you maybe want to look at, and we'll start again (Michelle, SSCW).

While in policy, Employment Support allows for Individualized Purchases, there is significant discretion as to whether they get approved and according to the caseworkers who participated in the focus groups, the amounts allowable ranged from a maximum of \$1,000 for a course in one office, to \$5,000 in another office in the same municipality. The burden falls on the recipient to do all of the research and present her case to her worker. This is difficult for some lone mothers as they attempted to fulfill the obligations of their participation agreement, care for their children, and deal with a variety of other barriers that could include a lack of access to computers, lack of experience in how to do internet searches, and no phone or transportation, and issues with their health, housing and family.

Moreover, many lone mothers appeared not to be aware that these Individual Purchase options were available at all, as nine of the participants articulated the desire to enroll in a variety of programs but suggested this to be impossible while on social assistance. And, given the difficulties in getting Individual Purchase agreements approved, it may have been just as well that they were not more fully advertised. It is possible however that they could form a meaningful part of the program if the intention was to enable them as the policy prescribes.

Dion appeared to be motivated and expressed a strong desire to follow in her father's footsteps and become an auto mechanic, a job that had the potential to raise her socioeconomic status. Dion explained that when she approached her caseworker about going to school she had been told that it did not fall under their approved programs. It appeared that she was not told that an Individualized Purchase program was even an option.

Getting a career and working towards that career. For example, auto mechanic or something like that. That's what I really want to do but social services won't pay for it. They don't pay for stuff like that. What I want to do, they don't pay for it, and I don't have the money. I don't have the means to go. That's what I really wanted to do (Dion, I2).

Madison was one of the lone mothers who approached their caseworker to attend university. In each case the lone mothers were told that they must apply for a student loan and leave social assistance if they wanted to go to university. However, the option of college programs which could potentially have been purchased through the Individual Purchase program were not discussed. Many college programs are offered in Madison's desired field yet she was encouraged to take one of the programs listed and preapproved by OW (PSW, Childcare, Office skills).

I even approached [my caseworker], I said, "how about if I go to Ryerson, because Ryerson also has good programs for community and social service work". And she said, "no". So it's like no matter what, they won't help you for schooling. Only the few little courses that that are linked with their programs. You know, they're rinky dinky, non-certified. Like I said, I got like a certificate for finishing intermediate computers and office work, right. But, I wanted like to get a better job (Madison, I1).

Lone mother participants repeatedly expressed frustration at what they believed was “wasting time” with “rinky-dinky courses” rather than obtaining an education and skills that they felt would help them find paid employment.

The point, important point for me, is to be sure I can find work after that. Not just working on a course, take time and waste time. No. I want to make sure if this career or this thing, which I choose, have a future (Dayla, I1).

[These programs are] supposed to be helping people at every level, but they aren't doing that....No job, nothing, you're back where you started (Marcia, I2).

I could have went to school and did something... four years and get a job, did something, not wasting time... 'Cause I have other things to do, like getting my kids. I have so much other things to do I can't just take time for myself just to do that one part (Patricia, I3).

What is perhaps most troubling about the skills and career training programs offered through Employment Support is that the caseworkers themselves acknowledged that they are highly problematic for lone mothers. Julie, a caseworker with twenty years' experience argued that the programs are seriously flawed,

And the whole thinking, the way they designed the program is that if we can get the clients, this was the thinking from the “ups” or “ivory towers”, I call it, was get them into an entry-level position, they can come off assistance and they have some skills, and if they like the childhood assistance, or if they got their AZ license and they want to become an AZ driver. If you want to progress on, you'll work in the job, get the skills and you'll take some of your money and buy the next course. That was the whole thinking, that was the way the thinking was. So that's why we only offer entry-level positions. Which works great for the single people, but it doesn't work as

well for single parents with all their other issues (Julie, SSCW).

Julie went on to explain that because of the heavy caseloads and the demands of supervisors, caseworkers are encouraged to “get them in, get them issued, get them into a program and then get them gone”. As a result she recognized that there really is not anything very useful in terms of job training placements yet they have to place them somewhere.

The lone mothers in this study who were able to take a course or two at their local university expressed that they had gained self-confidence. Some of the lone mothers were able to take courses through an academic bridging program offered at their local university and one had a helpful caseworker who was knowledgeable and willing to work outside the lines to push for her to be allowed to take alternate courses than those listed. These women who in round one were self-isolated and lacked motivation appeared transformed through their post-secondary experience into self-confident women prepared to take the risk of student debt in hopes that the pay-off would outweigh the risks associated with debt. Both Jordan and Chrissy described themselves as “self-isolators” in the first round of interviewing. By round three both women had taken courses at local post-secondary schools and described themselves as “motivated” and “excited” about their futures. And although these women undertook this risk, others could not, in some cases because they could not risk the loss of other OW benefits such as drug coverage. As previously mentioned, in theory the Individualized Purchase component of Employment Support could provide better support to

lone mothers moving from social assistance to paid employment through supporting post-secondary education, however, in practice this option is rarely utilized.

With only two exceptions the lone mothers were unable to secure any type of employment from their participation in training offered through Employment Support. Many of these women felt that rather than help them move forward in their lives, the training had exacerbated their feelings of failure, after it had failed to lead to employment. The lone mothers, and at times the caseworkers viewed the inability to find and maintain employment as an individual problem rather than part of a gendered structural problem.

#### **6.4 Community Participation**

When Employment Support did not appear to be a viable option or was not resulting in the expected outcome of paid employment, caseworkers could choose to require their clients to engage in the Community Participation program. The Ontario Ministry of Community and Social Services stipulates that community participation “includes activities that allow people to contribute to the community while increasing their employability” (OMCSS, 2012). The rationale behind community participation is that people who have been out of the labour force for periods of time need opportunities to build their résumés and that volunteer work would also help build social networks which will help them to locate employment (Bezanson & Carter, 2006).

Some lone mothers spoke very highly of the roles that volunteer work played in their lives suggesting that this work “helped their self-esteem”, “gave [them] respect from the

community”, “taught [them] computer and office skills”, “introduced them to new social networks” and in a few instances resulted in obtaining full-time employment. In round one of interviewing Madison appeared conflicted about her volunteer work. She expressed her frustration with having “to do something” while she had an infant at home, and stated that she had been told to either find another program to take, find a full-time job or start volunteering. Because her job searches were not fruitful Madison began volunteering. Later in the interview process Madison articulated that she was not only volunteering “just to do workfare”, but that she was also “waiting for her resume to look good”. Madison believed the premise behind the policy, that volunteering would help her acquire skills that would lead to employment. Madison did find full-time employment with her volunteer placement between rounds two and three of interviewing.

Ann, Hana and Jennifer, three lone mothers who were employed at various times over the five year time period, also believed that volunteer work had been very useful in learning skills that led them to find paid employment,

Actually, voluntary is good, because what I’m actually doing there, I’m not doing anything there that I did in the course anyway. What I’m doing there is mostly what I did while I volunteered for two years. I did a lot of faxing while I was volunteering, plus a little clerical jobs, filing, making up folders and stuff like that. I used to print flyers (Ann, I2).

I was volunteering with one organization they do, like, training for jobs and then other community services, I think, food banks and stuff. I’ve been volunteering there a long time, like, more than a year. Through that I found my job (Hana, I4).

Yes. So, I volunteered there and one day I got this phone call, and they were like, we'd like to hire you. I was like, what? Just based solely on my volunteer work. All the training was provided and it was very community based. (Jennifer, I2).

Ontario Works requires that recipients only volunteer in the not-for-profit sector, although some exceptions are made, and that they must change placements after six months should the placement not result in finding employment. Eight of the lone mothers expressed frustration at finding volunteer placements they really enjoyed and then being told they needed to find new placements after. Although some caseworkers allowed their clients to stay at the same agency as long as their job title changed, Maggie discussed her annoyance with confusing caseworker expectations and the lack of clear guidelines,

[My volunteer placement] was supposed to be renewed, but because I had it renewed a second time, Social Services were giving me a problem. They took away my transportation [for four months]. Because they stated I should have had a letter from [my volunteer placement] stating why I'm there, what good it is for me, where will it lead me, what kind of a job will I pick up when I'm finished, and if they can guarantee me a job. So all this information they wanted from [my volunteer placement]. Then they told me, even if you do that, we may not renew it because it's the second time you've been renewed (Maggie, I2).

Although Maggie was fulfilling her Participation Agreement by continuing to volunteer at the same agency, she lost the \$100 per month additional benefit that is granted to recipients who volunteer; it was not returned until she had jumped through several hoops, including going above her caseworker's head to have a supervisor approve the volunteer placement.

Community Participation, or as Bezanson and Carter (2006) refer to it, “compulsory volunteerism”, appears to have three positive outcomes however only one, the least likely to occur, is at the center of the policy. First, lone mothers who participate in the volunteer component of Ontario Works are granted transportation costs that helped them financially for a period of time<sup>13</sup>. Second, three of the lone mothers who volunteered reported that volunteering made them feel good about themselves. This could be in part because the popular discourse about social assistance recipients is such that they feel guilty for “living off of taxpayers” and wanted to give back in some way or prove themselves worthy. Third, and most important to the policy makers, volunteer work widens social networks in some cases, teaches new skills, and very occasionally leads to employment.

The Employment Support and Community Participation components are in place to help recipients acquire skills and experience to strengthen their résumés so that they are able to find paid work and exit social assistance. There is much overlap between the experiences of the lone mothers participating in either, or both, of the components. Both programs steer lone mothers into taking courses or positions in highly gendered and poorly remunerated

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<sup>13</sup> Recipients of Ontario Works who participate in any number of approved activities are entitled to an extra \$100.00 per month to assist with their transportation costs. These activities include employment placement, job finding, skills training, pre-employment development programs, volunteering, self-employment development program, and other educational programs such as General Educational Development (GED) or literacy and basic skills programs (OMCSS, 2010).



fields. After a social assistance recipient is seen to have developed their resume, they are referred to the Employment Placement component of Ontario Works.

## **6.5 Employment Placement**

According to the Ontario Ministry of Community and Social Services website, “Employment Placement is an employment assistance activity where the delivery agent or broker works directly with employers to identify employment opportunities and matches participants to jobs. Employment placement activities include the provision of hiring assistance, screening and matching services to employers, job development and employer outreach” (OMCSS, 2012). The OMCSS established offices across Canada called Employment Resource Centres (ERC) to help “job ready” recipients find employment. The next section discusses the roles and responsibilities of the ERC according to the employment resource caseworkers. The gendered assumptions that underlie many of the programs offered by the ERC are highlighted as are the notions surrounding the building of social capital.

There was limited academic literature regarding the role of the ERC in helping social assistance recipients obtain employment, so in order to augment available data, I conducted a focus group with caseworker situated in these centers. The ERC caseworkers talked at length about their role in “supporting the recipient” and highlighted a number of services that they offer: job searches, access to computers, phones, fax machines and photocopiers, résumé and interview skill building as well as organizing workshops and job fairs.

We have workshops, most of our offices have put together these workshops. So that's job fair workshops, career planning

workshops, financial platoon workshops, in your view networking (Marie, ERCW).

We put on job fairs. In our center we'll have agencies for employers come in. We also have things that other offices, we do a big one every year in the North York Central Library where we do it in conjunction with another office. It's usually about a thousand people that turn up to it (Jenna, ERCW).

In our office, part of the resource area is dedicated to agencies and services that potentially service barrier issues. Like addiction, and issues dealing with children, housing and illegal. Also in our office we have in the waiting room bulletin boards that are divided into different categories. One of them is for parents, one of them is for newcomers like youth and so on. And in the area we can give information about employment, being good parents, how to discipline your children. Basic information about education and library resources (Carly, ERCW).

Curiously, it appeared from the interview data that lone mother recipients had been often left to their own devices to find out about the services offered through the ERC. Only one of the social services caseworkers indicated that they usually mentioned the ERC in their first meetings and explain the services offered. She stated that she would walk her clients to the ERC and show them around. Michelle explained that she only took a specific type of recipient to the ERC,

So basically those are highly job ready clients and they don't need any handholding. So basically you take them in and say this is the resource center, you have to check in with them and they will explain the whole details about how frequently you have to check in, and then they're given the transportation for three months (Michelle, SSCW).

This is somewhat perplexing as almost all of the lone mothers indicated that their caseworkers were urging them into the workforce yet the ERC, which has the most

information accessible and resources required to facilitate a job search, construct, print and fax résumés is only explicitly offered to recipients that the caseworker deems job-ready. The focus group with ERC workers revealed that lone mothers are rarely deemed “job ready” by their caseworkers due to their caregiving responsibilities although are required to participate in the other two components of Ontario Works.

The ERC caseworkers discussed several pilot projects that they felt were most successful in helping recipients find employment. For each program offered under the pilot project the caseworkers asserted that a recipient must be “highly employable” and have “no barriers to employment” to participate. These pilot projects had been constructed to build networks and ‘stocks’ of social capital. Janelle describes SCORE, the program she felt was most successful in teaching recipients how to network and find employment,

SCORE stands for “Social Capital Opportunities Regarding Employment”. It was a private project that three offices did... What it is in the two full-day workshop, where we teach people about networking and what it is. The first day we basically talk about the concept of networking and what it is. And the next day we talk about networking and how they can apply that to their job search. We physically give them a job search calendar, cards to use so that they can track their job search—so apply the networking concepts to their actual job search. And then we successfully met with them every two weeks I think at the beginning just to see how they were doing. The first group had about 20 people to start with, they all started to interact very well with each other and go to job fairs together and stuff. Most of them I think were successful in finding employment. The ones I know found employment, the others I haven't heard from since. But we think they're employed (Janelle, ERCW).

Janelle went on to explain that SCORE teaches recipients “how to talk to any one of the people who may help them get their lives together” as it is “those contacts [which] can lead to information or job leads which lead them to employment”. Babette contended that SCORE was so successful at moving recipients to networking to find employment that they developed a supplementary project called SNAP.

Okay because of SCORE, you've got people coming from the same office, and because once we finished SCORE we had a target group of 50 who completed the program and just kept on going with the biweekly meetings. People had so strongly connected because they were coming from the same office, and because the ERC connection too. They can drop by whenever and see what's going on. They shared job leads because they shared e-mail addresses and that kind of thing. Some started branching off into groups. That was one really unique and positive component of score and that's where SNAP came about. We didn't want to stop the program as we did want to leave them. Instead of being like, thanks for participating in SCORE and you know we're done with you. So we brought it forward and made up a sheet and brought it to management. They approved it not for our full conductivity, but for 40 hours of a support mechanism. And because of score being trademarked or whatever, we couldn't use something related to SCORE. So we asked the participants to come up with their own name, and they came up with SNAP. So, support network and participation (Babette, ERCW).

Access to these successful pilot projects was limited. When asked about the demographics of the population who participated in SCORE and SNAP Janelle claimed that “a lot of people were single parents or they were newly immigrated to the country and didn't know social customs”. Babette, however, highlighted the fact that the sole support parents who were able to participate likely already had social networks as they were required to have

sustainable childcare in place prior to signing up for the workshops. Janelle explained that the type of client often changes for the workshops offered as the recipients that are the most job ready are referred first.

When we start a new program or workshop everyone's excited and everyone applies to it. Then after a while it seems to sort of fizzle out. The last couple groups we got were not that enthusiastic because caseworkers know their client and when you bring in a new program and announce it, they'll say I have the perfect client for it. But when you're doing it six months later and they have already sent their clients to it, you're sort of scraping the bottom of the barrel so to speak (Janelle, ERCW).

Janelle's comment suggests that the social assistance recipients with the most barriers in finding employment are viewed as the "problem" rather than the structure of the programs and workshops. Janelle contended that "unfortunately you can't help everybody. Sometimes there are people there's nothing you can do with". Very few of the lone mothers who participated in this study interacted with the ERC on any level and of those who did, none had a positive review. Alice argued that the ERC could not offer help with locating employment, but only with writing and printing her résumé which she already had done. Sam also complained that the ERC was not useful to her,

The problem is with that Employment Resources, you're only allowed to use computer for 30 minutes. Barely [enough time], because you're looking for your research for a job, and after that, you have to go get your résumé, attach your résumé and e-mail to them. By the time you do that, you need an hour, at least (Sam, I2).

None of the other lone mothers discussed going to the ERC and some appeared unaware that the center existed at all. By the very nature of their circumstances as sole

support parents it would seem that most lone parents in poverty would fall under the “barrier” category which would disqualify them from participating in many of the workshops offered at the ERC. Thus, perhaps it is not so surprising that few participants had been to the ERC. However, the data from interviews paints a picture of caseworkers continually pushing paid employment over employment support or community participation. Carly, an Employment Resource Centre caseworker contended that according to her Toronto Social Services caseworker training, caseworkers are taught that all recipients are employable.

To be considered employable [by Ontario Works] you have to have a pulse and heartbeat. Workers are referring people to placement programs when a client says they'll take anything, and off they go and they're not job ready at all. Every agency has poor stats because they're dealing with people who should be in pre-employment dealing with resumes and self-esteem (Carly, ERCW).

Pilot projects such as SCORE and SNAP “prove” to be successful because the majority of participants found employment. The credibility of these programs and of OW itself are enhanced as tax payers are reassured by positive outcomes statistics with little revealing details about who is becoming employed or perhaps even more importantly, where this employment is being found. In addition, recipients with multiple barriers continue to be looked upon negatively as they have not been able to become “independent” despite all of the “help” being offered to them through social services.

The front line workers who took part in this study all recognized that Ontario Works was fraught with problems. As discussed above, caseworkers recognized that many of the job training programs currently available have little merit and that they often recommend

courses to clients “just to have them doing something”. Caseworkers believed that OW needed to expand their programs to offer life skills courses as this was an important first step in becoming “job ready”.

I would also like to see better programs like for skill development, I would love that. Because when they're coming to us and asking for this and, and I'm like no we don't have any. I think that's very defeating for them. Because then they don't know where to go after that. I would love to see better programs for them (Michelle, SSCW).

Caseworkers reported that large case loads make it difficult for them to keep their clients informed of all of the options available. Like just about all other employers, TESS, has over the last 20 years been forced to reduce spending and as a result has significantly changed the role of its frontline welfare workers. The idea of caseworkers as social workers has been significantly eroded, as they are now as much responsible for financial allocation and monitoring as anything else (Cumming & Caragata, 2011). Julie, as part of a pilot project, reported having the lowest number of cases, 68, while Tracy reported the highest caseload at 135 cases. All of the caseworkers discussed the frustrations associated with maintaining heavy case loads, especially when they maintained ‘generalized’ as opposed to ‘specialized’ case loads. Angie echoed the sentiments of many of the caseworkers stating, “We were better off when we were doing specialized caseloads because I think it's better to be a master of the craft”. Caseworkers felt strongly that specialized caseloads allow the workers to become more familiar with the extra benefits and programs that one specific group of individuals is entitled to receive. Additionally, the caseworkers asserted that large

caseloads place unrealistic demands upon their time and are not conducive to serving the client's needs appropriately.

All of the caseworkers confirmed that lone parents have special needs that that would benefit by handling in a specialized caseload. Eleanor recognized that programs such as SCORE and SNAP were only beneficial to highly employable recipients but she theorized that, like the cohesive group that developed under those pilot projects, lone parents would do better in career planning sessions with others in similar circumstances to themselves,

I'm thinking in terms of career planning, we have to maybe start looking at making it very specific to groups. It goes back to SCORE and to SNAP because people who came from scorer and are in snap now have the strong connection with other people in the same office. The problem was that they were highly employable, they were on OW and were looking for employment. So we can do a better job of providing services if we look at bringing single parents into a career planning session. So if you're talking about transferring skills, it's going to be a lot easier for the single parents to identify in a work situation because they're on the same boat, you a lot more in common and that's going to bring about social networking. Because now they might not feel so isolated and he can maybe connect with as few people who are experiencing the same thing. People have maybe found ways of overcoming something and they can share that during that process. Maybe because of the career planning with the sole support parents or mature experienced workers. We can turn it over to a biweekly of some kind where they meet informally and giving them an opportunity or whatever. Maybe we focused on sole support parents who may be have their children in school, day care is technically not an issue, they don't have a marketable skill (Eleanor, ERCW).



Madeline maintained that the ERC was highly useful for social assistance recipients however most of the ERC caseworkers noted that the ratio of recipients who access the facilities compared to the number of people receiving social assistance is quite low.

The Employment Placement function was not favourably reviewed by lone mothers in the study. Under this program, OMCSS works directly with specific employers to match participants to programs and jobs available within an organization. One of the study participants who had trained through OW as a Pharmacy Technician and another who had trained as a Personal Support Worker were connected to a hiring pharmacy through their caseworkers as part of the Employment Placement program. Both were highly critical of this program. Both claimed they felt stigmatized because the employers were aware they were associated with social services. Alice explained that, while interviewing for a technician position, she was directly asked whether she was a social assistance recipient,

...I had the interview last week. So I went for the interview and you know the one question he asked me? The owner, he's the manager and the owner; he asks me, "Are you getting welfare?" (Alice, I3).

Helen, a lone mother, also criticized the program for the same reason. She argued that her employer had been continually rude to her because of her status as a social assistance recipient. Discussing her position as a PSW Helen stated,

First when I got the job...because they work with the government. They have a training program. I joined the program and after that I got a job. They know we're in social assistance; they are not nice to us. (Helen, I1)

Yes, because she knew [that I was on assistance] before I got that job, their company [works] with the social assistance [system], together they have the training program. Train people doing this kind of job. And she knew I was in social assistance before, and then she always [looks at me ] with these eyes (Helen, I2).

The partnering of Ontario Works and workplaces to facilitate job placements could be a proactive and effective step. However, as experienced by the very few lone mothers who were able to secure employment in these workplaces the negative societal views of welfare recipients permeated the workplace and trumped any sense of accomplishment or independence that might have been expected to be associated with getting a job. Any self-confidence the mothers gained from finding employment and providing for their children was diminished by employers who continuously referred to their status as welfare recipients. It is not clear whether these problems arose because of how the program was structured, including implicit or explicit messages given to employers by OW staff, or whether the negative images of those on assistance are simply too powerful to have this status known to an employer.

While barriers to employment are explicitly recognized by front line workers the “problem” is consistently placed on the person with the barriers rather than on the structure of the policy and its related programs that ignores structural barriers. Even when barriers are explicitly addressed as in the SNAP and SCORE initiatives, they often ignore particular and “problematic” recipients, including lone mothers. While lack of social capital is recognized as detrimental to and programs are established to help overcome this “barrier” to employment, participation seems to require existing social networks. Thus the single parents who don’t have

these networks are excluded from opportunities to build them. It is both interesting and important to note that social capital appears to be conceived of in two different ways; it is seen as a product of the individual but also seen to be built through the community. This may seem a small matter in the scheme of a large program, but rather on the basis of these data this type of mixed and confusing message appears too frequently, likely frustrating both clients and workers and impeding strong outcomes.

Caseworkers are given contradictory messages as they are taught that all recipients are employable as long as they “have a pulse and a heartbeat” and then are required to push the lone mothers into programs that by their very design are destined to lead to failure. Even though there is recognition that the lone mother population face particular barriers which make locating employment difficult and recognition that the current programs offered are designed for people without barriers, caseworkers still place blame on the individual lone mothers who are “doing absolutely nothing” and are getting “free money” and in turn question why these lone mothers are “not able to do it”.

## **6.6 Conclusion**

Employment Support, Community Participation and Employment Placement could potentially help recipients build skill sets, stronger résumés and social capital, and in turn find employment. It may be that if all recipients were single and without dependents, able bodied, English speaking, were legally able to work in Canada and were without any criminal records these supports would have been successful. The women who participated in this

study were single but with dependents, many were not able bodied or had children who were not, for many English was not their first language and a smaller group of them either lacked work permits or had past criminal records. Moreover many of the lone mothers were educated and had work histories prior to receipt of social assistance.

The women's caregiving responsibilities were viewed in contradictory ways. The lone mothers were expected by their caseworkers to participate in the Employment Support and Community Participation components of Ontario Works and yet were generally excluded from participating in Employment Support due to their parenting responsibilities. Building social capital is viewed as key to integrating social assistance recipients into the labour market and yet lone mothers are excluded from participating due to their lack of pre-existing social capital.

All of the participants in this research were receiving social assistance at the beginning of this study and thus had been exposed to the various components of Ontario Works throughout the five years of this study. It can be argued that if the programs were successful in integrating social assistance recipients into paid work we would see that many of the lone mother participants would have located paid employment by the end of the study. The following chapter discusses the lone mothers' trajectories over the five years of the study in relation to paid work. As will be illustrated in the next chapter, the lone mothers' experiences with these programs do not often coincide with the programs' expected outcomes.

## **Chapter 7**

### **Lone Mother Trajectories: “Stayers”, “traders”, “blenders”, “betweeners”, and “leavers”**

Chapter five introduced the lone mother participants’ paths onto assistance and Chapter six provided an overview of the role played by Ontario Works in moving social assistant recipients to paid employment. The present chapter explores the trajectories of the thirty participants as they navigated Ontario’s welfare to work regime. This chapter serves to answer key questions of the research: who left social assistance and who stayed<sup>14</sup>? How were these transitions made possible? What supports, if any, did the lone mothers rely on when entering into paid work? What barriers were faced by the lone mothers who were unable to exit?

At the outset of this endeavour the research goal was to uncover the critical elements that led to lone mothers to entering the workforce. I anticipated finding indicators that I could map, such as workable childcare arrangements, obtaining a vehicle, overcoming an addiction and gaining support networks. Once I could pinpoint the important factors I believed that there would be indicators that would support policy recommendations.

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<sup>14</sup> In this study a lone mother no longer receiving any money or drug coverage from Ontario Works is counted as having exited social assistance.

What became apparent over the five years of the study is that the lone mothers' lives rarely followed a linear path from social assistance receipt, through résumé building and finding employment, to building the social networks that might lead to better jobs. Between rounds of interviews, many of the lone mothers moved between paid employment and social assistance and back again. Clearly, then, categorizing the outcomes of the lone mothers exclusively in terms of “successes” or “failures” in meeting the Ontario Works goal was unlikely to yield a detailed understanding of those realities. Another typology was needed.

Previous studies analyzing welfare recipients have used a typology of three to describe the circumstances and characteristics of welfare recipients. Miller (2002), for example used “leavers” to describe people who leave welfare and stay off for one year, “stayers” to describe people who stay on welfare persistently, and “cyclers” to describe people who cycle on and off the welfare system.

Miller's typology proved inadequate to my task. Miller's study was based on quantitative data tracking American welfare recipients over a ten year period. The typology was based on long term leavers—those who had remained without receipt of assistance for a minimum of one year. “Stayers” were defined as those who continuously stayed on social assistance throughout the time period under investigation. “Cyclers” were those who had switched between social assistance and paid employment and back again at any point in the study.

The present study is qualitative and limited to a five year glimpse into the lives of one particular group of social assistant recipients. The lone mothers' life circumstances varied considerably, making their transitions into paid employment difficult to compartmentalize using Miller's three heads alone. In addition, I found that a finer distinction in categories could yield more instructive information on the barriers that my study group faced.

The data from the interviews suggested five types of outcomes among the participants. The typology presented here is based upon the lone mothers receipt or non-receipt of social assistance at the end of the five years. As discussed in chapter five, some of the lone mothers exited in early rounds of interviewing while for others the exits were recent. The typology is presented and then is followed by the salient factors which appeared to either hinder or facilitate a transition off of social assistance.

The "leavers" were the eight mothers who, by the end of the survey period, had exited social assistance due to their attachment to the labour market; these eight represent less than one third of the lone mothers in this study. Five additional lone mothers left the welfare rolls; I have called them "traders" because they traded Ontario Works benefits for a different government benefit. Three others continued to receive minimal social assistance to supplement other sources of income; these lone mothers are referred to as "blenders", as they had not fully left social assistance. "Betweeners" refers to the lone mothers who had been employed at several interviews, but did not have employment at interview four. These two "betweeners" were surviving through savings in round four. It was not clear however, if they were just in a period between different places of employment or between employment and

reapplying for social assistance. Twelve of the lone mothers were “stayers”, as they had not left social assistance for any other types of support throughout the duration of the study.

This chapter provides a glimpse into the lives of the lone mothers who came under each category in the typology. It begins with the “leaver” and “stayer” categories, as they capture what Ontario Works might consider the successes and the failures of its programs. These two categories alone might seem the best place to focus an investigation of barriers to integration of lone mother social assistance recipients into the labour market. However, because of the fluidity in the lives of the women in the study and the fact that the categorization of each woman refers only to her means of support at a particular moment in time (the fourth set of interviews), I follow with data on the “traders”, “blenders” and “betweeners”. While the trajectories of these women are less clear-cut, they offer important insights into the continuing challenges faced by the broader group.

## **7.1 Leavers**

“Leavers” are the group of lone mothers who at the end of the fourth interview were no longer in receipt of Ontario Works and were working full time. Overall, work for pay played a less central role in the lives of the lone mothers than I originally anticipated. In total sixteen lone mothers had exited social assistance at the end of the five year period. Of these, only eight were working full-time and not receiving any Ontario Works benefits at all. However, these results in no way indicate that the lone mothers had reached “independence”



as, with the exception of one woman, each leaver received at least one other state-provided benefit, such as subsidized housing or subsidized childcare.

No single factor seemed to have led to these mothers' leaving welfare for work. Rather, each did so because a number of factors, some peculiar to the particular mother and some independent of her, fell into place at precisely the right time. The intensive mothering ideology and social networks together played a significant role in their ability to exit social assistance via attachment to the labour market.

The welfare of their children was a factor in many of the lone mothers' decisions about exiting social assistance. For many of them, they described leaving their children with strangers so that they could work full-time as paralyzing. Some had chosen to stay home with their children for multiple rounds of interviewing despite living in poverty. Five of the lone mothers who had exited social assistance by round four of interviewing claimed in earlier interviews that they needed to stay at home with their children, who were their top priority. Despite being urged into the paid labour market by caseworkers these lone mothers reported choosing to "be there for [their] children" and only entered into the labour market when they felt that their children were old enough to not be "traumatized by [their] working".

You know being a parent is very difficult, but single parent is more difficult. For myself, I want to live my life with my kids. If I'm going to get a job, but it's not convenient for my kids, I don't take that job. I will wait to watch my kids what are they doing, what is going on in the school because I heard from a lot of people, they do two jobs and they don't have time with the kids. The kids they make friends with bad people, so it's so scary (Alice, I2).

I don't want to work full-time because I want to have my boys and be there for them because this is the time that they really need me (Hana, I2).

Among the women who asserted that they would stay home until their children were an appropriate age, there was great variety in determining what that age would be. It is important to note that 'appropriate age' was not determined by the Ontario Works practice of exempting mothers of children aged four. Once these lone mothers felt that their children reached an age that was appropriate for them to start thinking about their future, they exited assistance for either paid employment or took on a student loan and began attending post-secondary school. For some, once their children were in school full days, they felt that they could focus on paid employment; for others, it was not until their children were in their early teens. Moreover, for at least one of the lone mothers, Jennifer, this was not until her children entered post-secondary schooling.

My son now has gone...He's in grade one. So he does more of a full-time in school (Madison, I3).

I think every day, every time, I think about my kids and myself and my future, and I think and think, and then I said "I had to change my career". Because I don't want to stay home, my kids [are older now]. They don't need me a lot (Alice, I4).

Family was relied upon for childcare in some cases. Jessica and Natalie, the two mothers whose children were still too young to stay at home by themselves, had been able to exit social assistance at least in part due to having family members who had provided care for their children. These lone mothers were able to work outside the confines of childcare

hours as they had family members they trusted who were willing to watch their children. Prior to obtaining subsidized housing, each resided with a parent, which helped reduce costs and gave them access to caregiving support. These lone mothers were not isolated in the same way other lone mothers reported feeling. Over the course of this project, both lone mothers reunited with family members who in turn shouldered some of the caregiving responsibilities. The father of one of the lone mother's children resumed care taking responsibilities which increased with every interview. By round four Natalie and her child's father were sharing custody equally, and most often arranged their schedules around her work schedule. This flexibility allowed Natalie to increase her income by taking shifts outside of normal childcare hours and gave her peace of mind knowing her child was being well cared for by his father and paternal grandmother who co-reside. Jessica, the other young lone mother leaver, reconnected with her mother who took an avid interest in her grandchild's life providing childcare and allowing Jessica flexibility outside of her subsidized hours.

Direct links to supplementary services appears to have played an important role in the trajectory of leavers. The majority of the lone mothers who participated in this study received some combination of state-provided benefits beyond welfare benefit; these included subsidized childcare and subsidized housing. The method by which the benefits were accessed appears to have played a substantial role in Ontario Works. Seven of the lone mother leavers were linked directly to an array of services as a result of their involvement with either helpful shelters or the LEAP program.

The shelter system acted as a link for a group of the lone mother leavers. Of the lone mothers working for pay and completely off assistance Alice, Helen, Hana and Michelle have some shared circumstances. All four women were immigrants to Canada and all had fled their abusive spouses and resided in shelters prior to the receipt of social assistance. The shelter that the leavers went to were able to directly link the lone mothers to a myriad of resources such as subsidized housing, subsidized childcare, legal aid, counseling and other support networks.

The young lone mothers who took part in LEAP, a service plan available through Ontario Works to all young parents between the ages of 16 and 25, and mandatory for 16- and 17-year-olds with one or more dependents, also had many more resources available to them than did lone mothers who received regular Ontario Works. LEAP participants are required to work towards completion of their high school diploma and must participate in a minimum of 35 hours of parenting courses (OMCSS, 2012b). Volunteer or part-time employment is also encouraged. These formal support systems offered lone mothers a direct connection to other sources of support. Natalie and Jessica had the least work experience and little education when they first received social assistance; yet both women were able to find and maintain employment. According to the caseworkers interviewed, LEAP is the most generous plan provided through Ontario Works. Sara and Cory, social assistance caseworkers who have primarily LEAP-based case loads, both commended the program for its focus on schooling and in offering support rather than pushing a work-first approach.

When I was on the LEAP program, I used to say to them “I would rather you be in school right now and receive assistance, for you to further your education and then I'm not ever going to see you again, because then you'll have the skills where it will lead you to place where you'll be self-sufficient”. So if they're putting it in a right way, and doing the right things to move them forward. I would rather see that happen in this whole yo-yo thing that keeps coming back on a regular basis (Sara, SSCW).

LEAP is very flexible. So they can go and take one course, they can go to alternative courses. The parenting course could be like the public nurse coming into their home. It is so flexible. So with LEAP, I have lot of things that I can issue. Clients that get 200 or 300 extra a month, 250 a year for clothing, 200 a year for school supplies, 360 for tutoring. That's where I don't have the issue of client yelling and screaming at me, they're also more vulnerable if they want community startup they will get it as well as the exception (Cory, SSCW).

This generous program provides much more support and allowed Natalie and Jessica education alternatives that others were unable to access: each woman was pushed to finish her high school as a condition for participating in LEAP. LEAP helped both of these lone mothers to secure subsidized housing and childcare. Additionally, as part of LEAP, the young lone mother leavers both participated in paid speaking events at local high schools to educate youth about the realities of teen pregnancies. This gave the lone mothers self-confidence and helped them to learn to be extroverted, which lends itself nicely to acquiring bridging social capital.

Connections played an important role in the trajectory of each lone mother leaver. We often hear the adage “it's not what you know, it's who you know” when discussing how to

find employment. While many were involved in multiple components of Ontario Works employment programs, some of the employed lone mothers attributed their success in finding paid employment to “knowing the right people”. Loose connections were drawn upon during job searches. Friends and acquaintances of the lone mother leavers were the primary link into the labour market for some of the lone mothers.

My friend that worked there before. She used to work there. She told me that – like, some people were talking, and then it just so happens that she finds out that her manager was my manager and that’s how – kind of, it all started. So, I’m – like, okay, get me a job (Jessica, I2).

Well, it’s through a friend. My mother used to say, it’s who you know. So, he’s told them a little bit about me. He’s told them my situation. I don’t know if he’s told them I’m a single parent on social services, but he’s told them I’m going to school in May (Jennifer, I2).

Alice attributed her personal involvement with a not-for-profit organization as her link to become successful in obtaining work. Alice had much difficulty obtaining sustainable employment although she had successfully completed several programs offered through Ontario Works. Although Alice had several certificates, she was continually turned down for jobs due to her lack of experience in the field. After much frustration Alice was introduced to a not-for-profit organization by an acquaintance.

Yeah, and she said, if you don’t have a job, you can come here every Wednesday, because she has a group there every Wednesday, she’s running the group, is women talk about the stress and I think it’s help... And she—every time, every time I had interview and I call her, and I talk to her and she said... and she give me advice after the interview, how you feel?

And... and... what I'm to do is a follow-up after the interview  
(Alice, I3).

Some of the lone mothers reported obtaining employment through connections they made while fulfilling parts of their Participation Agreement. Madison and Hana made acquaintances through their volunteer positions to whom they attributed their ability to find employment. Madison, a lone mother who had exited by round two of interviewing, met a woman through her volunteer position who took her under wing. This woman shared inside information about employment opportunities that were coming up and gave Madison the questions she was going to ask in the interview ahead of time so that Madison could prepare better than other applicants.

So, when she did get [a new job], she goes: Okay. My position is up. She goes: Apply right away. So, it was me and two other people who applied. And another person did work at the food bank. It was another volunteer... And she was in with the interview. It was her and [the supervisor]. So, she -- kind of, gave me a head's up with a few questions that she was going to ask (Madison, I2).

Hana who exited just prior to round four of interviewing also claimed that it was the connections that she made through being permitted to volunteer at one placement for longer than the mandated six months that eventually led her to find full-time employment and exit social assistance,

I was volunteering with one organization; it's the same thing. They do, like, training for jobs and then other community services, I think, food banks and stuff. I've been volunteering there a long time; I can say, like, more than a year. Through [a connection I made there] I found my job (Hana, I4).

Jennifer who also exited in round four once her youngest child had entered post-secondary school, attributed her success in finding full-time employment not to a Microsoft program offered through OW, but to the personal connections she made with the instructors, which provided the linkage she required to find employment. Jennifer explained that one of her instructors forwarded her name and contact information to a company looking for some temporary workers.

It was through the school. [The company I work for] called Micro Skills and said, "We just need someone for 2 weeks. We sent out 10,000 invoices. We just want someone who's reliable that'll show up every day and answer the phone." It started off as a two-week you know, we were sending out all these invoices, we need someone to just follow up about these calls. You'd be calling customers; very easy, very low key and then after two weeks I said, "Okay, see you later." "No, oh no, no we want you to stay 'cause there's more work for you to do." Then it became a month and then 2 months and then 3 months and then in January they put me on the full-time payroll (Jennifer, I4).

There are many similarities between the lone mother leavers and stayers. The majority of both groups were immigrants, had access to subsidized childcare and subsidized housing and participated in multiple programs provided through the Ontario Work's framework. However, the cumulative effects of the barriers faced by the lone mother stayers were not cushioned by any type of social capital. Rather, these lone mothers remained excluded from participating in their communities, sometimes their children's lives and the workforce.



## 7.2 Stayers

At the end of the study, twelve women remained in receipt of social assistance and were not attached to the labour market. While four of the lone mothers were able to secure employment in previous rounds of interviewing only one of the stayers had earned enough to exit social assistance at any point during the study. In each circumstance the lone mothers' life circumstances resulted in an inability to sustain labour market attachment. All of the lone mother stayers experienced a combination of the barriers examined below.

These lone mothers had multiple barriers, in addition to their immigration status that made exiting social assistance more difficult. For two of these lone mothers however, their lack of work permits posed the clearest impediment to attaching to the labour market for multiple rounds of interviewing. In the first round of interviewing Kayla discussed her inability to make plans for the future due to her lack of a work permit,

I have my career, which I want to start and I can't start because of my status. I have my school that I'm interested in but I can't go to because of my status. I can't work because of my status. I'm not supposed to be on welfare because I haven't got any status, but I'm applying for humanitarian grounds. I'm not supposed to be on welfare, but it's like, okay, I have two kids. How else am I going to survive? I'm not supposed to work illegally and I don't have a worker's permit. I'm not supposed to go to school, because I don't have a study permit, and I'm not supposed to be on welfare. So how am I supposed to survive? (Kayla, I1).

In the second round of interviewing, Dion was working on obtaining her high school diploma while she waited for a work permit. In round three Dion had received her work

permit however had not located work, a situation that she found very frustrating which is exacerbated when she still cannot locate work by round four.

It's terrible, 'cause not even a job can get. Nothing and how long I'm waiting for a call from McDonald's after I go there. I keep applying, like, everywhere already, Wal-Mart, everywhere, it's like... I don't know what's going on. I hear other people complain about it too (Dion, I4).

While in the first two rounds of interviewing Dion attributed her inability to find paid work to her lack of status in Canada it became clear by rounds three and four that there were multiple other barriers preventing attachment to the labour market for Dion as well as the other lone mother stayers. The stayers experienced multidimensional disadvantage which severed them from the major social processes and opportunities in society. For a group of the lone mother stayers their poverty was intensified by the sheer number of family members in the household requiring care.

Five of the immigrant lone mothers had four or more children. Dion and Patricia had four children, Ventura and Sophie had five children and Marcia had six. Having large families was a drain on finances, created crowded housing situations and made finding enough subsidized childcare spots near impossible. Large families complicated the lives of the stayers in another important way. All five of the lone mother stayers with four or more children had a high level of involvement with the Children's Aid Society (CAS) and had changes in the number of children residing with them throughout the study. Ventura had five children however only two resided with her at the time of the first interview. She reported difficult relationships with most of her children and had been accused of abandonment.

Ventura had given custody of one of her children to her aunt and another got into trouble with the law and deported back to the Caribbean. Through all rounds of interviewing Marcia appeared to be at a standstill as she attempted to get through the day-to-day grind of living in poverty with so many mouths to feed. Marcia maintained that her children often ran wild and refused to go to school. CAS was heavily involved in her life. Patricia had four children at the outset of the study; three were in her aunt's custody as she struggled with addiction when she was younger. Although Patricia stated that she was fighting for custody of her children, two remained in her aunt's care throughout, while one chose to move back in with her by round three. Sophie gave birth to five children, one of whom she gave up for adoption, one who lived with his father and three who remained in her custody. Children's Aid Society monitored the children's well-being on a regular basis for all of these lone mothers.

Children with behavioural issues were also a barrier to employment. One of the children who remained in Sophie's custody had been sexually molested at the age of three and exhibited several emotional and behavioural problems as a result. Other lone mother stayers explained that their children had high needs, which made participating in the labour market difficult. Jane was working a part-time job in round one of interviewing. However she stated that she was forced to quit working by round two to deal with the behavioural issues of her autistic son. She reported her son's behavioural issues escalated each round. Andrea, a young lone mother, also reported that her child's behavioural issues made finding and holding employment very difficult. Although Andrea had reported working in multiple rounds of interviewing, by round four she had given up paid employment and was instead

upgrading her schooling in an Ontario Works provided program as this allowed her to be available to her son who had lost his childcare spot and was no longer able to take the bus to school due to his behavioural issues.

The birth of other children posed additional barriers to employment. Three stayers, two of whom worked for pay in the early rounds of interviewing, reported being unemployed in round four because they had had new babies. Ann had been working part-time in round one; in round two she worked full-time and received assistance. In round three Ann revealed that she had lost her job between rounds two and three and had also given birth to another child. The child's father was the same man who had fathered her second child; he did not reside in Canada. By round four Ann disclosed that she was "struggling more than ever to make ends meet on assistance". Sam, a young lone mother, was doing well between rounds one and two. She had upgraded her schooling and was working at a job she enjoyed when she found out she was pregnant again. In round three Sam had lost her job and was receiving EI. In round four Sam was struggling to get through each day as the lone mother of two young children. Similarly, Patricia revealed in round four that she had given birth to another baby but was not living with the father. Although Patricia had not found work, she vehemently argued that she wanted to change her life and exit assistance,

What do I need to make it better? I need a job. That's one thing, I need a job. I need to get off welfare, because I don't want to raise my children on welfare. I really don't – and it's hard to find a job in this economy nowadays, right? (Patricia, I4).

Some of the stayers' lives were negatively affected by relationships with men formed over the duration of the study. Sam and Fiona appeared to be doing well in round two of interviewing as they both had secured work they enjoyed. However by round three, both women frankly discussed the negative impact that new relationships were having on their lives. Fiona allowed her boyfriend to move in with her between rounds two and three, and in round three divulged that he was a drug addict and had put her in arrears in both her rent and with her childcare provider. Fiona appeared to spiral downwards after this relationship, losing her job and becoming addicted to pain killers by round four. Sam had also entered into a relationship with a man whom she claimed to have not known was selling drugs. In addition to her job ending and switching from working to receiving unemployment insurance benefits, Sam discovered she was pregnant. When she told her boyfriend of her pregnancy, he informed her that he lived with another woman and his children. Both of these women also reported being abused by the fathers of their first children.

Abuse, combined with a lack of support networks made it difficult for three of the lone mothers to live their lives free of fear. Dayla, Dion and Jane had immigrated to Canada with their husbands and had children. All three women eventually fled abusive husbands and resided in shelters. Dayla's relationship with her ex-husband resulted in high levels of fear and anxiety that she struggled to cope with during the first three rounds of interviewing. Between round two and three of interviewing, Dayla's ex-husband was arrested as he attempted to abduct their children from school and was incarcerated. In round three Dayla had moved into a subsidized housing unit; however, rather than exhibiting joy at finally

having a place of her own Dayla explained that she lived in constant fear of retribution from her ex. In round four Dayla's husband was deported and she was awarded full custody of their children. While she had been unable to secure work throughout the duration of the research project, in the final round she was excited that for the "first time [she] feels safe and like there might be a future".

Subsidized housing were a form of support for many of the lone mothers in this study. However, the location and condition of the particular housing unit proved to be of importance when investigating exits from social assistance. Most of the lone mother stayers resided in subsidized housing; some were linked to housing through shelters, much like the lone mother leavers. However, the stayers indicated that the quality of their housing acted as one of the biggest barriers to them pursuing financial independence. All except two of the stayers resided in "crime infested neighbourhoods" in homes which were "infested with cockroaches and bed bugs". These women reported "living in fear [of their] neighbourhoods" and "staying indoors as soon as it is dark".

Overcrowded housing was also a problem for some lone mothers. The cost of housing was often so prohibitive that until subsidized housing was granted, lone mothers were forced to rent housing insufficient to their needs. Dion rented a two bedroom apartment with her four children. Even after obtaining subsidized housing, they only secured a three bedroom unit for six of them to share. Likewise, Marcia had a four bedroom unit for her family of seven. It is important to note that in addition to the overcrowding Marcia and Dion report the worst housing conditions of any participants: overcrowding, bedbug and cockroach

infestations, high crime areas, no connections with neighbours, fear for their children's safety were all concerns voiced by these lone mothers.

In addition the lone mother stayers reported instability in their housing. As children moved away from their homes, the lone mothers' eligibility for subsidized housing changed and they were downsized into smaller housing units. This resulted in multiple moves for some of the lone mother stayers, making it difficult to maintain friendships with their neighbours. Patricia and Ventura had moved between each round of interviewing, and Sophie had moved twice. Patricia explained that frequent moves resulted in her "never knowing who [her] neighbours are".

The ability to make social networks is even more difficult for the two lone mother stayers who did not have subsidized housing. Sophie lived in market-priced housing for multiple rounds of interviewing; but was often unable to keep up with the rent and was evicted. In the final round of interviewing she explained that she "was sick of having no money so [she decided] not to pay rent this month". As this was not the first time Sophie did not pay her rent, it seemed that another eviction would take place in the near future. Pauline was living in an expensive one bedroom apartment with her daughter as she "wanted her to have nice things and be in a nice area" when she was arrested for narcotics possession. Pauline and her daughter were then evicted and lost all of their belongings. Pauline's daughter moved in with her father and Pauline became homeless. Pauline remained homeless for the final two rounds of interviewing.

Addiction issues also plagued some of the stayers' lives. Patricia and Pauline were two Aboriginal lone mothers who remained in receipt of social assistance by round four. Both women discussed families with long histories of drug and alcohol addiction. In round one both appeared to have successfully distanced themselves from that lifestyle. By round three, however, Pauline's life changed drastically when she was arrested in a drug raid and incarcerated for a period. Pauline revealed that she had started to going to counselling for the abuse she experienced in the residential schools and started using drugs again to cope. By round four Pauline was still using drugs and remained homeless. Patricia did not report using drugs but dealt constantly with addicted family members.

Sophie had likewise struggled to overcome a tumultuous past that included addiction. When Sophie found out she was pregnant for the first time, she was a 20-year-old, homeless drug addict. Sophie struggled to get her life on track for the duration of the study. In round one Sophie explained that her immediate goals were to get her high school equivalency certificate, her driving license and a car. Between round one and round two Sophie experienced some traumatic losses: her brother, her cousin and her close friend died in the same week. Sophie listed goals in each round of interviewing; however, she was unable to accomplish any of her goals by round four and was in fact in a more precarious situation than she had been throughout the interviewing process. Sophie did not reveal whether she was still using narcotics.

These factors that acted as barriers to employment seem to have reduced the stayers' already low self-esteem which in turn appears to have affected their ability to make social



networks. The emotional damage from being abused, the unrelenting responsibility for raising challenging or numerous children, frightening housing conditions, and addiction issues are factors which, taken individually, could be expected to impact a lone mother's ability to be an active participant in her community. Most stayers experienced two or more of these factors simultaneously.

### **7.3 Traders**

The trajectories of some lone mothers were not adequately captured by a “leaver”/ “stayer” dichotomy. Another group of five lone mothers did in fact exit Ontario Works by the end of the study, but not through work. Instead, these lone mothers had begun receiving other benefits offered by the state. Lumping these lone mothers in with the “leavers” would suggest that they had successfully followed the prescribed path from social assistance to participation in employment support, community participation and eventually employment and financial independence. Adding this category helps to capture the complexities of exiting social assistance.

In each case of leaving general welfare benefits and taking a different benefit or benefits, the lone mother had a special need or goal to which Ontario Works did not apply. Susan and Brenda both received benefits under the Ontario Disability Support Program (ODSP) while Jordan combined ODSP with part-time work and money from her First Nations band to attend school; for these women, Ontario Works was a source of bridging support while they awaited disability benefits. Kayla received Employment Insurance (EI)

when she lost her job between rounds three and four. Chrissy was receiving money under the Ontario Student Assistance Program (OSAP) to attend college full-time and Maggie received survivor benefits as a widow.

This group of lone mothers faced multiple barriers, making an exit to paid work more challenging. It is important to note that even within the generally disadvantaged and challenged category of lone mothers; the women who finished the study relying on benefits other than social assistance had had extraordinarily difficult lives. This fact appears to correlate with their inability to become financially independent. Childhood physical abuse and neglect were factors in some of the lone mother “traders” lives. Both Susan and Maggie reported having suffered physical abuse at the hands of their fathers. Susan’s abuse resulted in the loss of sight in one eye. Both had escaped their homes at a young age by moving in with men.

Addiction issues were also a factor in the trajectory of some of the lone mother “traders”. Brenda and Jordan were both recovering addicts. Jordan had been sober for four years when we first met her and, while Brenda reported having kicked her crack and cocaine habits years prior, she admitted to still using marijuana. Both women also had criminal records related to their addiction issues. Jordan served time in prison and Brenda had been arrested for prostitution many times during her crack and cocaine addictions.

Due to her lack of a work permit Kayla, an immigrant to Canada, was excluded from the labour force leading up to the first two rounds of interviewing. In consequence she was

also unable to qualify for subsidies or schooling. By round three Kayla was granted temporary resident status and within a month had found employment and left assistance. By round four, though, she had lost her job and was receiving Employment Insurance.

Many of the lone mothers spoke of their parenting responsibilities when explaining their lack of paid employment. Many of the traders also reported that their unemployed status was a choice they made so that they could be present in their children's lives. When Brenda and her husband had their first two children they were both addicts and Brenda worked on occasion as a prostitute. Brenda evoked the intensive mothering ideology as she argued that now that she was "clean" she wanted to be a better parent with her younger children and that required her to be available to them at all times.

I probably could have got a job right away, but I'm the type of person, I very strongly want to raise my own children. I don't want someone else moulding my children the way that they have their lifestyle. I want them to grow up the way that I want them to be. I was talking to my sister-in-law one time, and she said, "If you really, really need to go to work then do it, but if you don't have to, stay home as long as you can with your children." That stuck in my mind ever since (Brenda, 11).

Brenda spoke of finding paid employment in the first three rounds of interviewing and was offered a full-time job just prior to round four. However, between round three and four Brenda was awarded custody of her two grandchildren and did not feel that "it [was] right to go to work with two babies who needed [her] attention".

For Maggie, staying on benefits represented her strong desire to be present for her grandchildren's lives; this allowed her both to help her lone mother daughter stay in the

workforce and to ensure that she could “raise [her grandchildren] and make sure that they [stayed] on the right track”. She argued that it “[was] important to that [she was] helping them and mak[ing] sure that [they] grow up straight and tall”. Maggie and her daughter’s father had separated early in their relationship leaving Maggie as the primary caregiver. While Maggie did receive some social assistance throughout her child’s upbringing she also worked full-time for substantial portions of her daughter’s life. It was important to Maggie to be able to relieve her daughter of some of the stress she had experienced, and to be available for her grandchildren.

These lone mothers articulated a belief that it was better for their children’s growth and wellbeing that they stay home to look after them. In the first two rounds of interviewing Chrissy also espoused this ideology,

You know, when [my husband and I had] kids, he wanted me to be able to stay home and raise the kids instead of somebody else raising the kids. So, that was the whole thing...It’s hard. It’s hard. I can’t say that I don’t enjoy it. There’s days where I’m ripping out my hair. I’m feeling the gray ones grow back in – you know? But I’m doing it, and have nobody to thank, but myself (Chrissy, I2).

Not even being pushed into the labour market by caseworkers unseated the intensive mothering ideology. Both Susan and Kayla reported that it was important to them to be available for their children. Kayla asserted,

But now – like, I can’t take a job, because I already don’t have enough time with my kids, and the little time that I do have, it’s – like, so measured. So, I want to spend as much time as I can with them now, because I know when I go to my college and

when I start working, I'm hardly going to have time for them.  
So, I'm trying to spend as much as I can with them now  
(Kayla, I2).

Susan had twin daughters, one of whom was born with a severe disability. Susan argued that she did not want her children in someone else's care,

I've even said to them, 'If you want me to go to work, I will go to work. But I'm not willing to put my kids into care.' I gave birth to them (Susan, I2).

Where the lone mother traders moved from OW benefits to ODSP benefits, their substantial barriers to full-time labour force participation did not change. Where their particular circumstances allowed them more agency in their lives, other lone mother "traders" had experienced life events which have ameliorated some of their struggles.

When we first met Chrissy, she referred to herself as a "self-isolator" and stated that she rarely left the house even when her children were with their father. At the urging of a supportive caseworker, Chrissy took a computer skills course just prior round three of interviewing and reported that she had excelled. She stated that she felt more self-confident because of the support of her teacher who had pushed her to apply to college. This teacher had given Chrissy information about a college program, the student loan process and had, she said, built up her self-esteem. In round four Chrissy was receiving OSAP benefits and attending school full-time. She indicated that her outlook on life had changed dramatically and she was optimistic about a future without social assistance.

Maggie's life also had to take on a new direction by round four as her caregiving pressures began to alleviate. By round four Maggie felt that she did not need to be available

full-time for her daughter and grandchildren anymore. Her daughter had found a more stable, better paid job, and her grandchildren were older and required less attention. In round four Maggie reported exiting social assistance to live on her husband's survivor benefits. She was planning on moving out on her own and had reignited a relationship from her past.

#### **7.4 Betweeners**

Two of the lone mothers were no longer in receipt of social assistance in the fourth round of interviewing, but were neither working for pay nor receiving other government income support. Both lone mothers reported living off of savings they had accrued.

Cohabitation was at least in part linked to one lone mother's lack of employment or social assistance status. In two rounds of interviews, Madison was working full-time and off of assistance and had been able to save up a small nest egg. Madison and her boyfriend moved in together prior to round four. As a result of her savings and living with her boyfriend she chose to "take the summer off to spend time with [her child] and save on childcare costs". Although Madison attributed her ability to take time off work to her personal savings and not to her re-partnering, her low-waged employment suggests that it is likely that her new cohabitation status offered her some level of security.

Engagement in schooling and receipt of student loans suspended Latoya's receipt of social assistance. Latoya was receiving OSAP between round one and two, and by round two was employed part-time while attempting to finish her program. We were unable to connect with Latoya in round three. In round four we learned that she had been unable to complete

her college programs due to what she described only as a “family crisis”. She had found full-time employment but became pregnant and took maternity leave once her baby was born. She tried to work when her leave was over, but found it too difficult to maintain irregular work hours with two children under the age of three and unstable childcare. Latoya signed up for another college course and received OSAP. By the time of the fourth interview, Latoya was in a placement for her program and at the end of her funding. Her plan was to find a job in her new field but she had yet to secure an interview.

While Latoya and Madison could be labeled as “leavers” or as “traders”, at the end of the study they had no concrete plans for the future. It was not clear whether Latoya and Madison would return to social assistance or secure new employment. Because both had been working at the previous interviews and had appeared to be doing better emotionally and economically with every round of interviewing, it seemed probable that both were between jobs in round four.

## **7.5 Blenders**

“Blenders” are the lone mothers who were close to leaving assistance but who continued to receive some measure of support to supplement their earned income. Ontario Works allows persons whose incomes are low to receive a top up in the form of benefits that bring them to an income level equivalent to the full OW benefit. Such persons may also qualify for drug benefits cards. These are important components of Ontario Works, as having

continued access to drug cards and top ups reduces the cost of working for these lone mothers, making employment more feasible.

Lena's continued receipt of social assistance reflected her experience of the breadwinner ideology. Lena had immigrated to Canada with her husband, had three children, bought a home and opened a business. She believed that it was a "mother's job to care for [their children]" and as a result had never attached to the labour market. After Lena's husband passed away she had been unsuccessful at running the business. At the age of 51 Lena had lost her house and the business, moved into an apartment and applied for social assistance. Throughout the study Lena received her husband's Canadian Pension Plan survivor's benefit topped up by social assistance, blending benefits to provide for her family. In round four Lena stated that she was "both emotionally and physically exhausted" and that she was "menopausal, depressed, exhausted and unmotivated". Having lived in a stereotypical breadwinner relationship and lacking access to supportive family left Lena in a precarious position at the death of her husband.

Two other "blenders" were working full-time by round four of the project, but their wages were either so low that they received "top ups" from Ontario Works or they still qualified for the drug benefits. Although these women are attached to the labour market they still did not perceive themselves as having successfully reached the goal of "getting totally off the system".



Carol's story seems almost calculated to dispel any remaining perception of "welfare mothers" as lazy freeloaders. In round one of interviewing Carol was working seasonally at a day camp for disabled children but had difficulty finding full-time employment due to a criminal record for which she was seeking an official pardon. By round two Carol had secured a year-round job and was only receiving drug benefits from OW. Her child's father got into trouble with the law and was deported, leaving her with only her mother for support. In round three Carol was expecting another child, was anxious as she had no contact with the baby's father, and was worried about maintaining her job. Between rounds three and four when Carol's mother died suddenly, leaving Carol to care for her two younger brothers as well as her son and her newborn. Despite this hardship, Carol went back to work by round four. Because she was working, Carol went to the top of the waiting list for subsidized childcare and was able to obtain two spots although in different locations. She continued to receive drug benefits for herself and the children.

Gail's income from paid employment was topped up by Ontario Works. Gail's family often babysat her three children, one of whom had a severe learning disability, so that she could continue her education. In round two Gail had finished upgrading her food and beverage course that she located, registered and paid for herself at a local college and by round three she was completely off of assistance. By round four Gail was working full-time at a different location however was not earning enough to stay off. Gail hoped to be "totally off of assistance" in the near future as she was increasing her hours of employment in round four.

Gender ideology underscored the blenders' inability to fully leave assistance. Both Carol and Gail worked for little money in industries dominated by women; childcare and the service industry. Full-time work was made possible by arranging childcare through both formal and informal supports that were trusted. Carol had subsidized childcare she liked and Gail relied on her immediate family to babysit for free while she worked for pay. Only their low wages made it impossible for them to make a full exit from social assistance. Remaining as a stay-at-home mother throughout her marriage left Lena in a vulnerable position. Lena believed that it was a "mother's job to care for [their children]" and as a result had never attached to the labour market. Living in a stereotypical breadwinner relationship and lacking access to supportive networks left Lena in a precarious position once her husband passed away.

## **7.6 Conclusion**

This chapter has examined the lone mother participants' attachment to social assistance at the end of the five year study, and identified five situations that offer a more nuanced analysis than simply whether the lone mother is receiving assistance or not. It also explored the barriers to leaving social assistance that were experienced by these women, and the supports that helped them make that transition. The interviews demonstrate that, despite the fact that all of the lone mothers in this study signed Participation Agreements committing them to take part in multiple programs offered through Ontario Works, very few of their paths led to full-time employment.

By the last round of interview at the five-year mark of the study, a very few of the lone mothers had been able to use a job to completely leave social assistance. Others had full-time work, but at such a low wage that they needed to supplement their income with some kind of benefits. Still others who were relying on social assistance benefits at the end of the study had worked for pay in earlier rounds of interviewing, but were unable to maintain employment and had returned to social assistance. A small group had moved off general welfare but relied on other state-paid benefits such as OSAP, ODSP, EI and CPP. As we explore more fully in Chapter Eight, these data demonstrate that the links between a welfare-to-work program, welfare and work are anything but clear.

## **Chapter 8**

### **Discussion**

This chapter considers the insights that using gender, social capital and social exclusion lenses lend to our understanding of the data described here related to the process of leaving social assistance. Furthermore, these theoretical frames are themselves examined for their utility in adding and enriching our understanding of these systems and those who experience them. This research aims to fill gaps in the literature by examining the process of leaving social assistance, the specific ways in which women transition from welfare to work, and the material and social support needed to be in place in the lives of lone mothers in order to facilitate this transition. The study interrogated study participants about their experiences with the policies and programs of Ontario Works, examining whether participation in these programs aided lone mothers in finding sustained employment resulting in an exit from social assistance. The research goal was to better understand the effectiveness of workfare programs as vehicles to move lone mothers off dependence on social assistance. In addition, this research strived to present an enhanced understanding of lone mothers' lives as they attempt to exit social assistance.

#### **8.1 Making sense of lone mother trajectories**

Delineating the process of exiting social assistance proved difficult. Very little differentiated the lone mothers from one another, with exception of their personal support systems and their assessment of their neighbourhoods. Most had an array of barriers that

made working for pay difficult. Examination of the lone mothers' relationship to Ontario Works at the end of the five year study revealed five different types of outcomes: stayers, traders, blenders, betweeners and leavers. Having five groups in the typology rather than two or three allows an understanding that, while a significant proportion of the participants have left social assistance, few did so through work and none did so through marriage or common-law relationships. The largest group of lone mothers were the "stayers" who remained on social assistance over the length of the study, and did not receive income from any other source, including other government programs or work. "Traders" were lone mothers who left the welfare rolls by trading Ontario Works receipt for a different government benefit. A small number of lone mothers were working full-time at the completion of the study, but made so little money that they blended earned income with social assistance to provide for their families. "Betweeners" refers to lone mothers who were employed for multiple rounds of interviewing, but for various reasons were not working in round four and had yet to reapply for social assistance or to find new employment. We refer to those who were working and had left assistance completely as "leavers".

This typology draws attention to the fact that, in mark contrast to the welfare reform rhetoric, lone mothers are not making 'successful' exits from welfare to work. Many people exit from the social assistance caseloads through routes other than paid work. Moreover, it illustrates that some lone mothers are fully engaged in paid work however are still not capable of exiting social assistance due to both structural and gendered labour market realities. These are well illustrated in the data as the paid work obtained was in almost all

cases precarious, without job security, regular hours, and benefits. Furthermore, such work, and especially the training provided was largely in underpaid female-dominated sectors of the labour market.

Finding a job was clearly revealed to not equate to a better quality of life for the lone mother participants. With exception of one lone mother, the participants were still living below the LICO at the end of the research project, regardless of their employment status. All relied on some combination of state-provided benefits beyond social assistance. A small portion of the study group did exit social assistance; however, all but one relied on at least one other state-provided benefit such as ODSP<sup>15</sup>, EI, CPP, subsidized housing, or subsidized childcare. All the leavers remained in precarious positions and were potentially one life event away from reapplying to social assistance, as none had a savings accounts or health benefits that would be able to absorb any extraordinary demands.

With their focus on employability and training, workfare policies were designed to reduce welfare caseloads and move people from welfare to work. And indeed, over fifty percent of the lone mothers who participated in this study left the social assistance caseloads.

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<sup>15</sup>Comparing lone mother social assistance recipients in British Columbia and Ontario Pulkingham and Fuller (2012) found an increased trend toward the medicalization of lone mothers. While regular social assistance caseloads were showing a decrease of lone mothers in both provinces, data revealed that disability benefits had increased for both provinces; PWD and PWMB in BC and ODSP in ON. This study also shows a relationship between exiting social assistance and receiving disability benefits for some lone mothers.

However, only thirty percent of those did so primarily through attachment to the labour force. Moreover, the thirty percent who left for paid employment also received some combination of subsidized childcare and subsidized housing. These findings indicate that, while caseloads are declining, this drop is more likely the result of lone mothers being pushed into other forms of “dependency” than the result of any independence gained through working for pay.

Examining the different paths the lone mothers took through gendered, social capital and social exclusion lenses revealed several problems with the Ontario Works current framework. The three lenses highlighted both macro and micro level processes that either hindered or helped the lone mothers’ transition. Gender and gender roles were the overarching barrier to successful attachment to the labour market. These included that the work of women remains differentially less well remunerated. Relatedly, lone mothers were streamed through both training and job availability into female dominated labour market roles. Critically too, it was these women’s roles as mothers that most significantly impacted their labour market attachment. For all mothers, juggling the demands of paid work and caring labour remain difficult. For poor women, with precarious employment and few of the economic and social supports that facilitate labour market attachment, these roles were largely incompatible and unsustainable.

## **8.2 Trajectories as gendered**

This study shows the limitations inherent in the state’s capacity to deal with the contradictions arising from the processes involved in caregiving. Caregiving 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 tending children as a “labour of love” that is expected, assumed, and unpaid. This is problematic for all women; however, the problem 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 caregiving. The lone mothers with most demands on their time because of large families, newborn babies and children with special needs had the most difficulty attempting to exit social assistance.

As Wendy McKeen (2004) recognized, neo-liberal social policy has moved far from recognizing social reproduction and the contribution of unpaid work to our society. Rather, social policies such as Ontario Works are written in such a way that unreasonable expectations are placed upon lone mothers by assuming that either all women are tied to an economically secure breadwinner or are jointly with a partner partaking in the labour force. There is an expectation that all the tasks involved in caregiving 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, lone 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 lone 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, 1996). Lone mothers are expected both to take on the role of two parents as well as to take part in both production and reproduction simultaneously, one with very little pay and the other with no pay at all.

Gender ideology plays an important role in explaining the trajectories of the lone mothers regardless of their categorization in the typology. Mothers are caught in a unique position in society in that full citizenship is predicated on attachment to the labour market and yet ideologies surrounding motherhood promote mothers as the primary carer. As Hattery (2001) argued, the ideology that still has hegemonic power is the ideology of the intensive mother, which goes hand in hand with the male breadwinner ideology. This ideology holds that a mother is to be the primary care taker of her children, and those children will only flourish in society if their mothers spend as much time with them as possible. Like much social discourse, this perspective is visited most rigorously on those who occupy an already marginal status, like the single mothers discussed here. For a middle class family with two working parents, there remains a social expectation of active and involved parenting, mothering. However, if such a family copes by hiring care, a critical social gaze is averted as paid work tops unpaid caring labour. For a poor lone mother, whose moral worth and parenting ability are already doubted, who is presumed to carry multiple social deficits by virtue of “mothering without a man” (Orloff, 1996) who fails the test of active citizenship demonstrated by secure ties to paid labour, the bar of such worthiness is set high.

Previous studies have found that this ideology still dominates mothers' employment decisions, whether they are partnered or not (see Hattery, 2001; Hays, 1996; Saugeres, 2002, 2009). While the lone mothers in this study faced several structural barriers, they were not all passive recipients. Holding strong moral beliefs about the role of a mother, several of the lone mothers indicated that they actively chose to stay at home with their children despite the economic repercussions.

Lone mothers have been consistently vilified in the public discourse and thus may feel even more pressure to prove that they can be good mothers, which means they cannot be good mothers and paid employees simultaneously (Saugeres, 2009). These women are viewed as unsuccessful and in need of further training and more punitive regulations surrounding their benefits to force them into the labour market. At the same time, the mother attached to a male breadwinner is idealized as providing moral and proper care to her children.

While some caseworkers in the study recognized that lone mothers have more barriers to overcome than other social assistance recipients, only one caseworker acknowledged intensive mothering as worthy grounds for social assistance receipt. Madeline argued that too often we negate the importance of childrearing for some women while simultaneously assuming that the population of people receiving social assistance should be doing more with their lives.

I think one of the things we have to acknowledge with Ontario Works is, there is a certain segment of the population who are

okay. We don't think they have enough money to live on. Let's say the people are coming from society where they were refugees and had absolutely nothing. And for someone, I'm not saying a huge amount, even if it's 5% of her caseload, there are people I've met them who we call, content. We're in a consumer driven society so we make certain assumptions. We consider it better to go back to school and get a job. We think those are all better things. There are women, who are single led families who are okay. They don't have a lot of money but they want to raise their children. They have a social support and are not isolated (Madeline, ERCW).

Marie, another caseworker in the Employment Resource Centre, disagreed with Madeline and argued that while the parent might feel that she was doing well enough; the children were less likely to agree that living in poverty was in their best interest.

While maybe the individual is from another country where it's not consumer driven, their children are being raised in this environment. And you all know what I make and I have a lot of pressure to provide for my children. I don't know how content the mother's going to be when the child is wanting a PS2 or whatever (Marie, ERCW).

Interestingly, in the eyes of the caseworkers, intensive mothering went hand-in-hand with immigration status. Rather than viewing caregiving as an admirable role undertaken by lone mothers, these caseworkers felt that immigrant women needed to “get over” the breadwinner ideology that permeated their specific cultures and “start living in reality” as they were “in Canada now”. Two of the social service caseworkers argued that especially immigrant lone mothers need to “be brought back to reality” and come to terms with the fact that they need to work and cannot be on assistance “for the rest of [their] lives”,

We do have those cultural issues. We have a couple clients in my caseload, where the husband has left. And when you try to

talk to them about working, they are like, I don't know, I don't know, I'll just stay home with the kids. And I'll say well your kids are 10 and 13 in so-and-so, and because the husband has always worked and they've stayed home. For them, you just don't do that. But then you have to bring them back to reality and explain that social assistance is a short-term solution. You have to try to work or get into a program, and so forth (Angie, SSCW).

So often times, because I'm at Scarborough, like I refer to it as the Afghani women center. So we put them into programs with women like themselves who are now working, or doing different things to show them that this is the way it is here. You can still hold onto cultural values but when push comes to shove you have children, and a household to keep and you have to get out there and work. You can't be on social assistance for the rest of your life (Julie, SSCW).

Thus, intensive mothering went far beyond simply immigration status. Most of the lone mothers in this study who left social assistance did not do so until they felt that their children could manage with less access to them. This confidence leaving their children was not built through the framework of Ontario Works. Rather it came from either raising children until the lone mother was confident good values and morals were instilled in their child who could now be trusted left alone, or through acquiring reliable care providers. The lone mothers who were able to keep full-time jobs explained that they felt that their children could either be left alone for periods of time or stay with close relatives while the lone mother worked. This allowed the lone mothers to work for pay without feeling guilty for leaving their children in the care of strangers.

In the case of Ontario Works, the welfare state reinforces gendered economic vulnerability. The gendered implications are twofold. As Orloff (1996) has pointed out, the sexual division of labour, gender discourses and ideologies such as those about citizenship and motherhood all shape the character of welfare states. At the same time, the management and delivery of state delivered benefits such as Ontario Works also impact on gender relations. This is especially highlighted by the types of programs offered to the lone mother recipients in the present study. Each training program and volunteer position located was in a field dominated by women. Lone mothers who participated in the Employment Support and Community Participation components of Ontario Works were trained for jobs in the female job ghettos (Williams, Muller & Kilanski, 2012). In no case did training as office administrator, personal support worker, pharmacy technician or childcare provider result in sustained employment. These findings are significant both in terms of the lives of the lone mothers considered here, but even more fundamentally as they reflect the very gender stigmatizing structuring of our social welfare systems.

### **8.3 The role of social capital**

Balancing paid work with caregiving responsibilities was less onerous for lone mothers who had sources of bonding capital. Bonding social capital refers to connections between similar people such as family and close friends. The lone mothers who were able to access immediate family with whom they shared values and trust and could rely on these supports without onerous duties of reciprocation, attached to the labour market more easily than those who did not have this type of capital. Without bonding social capital, few lone

mothers with young children were able to enter into the labour market for any sustained time. For some lone mothers, older children acted as a form of bonding social capital as these children were able to take on some of the caregiving responsibilities in the home, freeing up time for the lone mothers. Even though there is evidence of older children and family members taking up such roles, it is critical to emphasize that overall, the availability of bonding capital was low. One might theorize that with more available bonding capital there might have been some prior mediation in these lone mothers' lives that might have ameliorated some of the quite desperate circumstances that they described.

Related to this overall paucity of resources it is important to note that for most of these lone mothers, relationships with neighbours did not appear to play a significant role in their entrance into the labour force. Most of the lone mothers lived in low-income neighbourhoods; their neighbours were often resource-depleted and unable to reciprocate favours. For these lone mothers, bonding social capital appeared to be a characteristic of individuals rather than built through communities. Even for lone mothers who resided in more affluent neighbourhoods, stigma and their status as lone mothers on social assistance appears to have played a negative role in their more full engagement in their communities, without which fewer close relationships that might have yielded bonding capital were developed. Bonding social capital is argued to reinforce the homogeneity of a group and maintain group loyalty (Field, 2008). If one subscribes to this definition, the effective exclusion of the poor lone mother from the social capital network in more privileged neighbourhoods might be expected. For the majority of lone mothers who lived in

communities they feared; trust and group loyalty were not fostered. The role of social discourse is important in understanding women's attitudes and engagement in poor neighbourhoods. While there may well have been bonding related social supports available in these communities, many lone mothers, in their dual vulnerable roles as women and single parents succumbed to the discursive stories about their neighbourhoods. Whatever the degree of factual accuracy, the idea that they and their children were at risk from others in their neighbourhood successfully sustains notions of the dangerous poor as well as effectively precluding the development of the strong social bonds that might also lead to unrest and social action.

Linking social capital played an important role in the trajectories of the lone mother leavers' lives. The majority of the leavers were involved with programs that recognized the unique requirements of this group of social assistance recipients. These programs were set up in such a way that the lone mothers involved with them were automatically linked to supplementary services such as legal aid, subsidized housing, subsidized childcare, schooling, and counselling. Accessing all of the supplementary services provided by the state was an onerous and confusing process that often overwhelmed many of the lone mothers. The existence of supplementary services often had to be searched out by these lone mothers, and application processes were grueling and required an abundance of information. The lone mothers who were able to access linking social capital reported spending more of their time and energy on caregiving and in other pursuits such as education, volunteering and paid

work. The question of how such capital is ‘accessed’ is an important one on which I will theorize further in the subsequent discussion related to social exclusion.

Sources of linking capital drawn upon in this study were well-funded shelters, LEAP workers and, in very few instances, helpful Ontario Works caseworkers. Many of the women in this study resided in shelters; however, for some the shelter merely provided refuge for a short period of time until the lone mother was able to locate alternative housing arrangements. For the lone mother leavers, however, their immigration status, extreme cases of abuse and lack of bonding social capital resulted in a longer residency within a shelter. In these cases the shelter acted as the most important source of capital in the lone mothers’ lives. Beyond providing on-site links to supplementary services, these lone mothers had access to legal aid and to counselling services which helped them manage their lives more effectively.

Caseworkers in the LEAP program proved to be a source of linking social capital for the young lone mother leavers. The generous benefits and programs provided under LEAP led to less caseworker discretion and more direct links to services. In addition, there was much more flexibility in how the lone mothers completed the requirements of their Participation Agreements. Helpful caseworkers were noted as able to provide links to other services in the traders lives. Most of the traders had caseworkers who recognized their personal difficulties and helped these lone mothers through the process of applying for ODSP. Having a source of linking capital eased the lone mothers’ transition from social assistance and provided them with access to resources that many other study participants



struggled throughout the study to receive. None of the lone mother stayers reported positive relationships with their caseworkers; nor did they indicate drawing upon any type of linking capital throughout the duration of the study. These findings are critical for what they say about high caseloads and the shift away from social work trained caseworkers to those whose backgrounds relate more to financial management. Caseworkers perhaps remain a constant for those on assistance who may have few other connections to social capital. While building such capital through a caseworker may be a matter of luck, these data demonstrate this as a potentially powerful source of social capital when it is appropriately and fully enacted.

While bonding social capital was the most important source of capital in allowing lone mothers to feel ready to exit social assistance, and linking social capital was the most important for ameliorating hardship, bridging social capital was the most effective source of capital in finding employment. Loose networks made through acquaintances offered references, suggestions and “a good word” with potential bosses. The old adage “it’s not what you know it’s who you know” rang true for the lone mother leavers in this study. It is though essential to note that although bridging capital provided important linkages to jobs the last half of the adage, “it’s who you know”, also rings true. The bridging capital employed by the lone mothers here is reflective of their largely small networks comprised of people whose status and capital was at much the same level as the lone mothers themselves. Thus links to jobs tended to be to marginal and precarious work.

For the lone mothers considered here, leaving social assistance for paid work needed a combination of the three types of social capital. As Bourdieu (1996) has argued, the value of

individual ties depends on the number of connections they can mobilize and the volume of different capitals possessed by each connection. Bridging social capital allowed lone mothers to find jobs however they were unable to maintain these jobs unless they had sources of bonding social capital to draw upon to take some of their caregiving responsibilities off their shoulders. Likewise, lone mothers had a much more difficult time obtaining bridging social capital if they were without linking social capital. Thus, the lone mothers who were able to exit social assistance relied on a number of individuals within and outside of their kinship networks to find and maintain paid employment. Yet overall, as Bourdieu asserts, the volume of the capital in play is an essential determinant of how effectively it can be mobilized.

Bonding social capital is not something that can be built through policy. Social policies are often structured with the belief that people have social capital accrued through kinship. However as Field (2008) has argued, processes that disrupt kinship such as divorce, separation and migration weaken stocks of bonding social capital. Most of the lone mothers who participated in this study could not rely on their families or neighbourhoods for any type of support. Many immigrated to Canada and had very few, if any, local ties to their families. Moreover, many lived in communities they feared; thus, norms of reciprocity and trust were not fostered (Carpiano, 1996). Not one lone mother in this study referred to her neighbours as a source of support.

The Ontario Works policy has been shaped around notions of acquiring bridging social capital. The policy embodies the idea that any job is a good job, even if it is a volunteer job because any job would help the unemployed gain social networks that will eventually lead to

employment (Bezanson & Carter, 2006). The focus is on the individual as the bearer of social capital, which can be mobilized by volunteering at a local school for example (Bezanson & Carter, 2006). In some instances the lone mother leavers did obtain bridging social capital through the programs they were required to participate in. Four of the leavers stated that it was connections they made through training programs or through volunteer placements that were responsible for them finding employment. What is important to highlight, however, is that in each case the bridging social capital was only beneficial if the lone mother already had bonding social capital.

Some leavers found paid employment through bridging capital created outside of the Ontario Works programming. Loose networks of friends and acquaintances leaked information about potential employment and put in references for a small number of the leavers. However, exiting social assistance for paid employment in these instances brought the leavers little or no economic advantage. As recognized in past studies of women and social capital, the networks to which low-income women belong rarely allow women to change their socioeconomic status (Bezanson & Carter, 2006; Molyneux, 2002). The leavers and blenders in this study are also overrepresented in precarious work; this leaves them little time to create significant bridging social capital that would help them better their economic situation. While bridging social capital has been theorized as helping people create networks that can bridge low-income people to better jobs, in this study it offers bridges to similar low-income employment with very little opportunity to increase economic stability.

#### **8.4 Exclusion: From more than just the labour market**

As I suggested in the theoretical framing of this work, social exclusion provides a broad and inclusive, yet context-specific way to examine the societal experiences of a particular population group, in this case lone mothers. Part of the breadth of such a lens is the recognition within the framing of the concept that it applies to all of the spheres of life both as they are individually negotiated and experienced, but structurally as well given that social conditions and institutions are shaped such that individuals experience them in particular ways. Silver's identification of exclusion as a "rupture of the social and symbolic bonds that should attach individuals to society" (Silver, 1994, p. 534) thus enables an inquiry into both the ruptured social bonds and the impact of these ruptures on the individuals so experiencing them. Important too are the ways in which these ruptured social bonds intersect and are self-reinforcing. Again, as I suggested earlier, the concept enables us to look at subjective experiences (de Haan, 1999) while also recognizing the interaction between structure and agency (Martin, 2004).

This latter idea of structure and agency requires detailing from the perspective of the lone mothers' experiences that have been described here. The "reformed" welfare state has been described as more highly regulated (Herd et al., 2005) with lone mothers subject to more and more demanding rules and expectations. Failure to comply often resulted in "held" cheques and in some cases terminated benefits. Under such conditions, lone mothers, perhaps among the most vulnerable of welfare recipients, learn to comply. As some participants indicated, even when they knew they had submitted required documentation when asked for

it again they knew the best response was to simply resubmit it. Although the worker may have lost or misplaced the documents, the lone mother client was in no position to challenge. Through these and other processes, the very feelings of agency so necessary to enabling personal change, are lost or at best weakened.

There are other facets of the system that also act on lone mother agency. Intrusive visits from welfare workers, open Children's Aid files, the stigma of cashing a welfare cheque, applying for housing and having to disclose welfare receipt, all of these are experiences that diminish personal agency and make a lone mother in Amartya Sen's words, feel unworthy to be in the public realm (Sen, 2000). Social exclusion and these experiences of relational deprivation impact both the presence and availability of social capital and the likelihood of it being effectively utilized. As has been previously noted, participation in the multiple spheres of life can be facilitated by a combination of bonding, bridging and linking social capital.

Despite participating in the multiple programs offered by Ontario Works, a significant portion of the lone mothers in this study were not able to create networks on which they could rely or which would advance their more secure and sustained entry into the multiple spheres of life that are the hallmark of full citizenship. Significant barriers that made building networks and finding employment very difficult were identified in all of the stayers' lives. Often too, these related to complex histories in these women's lives that related to enduring poverty, experiences of abuse and limited access to education; their networks were compromised both in their external construction and even more insidiously by how the

women themselves had been socialized and constructed to act on and build their networks. Thus, there were significant structural barriers to enabling networks and these included shaping the lone mothers expectations of what might be possible. This returns us to the concept of agency that I suggest to be key to acquiring and utilizing social capital. Such use comes from an ability first to conceive of what might be possible and to appraise whether there is social capital that might be employed to achieve a desired goal. All such actions and more stem from feelings of personal worthiness which is suggested to have been diminished in many of the lone mothers discussed here, especially the stayers. Linking capital is noteworthy here because in some of the circumstances in which it seems significant in this research, its strength may relate to it being the initiative of others. In most cases it was a dedicated worker who facilitated a lone mothers' connection to social housing or subsidized daycare. The lone mother did not have to identify what was required or take the lead.

Labour market attachment has been theorized as a way to combat social exclusion. From a number of perspectives this notion makes sense. It is assumed that paid work will lift the family out of poverty, it erases the stigma associated with welfare receipt, affords the affirming status of worker-citizen, and it can provide a very important avenue for the establishment of social networks which in themselves may become sources of social capital of all types. Thus, its appeal is at first glance understandable. As we have seen however, in the lives of poor and generally low-skilled lone mothers this idea is built on a number of problematic assumptions. For two participants who maintained paid work at the study's end, their pay remained too low to have them leave welfare. Secondly, as I have previously

discussed, the nature of the job training provided does not enable lone mothers to actually exit assistance and the work obtained continues their marginal status. Social capital to the extent that it is acquired is limited to networks that are themselves marginal and near to depleted. Thus, this study confirms that the multidimensional disadvantages experienced by so many of these lone mothers sever both them and their children from major social processes and opportunities in society (Barry, 1998; de Haan, 1997; Welshman, 2007). The lone mother stayers experienced poverty, marginalization and isolation that made labour market attachment unrealistic. The stayers' life circumstances in combination with their low-income resulted in a lack of capability to live a minimally decent life. Sen (2000) argued that poverty limits one's ability to take part in the life of the community which ultimately leads to limiting employment possibilities. The lone mothers' reliance on Ontario Works made it difficult for them to seek out the help they needed to overcome their barriers to employment. This capability deprivation, a lack of feeling worthy to be in the public realm extends well beyond simply accessing employment, but of course that too. The compounding effects of deprivation are I suggest, inadequately accounted for and explain much of the data described here.

The stayers all reported exclusion from participation in their communities. Due to their low-income status and their reliance on placement in predetermined subsidized housing, the stayers lived in neighbourhoods in which they were often fearful. Most of the lone mothers who participated in this study lived in subsidized housing; however, it was the location of the housing that fostered or hindered a sense of community. All of the stayers

discussed living in “falling apart” housing infested with bed bugs and cockroaches. High crime rates in their communities caused the majority of stayers to state that they feared for their children’s physical safety; they also feared the impact that the negative influences surrounding them may have on their personal well-being. Ten of the stayers reported not leaving their house after dark for fear of their personal safety.

Abuse, addiction and mental illness were interconnected for many of the lone mothers. A large percentage of the lone mothers who participated in this study had histories of abuse. Only the stayers and traders reported addiction or mental illness as a consequence of this history; those in these two categories who revealed abuse also indicated high levels of anxiety and depression. Some among the traders were linked to ODSP as caseworkers recognized that their mental health was too unstable for them to attach to the labour market. The lone mothers who were not provided with this linking social capital however remained on Ontario Works and struggled with their mental health throughout the duration of the study.

Two of the women who reported histories of abuse struggled with addiction issues throughout the study period. As a result, these two women also experienced housing instability; one was evicted multiple times for non-payment and the other remained homeless for multiple rounds of interviewing. This finding highlights the interconnectedness of many of the barriers faced by lone mothers and the difficulties surrounding the ideology that labour market attachment is possible for the majority of recipients. It also reveals the multidimensional nature of poverty.



Lack of formal citizenship played a central role in the social exclusion of a small number of lone mothers in this study. Immigration alone did not prohibit labour market attachment for most of the lone mothers in this study; however, when combined with other barriers it proved to be overwhelming for some of the lone mother stayers. A lack of status in Canada prohibited not only attachment to the labour market but also receipt of subsidized childcare or admittance to schooling or other training services. As a result, a number of lone mothers were left waiting through multiple rounds of interviewing to be allowed to fully participate in Canadian society. In addition, cultural beliefs surrounding caregiving, large families and a complete lack of social networks made participation in paid work less likely.

Lone mothers with high levels of caregiving responsibilities were the least likely to exit from social assistance for paid work. Large families, newborn babies and children with special needs required an abundance of time and energy spent in social reproduction activities rather than in production. A lack of bonding social capital in addition to a lack of recognition by Ontario Works that caregiving is work resulted in an abundance of unpaid, undervalued, unrecognized labour done in the home. Unsupported caregiving led to isolation as a lack of time and resources rendered the lone mothers incapable of participating in networks of any kind.

The barriers excluding lone mothers from full participation in society were not overcome by attachment to the labour market, nor did the current Ontario Works framework help to overcome them. Designed on an assertion that full-time labour market attachment will lead to social inclusion, Ontario Works is structured on a false premise. That such labour

market attachment might accomplish this goal could only be realized if the labour market attachment was a real goal, systematically pursued, fully acknowledging both individual and structural barriers to its realization. It does not do this but rather presumes instead that the job getting , and maintaining, should be somehow accomplished by the already marginalized and excluded lone mother. Additionally and significantly, the program ignores gender.

Caregiving responsibility is invalidated as a rationale for receiving social assistance and gendered labour market realities are not only ignored but also perpetuated by a system that trains lone mothers only for positions within notoriously precarious employment sectors.

The previous discussion of social capital revealed that although much of Ontario Works is premised on its possibility, linking capital, which did not require the lone mother to take the initiative was the most likely form of social capital to lead to real improvements in lone mothers lives. The effects of social exclusion, as it has been discussed here negatively impact both the presence of meaningful social capital as well as the likelihood of it being utilized. The gendered stigma of being a lone mother and a social assistance user combined often with feelings of personal unworthiness and minimal job skills negatively impact welfare exits under the existing structuring of Ontario Works and most problematically, it is the system itself that constructs and re-constructs many of these barriers.

## **8.5 Conclusion**

Several questions guided this research: (1) How did the lone mothers' lives progress over the five years of the study? (2) Who left social assistance and who stayed? (3) How

were these transitions made possible? (4) What barriers did the lone mothers who were unable to exit face? (5) What was the role of Ontario Works in this transition, or lack thereof?

The answers to the questions posed were rarely simple or straight forward. The lone mothers' lives progressed differently dependent upon the types of social capital they could draw on in order to combat their social exclusion. The lone mothers who left via attachment to the labour market were those who had a combination of bonding, bridging and linking social capital and were ready to leave their children for a portion of the day. Many of those who traded benefits had their mental health issues recognized by ODSP; while others reached an age where they could draw on spousal pensions. It is not clear how two of the traders' lives would progress after the study ended, as one was then receiving Employment Insurance and another was receiving a student loan. These women may find employment or they may reapply for assistance.

The lone mothers who neither left through attachment to the labour market nor through trading benefits did not have social capital to counteract the barriers they experienced. Two issues remained as the most difficult barriers to overcome for these women; gender and exclusion. The stayers experienced a high level of caregiving demands. A large number of children, newborn babies and children with special needs all proved to be substantial barriers to labour market attachment. In addition, all of the stayers reported fearing their communities. Subsidized housing plagued by crime, drugs and bug infestations demoralized the stayers and made inclusion into society extremely difficult.

Gender also played a pivotal role in the circumstances of the betweeners and two of the blenders. Low labour market remuneration for employment stereotypically filled by women made fully exiting social assistance unlikely for the blenders. These women were fully attached to the labour market and yet were unable to give up welfare benefits completely. While also attached to the labour market in highly gendered positions for multiple rounds, the betweeners were currently without work or benefits and were focused on caregiving at the conclusion of the study.

The study revealed that other factors hindering labour market attachment were abuse, addiction, and mental health issues. None of these barriers were addressed through Ontario Works nor were the stayers seeking help outside of their caseworkers.

The role of Ontario Works in social assistance exits was anything but clear. The findings suggest that, for some lone mothers, the current framework provided them with opportunities to build bridging social capital that proved paramount in finding employment. It appears as though helpful organizations and caseworkers who linked lone mothers to programs or other benefits assisted lone mothers in feeling capable and freed up some of their time to fully participate in multiple components of Ontario Works.

For the majority of lone mothers in this study, however, the current structure of programs under Ontario Works “beat [them] down”. Lone mothers without personal support networks were unable to draw upon the other types of social capital secured by the leavers.

Instead, when the lone mothers could not reach the desired outcome of each program, full-time employment, they reported that they felt like failures.

Caseworkers acknowledged that the current structure of the programming under Ontario Works is not conducive to the demands of lone parenting. Despite this, most caseworkers devalued caregiving and rendered it invisible by using their discretion to require lone mothers to participate. The caseworkers' role was to continue to push training that never resulted in long term attachment to the labour market. Gender and social exclusion were not addressed in either the Ontario Works' programming or by the caseworkers responsible for the lone mothers who participated in this study. The discretionary choices that most of the caseworkers made diminished the lone mothers' sense of agency. With exception of very few with helpful caseworkers, the lone mothers felt anything but supported by caseworkers.

## **Chapter 9**

### **Conclusion**

This dissertation draws on longitudinal data from thirty Toronto-area lone mothers who were receiving social assistance at the start of the study, and on two focus group sessions with social assistance caseworkers and Employment Resource Centre caseworkers employed by Toronto Employment and Social Services. Employing the lenses of gender, social exclusion and social capital, this research examined the process of leaving social assistance. Particular attention was paid both to the barriers preventing exits from social assistance and to the social supports facilitating an exit. In addition, there was an examination of the programs offered under Ontario Works focusing on the intended goals, the caseworkers' interpretation of the programs, and the lone mothers' experiences moving through the numerous programs offered.

All of the participants in this study were required as a condition of receiving welfare benefits to take part in the multiple components of Ontario Works' programs; yet five different outcomes were identified. The typology of lone mothers offers new insight into the processes involved in manoeuvring through and in some cases off social assistance. While the programming offered through Ontario Works proved in some cases to foster both linking and bridging social capital, the research process revealed that this is only possible if bonding social capital was in place first. Bonding social capital proved not to be something that can be built through policies such as Ontario Works; however, it can be enhanced by providing

lone mothers with access to better housing in safer communities and with access to caregiving support to free up time to foster bonding social capital.

This study revealed that many lone mothers leave social assistance through means other than gaining paid employment or attaching to a male breadwinner. Only a very small number of lone mothers were able to call up the combination of bonding, bridging and linking social capital necessary to leave social assistance for paid work. Trading receipt of Ontario Works for another state-provided benefit was the second most common means of exiting social assistance. This suggests that, despite the shrinking of the welfare rolls, a closer examination of the perceived success of workfare programs is in order. Closer scrutiny of social assistance recipients is also required as this study revealed that some lone mothers are indeed fully attached to the labour market, but remain in receipt of social assistance due to low-waged employment.

This research also draws attention to the precarious nature of exits from social assistance. At the end of the study, all but one of the leavers and betweeners were still living in poverty, requiring subsidized housing; the majority continued to receive subsidized childcare. This finding illuminates that none of the lone mothers were truly free from state-provided benefits and, more importantly, that none had truly reached the OW stated goal of independence.

Gender remains the most significant barrier to these participants in the province's work-to-welfare regime. Raising children in a single-parent family is almost always women's

work. Yet Ontario Works is a gender neutral policy that ignores the role of caregiving in society. In ignoring that role, Ontario Works undervalues the caregiving work that falls to women. Additionally, the training offered through OW reinforces the stratification that occurs in the labour market as all lone mothers who participated in this study were only offered training in low skilled and low waged jobs available in the pink ghetto. None of the lone mothers in this study was able to escape poverty by the end of the study period.

### **9.1 Implications for policy**

As Baker (2007), Evans (2007), and Millar (2008) have argued, there is a need for social policy that is informed by the changes wrought by welfare-to-work programs. Ontario Works has established a machinery that obliges social assistance recipients, almost regardless of their personal circumstances, to answer for their employability. Many lone mothers demonstrate a desire and commitment to work, but their attachment to the labour market can only be assured where social assistance policy recognizes and removes the obstacles to employment and financial independence that relate to them alone. If the goal of Ontario policy remains to move recipients from social assistance to paid employment, then its social policy must further evolve to address the oversights and obstacles Ontario Works has incorporated.

The first recommendation is to recognize gender as an important category as women have difference experiences inside and outside the labour market. The labour market is segregated by gender with high paying positions reserved for the ideal worker: the white,



single, able-bodied man free of the demands of child rearing. Despite all of our knowledge of the segregated labour market and of the particular problems faced by mothers in the workforce, lone mothers are pushed into the workforce without the skills, training or supports that could make a difference in their lives. Supports to address the gendered disparity of women as those most vulnerable to low-waged work and the parent most likely to assume custody of her children has been shown to have very positive outcomes in several Nordic countries. In Norway, these lone parent support funds continue until the youngest child is 10 years of age.

Lone mothers who want to enter the labour force are prevented from even attempting to make this transition unless they have reliable childcare. But childcare subsidies are only granted once paid employment is located and, even then, are not guaranteed. It cannot be presumed that lone mothers have support networks available to provide free care for their children as this study illustrates that very few have bonding capital that they can draw upon. Without childcare in place, lone mothers are prohibited from searching for jobs and from participating in the programs that Ontario Works offers. In study after study, affordable, accessible and regulated childcare has been shown to have two major positive impacts: it enables lone mothers to find and sustain labor market attachment, and it positively affects child development, reducing a number of childhood morbidity indicators. The present study underscores the need to address childcare.

The second recommendation includes housing. Ensuring safe, decent and adequate housing must be a high priority if lone mothers are to transition to financial independence via

the labour market. Housing costs in urban centers far exceed the maximum shelter portion of Ontario Works. There is a desperate need across many jurisdictions for increased affordable housing. Most of the lone mothers in this study resided in subsidized housing. Many of their units were in need of serious repair and updating. Just as important to the fortunes of lone mothers, many units were in unsafe neighbourhoods. As applicants for subsidized housing, lone mothers have little or no choice about location of the housing they are offered. Lone mothers who could potentially develop support systems if they lived in safe neighbourhoods are largely unable to develop these supports in neighbourhoods where neighbours fear each other. Living in a community that one fears exacerbates social exclusion. And lone mothers who fear for their children's safety are not mothers who are going to move quickly and easily into the labour market.

Raising welfare rates would not only improve the quality of life for lone mothers receiving social assistance, it would also make transitioning into paid employment more feasible. Having a social assistance system where the rates fall below any measure of poverty is inhumane. Much of the rhetoric around welfare rates suggests that welfare rates need to be lower than what would be received from a minimum wage job so as to discourage people from staying in receipt of benefits for an extended period. However, the reality is that working for pay also costs money; accessing computers to build and print resumes, clothing, transportation, and childcare are all required and are all costly. Current benefit rates are so low that lone mothers spend a great amount of their time attempting to make ends meet. Time spent stretching too-scarce dollars by searching out and applying for benefits,

volunteering to receive an extra hundred dollars, looking for more affordable housing and going to food banks could instead be time spent obtaining skills or looking for jobs.

The third recommendation includes access to sufficient income. Providing lone mothers only with enough money to cover the most basic necessities also makes building social capital less likely. This study illustrates the importance of bonding, bridging, and linking social capital to a woman's chances of entering the labour market. Enhancing social capital is in fact a stated goal of social assistance programs. However, building social capital requires an investment of both time and money. Lone mothers who lack bonding social capital can only build it if they can also build close friendships; socializing requires disposable time and money, not to mention childcare.

As workers in a low-waged economy increasingly characterized by non-standard work, lone mothers and their families would also benefit more favourable labour standards. Enhanced rights for part-time workers, higher minimum wages, enforcement of the standards would all benefit poor lone mothers.

Educating lone mothers has been shown to be among the most important of factors in enabling sustained employment and reducing childhood morbidity. In Ontario, provincial policy discourages lone mothers from attending college or university through its prohibition on collecting Ontario Student Assistance Program funds jointly with welfare benefits. If the goal of Ontario Works is to provide recipients with the tools necessary to become independent, then the training and skills portion of the welfare regime needs to be completely

overhauled. Programs must be reflective of current labour market realities. Access must be granted to trades schools and college programs with real potential to give these women training in skills for jobs that actually exist. Furthermore, women who desire a university education should be granted the opportunity to pursue this while receiving social assistance. Loans should be granted to cover the school-related costs while Ontario Works continues to provide shelter allowance. Investment in education helps build self-esteem and self-worth. Pursuing an education also allows lone mothers to build both bridging and linking social capital and helps them feel included in society.

More than any of the myriad factors considered here, income security and a higher standard of living will improve the life chances of the children and youth in lone mother-led families. There are ways we can assist lone mothers to obtain higher standards of living other than by simply increasing welfare benefits. Currently the taxation scheme at the provincial and the federal level allows for careful monitoring of the sources of income for welfare recipients. Eliminating provincial claw backs of child support payments and of Canadian Child Tax Credit will substantially increase many lone mothers' income.

The fourth recommendation is for policy changes aimed at making social assistance policies and programs consistent and transparent. In the Toronto region where this study took place, the data revealed discrepancies from local office to local office, both in policy and delivery of the same program; this is not acceptable. Thought and energy must be put into educating recipients and the public about how best to utilize the resources Ontario Works offers. Social assistance recipients must be made aware of all of their options and should

receive equal access to all of the supplementary benefits and services regardless of which social services office or caseworker they are assigned. Currently there is a plethora of continually evolving supplementary services, access to which is governed by shifting eligibility rules. Uniformly raising social assistance rates should alleviate the need for many of these services and those that remain can be overhauled and simplified.

The fifth recommendation entails simplifying the process of accessing benefits. A single benefit program needs to be implemented, integrating social assistance, subsidized housing, and subsidized childcare. All three programs are means tested; it is a waste of resources and time to require applicants to apply for each benefit separately, often in three separate locations. Not only does this add unnecessary stress to the lone mothers' lives, it requires three different over-burdened offices to repeat a process that could be simplified. The information could be shared between the agencies by implementing a unified computer system. This would be made easier if all three benefits were delivered municipally.

Beyond the specific recommendations regarding dismantling of barriers and overhauling the provincial welfare regime, this study strongly suggests that the situation of lone mothers in Ontario's work-to-welfare regime requires a fundamental shift in public discourse and policy. Arguably, the goal of society should be to give people tools to allow them to escape poverty rather than simply exit social assistance. Lone mothers represent too great a segment of the population and have too important a job raising the next generation of citizens to be all but abandoned, ill-housed, under-nourished, ignored, vilified and at risk at the margins of society. McKeen (2004) has pointed out that neo-liberal social policy has

moved far from recognizing social reproduction and the contribution of unpaid work to our society. Rather, the state assumes that either all women are tied to an economically secure breadwinner, or are partaking jointly with a partner in the labour force. Underlying this is the expectation that all the tasks involved in raising children, work previously seen as important if the women doing it were tied to a bread winner, will remain unpaid work. However the neo-liberal welfare state is one with decreased eligibility for income support, where lone parenthood is not viewed as prohibitive to labour market attachment. Mothers are employable and expected to take part in both production and reproduction simultaneously. In keeping with this neo-liberal thinking, Ontario Works overlooks the fact that lone mothers are single parents without economic resources. For this population with scarce resources, the inescapable responsibility for their families paired with their inability to pay anyone else to assume that responsibility prohibits them from establishing their financial independence. The welfare state must recalibrate its expectations and its allocation of resources to recognize this stark reality.



## **Appendix A: CURA Partners**

Academic partners have included:

- Memorial University, St. John's NL
- Wilfrid Laurier University
- University of Toronto
- Simon Fraser University
- University of British Columbia

Community partners have included:

- Women Interested in Successful Employment – WISE (St. John's)
- Opportunity for Advancement – OFA (Toronto)
- City of Toronto, Employment and Social Services
- Ontario Network of Employment Skills Training Projects - ONESTEP
- Social Planning and Research Council of British Columbia
- Immigrant Services Society of British Columbia)
- Newton Advocacy Group Society – Vancouver
- Single Mothers' Services, YWCA of Vancouver



## **Appendix B: Building Social Inclusion Round One Interview Guide**

### **Lone Mothers: Building Social Inclusion Round One**

The purpose of this study is to understand the impact of both the welfare system and the labour market on the lives of single mothers. Participants are being asked to inform us about the issues faced by single parents on assistance and the issues associated with trying to stay in or return to the labour force.

#### **FOCUS AREAS:**

##### Home and Neighbourhood

(Note for the interviewer: We want to know about the participant's home – the physical space as well as the surroundings. These questions focus on housing and its availability, affordability, suitability, and adequacy. The questions about neighbours and neighbourhood are trying to learn about the physical and social surroundings, and how they are experienced by the participant and her children.)

1. To begin, I'd like to ask you a bit about where you live.
  - a) What part of the city do you live in? What is your neighborhood like?  
How comfortable do you feel living there?
  - b) How did you find your current residence?
  - c) How affordable is your current residence?
  - d) Can you tell me about your actual home, e.g. what size, how many bedrooms, how many people are living there? Do you have a yard or balcony? How comfortable is your home for you and your family?
  - e) What are your relationships with your neighbours like?
  - f) What about with your relationship with your landlord? Have you ever been behind on your rent? Can you tell me what happened, how you handled it and how your landlord responded?

##### Family and Community Life

(Note for the interviewer: We are trying to find out what kinds of activities are available for their children (eg. is there a community center nearby and what activities are offered? Are there barriers to participating in school activities?). We are also trying to get a sense of whether the woman is involved in her community and recreational life and the availability and barriers to her involvement. )

2. a) Can you tell me a little about your family? How many children you have, their ages, what they do, what life is like just now with them –

things like that.

- b) What does/do your child(ren) do for fun or recreation? For example, are they involved with any sports, school activities, programs? If yes, what are they? If not, why not?
- c) What kinds of things, if any, do you take part in your community?
- d) Where did you grow up? Who were the people in your household?

### Health and Well-Being

(Note for the interviewer: We are interested in supports that the woman and her children may or may not have in relation to her health and well being. For example, her access to family doctor, factors that negatively impact her emotional health (eg. violence, stress, depression) and how she is coping (for example, where she finds support and strength.)

- 3. Next I'd like to ask you about health – both yours and your children's.
  - a) Do you have access to a family doctor and/or a walk-in clinic? Are there other health professionals that you depend on?
  - b) Do you or your children have any health issues that you need medical or other support around? Do you have a consistent health professional (like a doctor or chiropractor) for these issues? How do you feel about the help you get from this person(s)?
  - c) What kinds of stresses do you experience in your life? How do you cope with these different stresses?
  - d) What do you do for fun? Who do you hang out with for fun?
  - e) If you have a problem, who do you talk to?
  - f) What kinds of things do you do for 'me time' or to treat or pamper yourself? What do you do to take care of yourself?

### Working and the Labour Market

(Note for the interviewer: We are interested in learning about women's employment experiences, such as types of work, availability of work, barriers to the workforce, job security, job satisfaction, benefits, hours worked, wages, and so on.)

- 4. Now I'd like to ask you about your experience in the workforce, or paid work
  - a) What kinds of jobs have you had? (full-time/part-time, rate of pay, workers, bosses, hours, benefits)
  - b) How did you find this work?
  - c) What kinds of educational and/or training experiences have you had?
  - d) If you have attended any training programs/course through social services, can you tell me about that?

- e) Are there training or educational programs that you want to take that are not funded by social services?
- f) Is there a type of education or career that you want to do? What would help you reach this goal?
- g) What kinds of childcare arrangements do you have? How did you manage childcare when you were working?

### Social Assistance

(Note for the interviewer: We want to learn more about how women experience the welfare system, and how they provide for themselves and their families.)

5. Next I'd like to ask you about your experiences of the welfare system and of living on social assistance.

- a) What factors contributed to your being on social assistance currently?
- b) What has this experience been like for you?
- c) If you've received assistance in the past, is this time any different for you? Do you see any changes in how the system works or your relationships with workers?
- d) How do you feel people such as those at your child(ren's) school, stores, neighbors, others, treat you when they learn you are on social assistance? Do they learn this you are on social assistance? How do they learn? How do you feel about this?

### Involvement with other government institutions/systems

(Note for the interviewer: Here we are trying to find out if the woman is receiving any other types of supports, eg, support or educational groups, counseling, assistance, or if she is involved with the legal or child protections services. This involvement might be voluntary or involuntary.)

6. Now I'd like to ask you about other types of organizations you might be involved with.

- a) Do you have involvement with any other types of services and systems? (eg., Children's Aid, community agencies, legal aid, ...) Can you describe this involvement?
- b) How have the professionals or workers from these services been helpful? How have they not been helpful?
- c) What advice would you have for other single mothers about these services or the people who work in them?

### Making Ends Meet

We recognize that it is terribly difficult to survive on current levels of social assistance and that there are now new rules regarding how much income you can earn while receiving social assistance. These questions are about how you survive financially.

- a) Are you able to pay for all your expenses? Do you feel that you are able to provide adequately for yourself and your children?
- b) Given the low levels of assistance, how do you make it? (Participants may talk about help from friends/families, undeclared sources of money, illegal jobs, etc.)
- c) Has there ever been a time when there wasn't enough money? What did you do?
- d) you talk about where you go to get food and other personal products you need for your family?
- e) What kinds of things do you need to buy, but cannot? Are there things you would like to buy, but cannot?

### Goals and Achievements

(Note for the interviewer: We want to hear about the successes in women's lives, and the things they are proud of. Try to end the interview on a positive note, affirming her strengths.)

7. Just before we end, I'd like to ask you about strength and where you get yours from. It's really hard for mothers and children to survive on social assistance and I'm wondering if you'd be willing to tell me who, or what, helps you be strong enough to get through the hard times..

- a) Can you talk about something that you are most proud of in your life?(It may be helpful to ask her to show you an object that is meaningful to her and represents something about herself that she feels good about, such as an ornament, a diploma or certificate, a picture, a piece of art, etc.)
- b) Can you tell me about some of your child(ren's) accomplishments?
- c) What advice would you give to other single moms who are in similar situation as you?

### Ending

Thank you very much for everything you've said today. Is there anything else you'd like to say or add? Any questions you have?

## Appendix C: Building Social Inclusion Round Two Interview Guide

### Lone Mothers: Building Social Inclusion Round Two

1. *We last met on \_\_\_\_\_ . Today I'd like to start with catching up on what has been happening with you and your children since we last met.*

For example, ask if anything has changed and how she is feeling about the following areas:

home and neighbourhood

family and children

health and well-being

social assistance – workers, experiences with the system, changes in rules/benefits, problems, difficulties

involvement with institutions/systems

ability to make ends meet – things improved, worse

specific issues that were identified as important from first interview (fill in details)

2. *If you could make choices for yourself and your family, what would you like to be doing with your life today?*

What are her goals for her life, for making a living, for employment?

If a job, what kind of job would that be? What kind of supports would she need to find that job? To keep that job? To make that job work for her?

How does she feel about the fact that social assistance requires her to find a job?

3. *Tell me about any training or education you've had and what you thought of it.*

Some things to ask about as she is talking:

How did it help or not help?

How did she get this training?

What did she like or not like about it?

4. (a) [If she has had no job experience as a mother, go to part (b).]

*In this interview, we would like to ask some more details about living on social assistance as well as about work conditions. We know that it is often very hard to find jobs that pay enough to support you and your children. We also know that working conditions are sometimes not great. Could you tell me some more details about the paid work you have had? You*

*mentioned that you have worked at \_\_\_\_\_ and \_\_\_\_\_. Could you tell me about these experiences?*

Some things to ask about as she is talking:

What was the job-getting process like?

What were her hours?

How did she feel about her boss?

What was her pay? Was this enough?

How did she feel about her schedule?

Where was the job? How did she get there?

How did she find the work? Was it through social assistance?

How was the transition to work (such as childcare, moving, etc.), and was she given time at work to make arrangements?

How did she like the work?

Why did the job end?

How did she juggle work and family demands?

Was there anything in the work that made her uncomfortable, that she didn't like?

*(b) If she does not have a job, and has not in recent years, ask about the social assistance experience. For example:*

What is she required to do in order to stay on social assistance, such as looking for work, taking courses, etc.?

What has this process been like for her? How does she feel about it?

5. *Tell me about any experiences you've had with volunteer work.*

Some things to ask about as she is talking:

What did she like and not like about the volunteer jobs?

Why did she do this volunteer work?

What did she gain from it?

Did you feel respected?

6. *Women do all sorts of work, including all the things that go into raising children, swapping time and work with friends and family, and jobs that pay under-the-table. Can you tell me about some of the creative things that you do/have done to provide for your family?*

7. *If you could change anything in job conditions or the labour market for single mothers like yourself, what would that be? What would really help women who want to be able to support themselves and their kids by working?*

8. *Is there anything that I haven't asked that you would like to talk about before we end?*

## **Appendix D: Building Social Inclusion Round Three Interview Guide**

### **Lone Mothers: Building Social Inclusion Round Three Social Relations and Connections**

#### Introduction:

The last time we met was on \_\_\_\_\_(month) \_\_\_\_\_(date). During that second interview, we did some catch up, talking about what had happened between the first and second interview, about any changes in your living circumstances, your kids, your family, how you spend your time. We also talked about your experiences with paid and volunteer work.

In this third interview, I'd also like to begin by doing some catch-up and follow-up, this time talking about what has happened between the second interview in \_\_\_\_\_(month) and now. After that, I'd like to spend some time talking about the people, groups and organizations you are connected with in your life.

#### PART 1: CATCH UP

So to start with, what's been going on for you since we last met?

#### PROMPTS:

- Changes in: home and neighbourhood
- Changes in: family
- Changes in: health and well-being
- Changes in: social assistance – workers, experiences with the system, changes in rules/benefits
- Changes in: involvement with institutions/systems
- Changes in work status
- Changes in or new stresses in your life

#### PART 2: FOLLOW UP

At the second interview, you talked about.....what's happening now?

[SPECIFIC ISSUES THAT WERE IDENTIFIED AS IMPORTANT FROM  
THE LAST (SECOND) INTERVIEW – FILL IN DETAILS BEFORE THIRD

INTERVIEW, ONLY ASK ABOUT THIS IF THE ISSUES ARE NOT COVERED ABOVE IN THE CATCH-UP QUESTIONS/DISCUSSION]

PART 3:

Introduction: (Please say this at the start of this part of the interview)

*I would like to spend some time talking to you about the people, groups, and organizations you are connected with in your life. The people might be family, friends, neighbours, acquaintances, professionals, school/day care staff, colleagues, and so on. The groups and organizations might include: welfare, schools, the health care system, Children's Aid Society, religious organizations, or band councils. The purpose of these questions is for us to better understand how single mothers are connected to others and how they feel about these connections.*

I'll begin by asking about family and friends:

- 1) Would you tell me a little bit about your connections, your relationships with each of these people?

Probes:

How do you connect with each other and how often (through the internet, telephone, personal visits?)  
How far away do you live from each other? (walking distance and time, driving of public transport time)  
What do you do together?  
How do you help, or support, each other? (eg support, financial assistance, practical support such as childcare, errands, friendship)

- 2) What do you like most and least in these relationships?
- 3) What do you need that you're not getting out of these relationships?
- 4) What would you like to see changed in these relationships?

C) *Next, let's talk about neighbours, acquaintances, and other people you know, but less well.*

- 1) Would you tell me a little bit about your connections, your relationships with each of these people?



Probes:

How do you connect with each other and how often (through the internet, telephone, personal visits?)

How far away do you live from each other? (walking distance and time, driving of public transport time)

How do you help, or support, each other? (eg support, financial assistance, practical support such as childcare, errands, friendship)

- 2) What do you like most and least in these relationships?
- 3) What do you need that you're not getting out of these relationships?
- 4) What would you like to see changed in these relationships?

D) We'd like to talk about how your background might affect some of your connections with your family, friends, acquaintances and neighbours.

We know that people's backgrounds have an impact on how they experience poverty, social assistance and relationships. When we talk about backgrounds we are referring to things like, class, gender, race, sexual orientation, culture and language. In the first two interviews we did with you and the other participants we noticed that people mentioned the significance of their backgrounds and in this interview we would like to understand this further.

The next set of questions is going to help us better understand the connections between your relationships with people and organizations and such things as cultural and racial backgrounds, where you live, being a woman, and stress and emotional health.

- 1) Let's look at the map of the relations and connections you have drawn.

Can you think of an example of how being a single mom has influenced your connection or relationship with your family, friends, acquaintances and neighbours? What happened? What was it like for you?

Can you think of an example of how race, religious, language or cultural background influenced the connection? What happened? What was it like for you?

How about being a social assistance recipient?

What about your own stress or emotional or psychological challenges?

If abuse has been part of your experience, can you think of an example of how abuse might have affected your connections or relationships in this area?

What about your immigration status in Canada? (ASK ONLY IF THE WOMAN MOVED TO CANADA)

- E) Next, let's talk about the organizations and institutions you have connections with.
- 1) Would you tell me a little bit about your connections with each of these organizations?  
Probes:  
How do you connect with them and how often (through the internet, telephone, personal visits?)  
How far away are their offices? (walking distance and time, driving of public transport time)  
Why are you connected to them?
- 2) What do you like most and least in your connections to these institutions or organizations?
- 3) What do you need that you're not getting out of your connections to these institutions or organizations?
- 4) What would you like to see changed in your connections to these institutions or organizations?
- F) I'd like to ask the questions about your background that we went through earlier again, but now I'd like you to think of examples of how your background might have affected your relationships with organizations and institutions

Can you think of an example of how being a single mom has influenced your connection or relationship with family, friends, acquaintances, neighbours? What happened? What was it like for you?

Can you think of an example of how race, religious, language or cultural background influenced the connection? What happened? What was it like for you?

How about being a social assistance recipient?

What about your own stress or emotional or psychological challenges?

If abuse has been part of your experience, can you think of an example of how abuse might have affected your connections or relationships in this area?

What about your immigration status in Canada? (ASK ONLY IF THE WOMAN MOVED TO CANADA)

- G) Now, I'd like to ask you a few questions about those people, organizations, services, or institutions that you have identified as problematic in your life.
- 1) What is your connection to this person/organization/service/institution (just say one of these depending on how the participant identifies the problematic relationship).
  - 2) How often do you see or talk to them? In what way do you connect with them? For example, by phone, in person, email, etc.
  - 3) What would happen if stopped being connected to these people?
  - 4) How do you deal with or manage this challenging relationship/situation? What would help you better cope with this challenging or problematic relationship/situation?

#### PART 4: FINAL QUESTIONS.

- 1) What would you tell other women is the most important thing to know or understand about getting help, or support, from others, and/or giving help, or support, to others?
- 2) Have I forgotten anything, or is there anything that I haven't asked that you would like to talk about before we end?

Thanks

## **Appendix E: Building Social Inclusion Round Four Interview Guide**

### **Lone Mothers: Building Social Inclusion Round Four**

#### Preamble:

The last time we met was on \_\_\_\_\_(date). During that interview, we did some catch up, talking about what had happened between the two interviews and about any changes in your living circumstances, your kids, your family, how you spend your time. We also talked about your experiences with who you turn to for friendship, help, assistance or support, and who turns to you.

In this last interview, I'd also like to begin by doing some catch-up, this time talking about what has happened between the last interview and now. After that, I'd like to spend some time following up on some things you mentioned during the other interviews but that we didn't talk about in much detail. And, as a last piece, I'd like to ask you to kind of sit and look back on your life in general over the past years that you have been involved in this study

#### PART 1: CATCH UP

To start with, what's been going on for you since we last met?

#### **PROMPTS:**

- Changes in: home and neighbourhood
- Changes in: family
- Changes in: health and well-being
- Changes in: social assistance – workers, experiences with the system,
- Changes in: involvement with institutions/systems
- Changes in work status
- Changes in or new stresses in your life

#### PART 2: FOLLOW UP

I'd like to spend some time talking with you in more detail about some of the aspects of your life that you talked about in past interviews.

*Questions in this section will be personalized for each participant. Questions will be based on the gaps identified from a synopsis of rounds 1 to 3 for each participant. Gaps will be individually identified as areas where the full story is not available for a participant.*

*Appendix G lists specific themes/areas for which we would like as full a picture as possible for each participant as possible. It can be used as a guide in identifying gaps.*

### PART 3: REFLECTIONS

Now I'd like to shift the focus of the interview and spend some time asking you to think about, or reflect on, your and your children's lives.

If you think back over the past three years, and how your life has and hasn't changed, what stands out for you? What has helped things to change or what has prevented things from changing?

#### PROMPTS:

This might be something small or big.

It might be something that you'd see as a 'turning point'.

What happened?

Who was involved?

What makes it stand out for you?

Three years ago, when we did the first interview you were receiving welfare. Based on your own experiences, and thinking back over the past three years, to what extent would you say the welfare system and other services (e.g., subsidized housing, healthcare, childcare, education, child welfare, family support services) have helped you and your children? How could they have helped you better?

#### PROMPTS:

What would you like them to do differently as long as you and your family use their services?

There is a lot of attention in the media right now about the poor economy. Have these economic changes affected your family?

#### PROMPTS:

Have there been any noticeable changes in regard to finding paid employment?

Have there been any changes in relation to your social assistance/income support benefits or relationship with SA/IS workers?

Is life harder than before?

What is harder? What makes it harder?

b) We know that many people are struggling financially. Often this means getting into debt. Can we talk a bit about both debt and how you are managing?

#### PROMPTS:

Do you have a credit card? If not, have you ever applied for one?

Why is it important to you to have a credit card?  
Do you routinely carry a balance?  
How much?  
How much is the minimum monthly payment?  
Do you know what the interest rate is or how much interest you pay each month?  
Do you have student loans? Other loans? How much?  
Have you made payments/ what is your status with them, are you in default?  
Do you owe money to friends and family? How much? How do you manage to pay it back?  
How does it affect your relationship with family and friends?  
Do you ever have to use a Money Mart to cash cheques? How often? Under what circumstances?

One of the issues that the many single mothers we've talked to for this study have mentioned is their goals, hopes and visions for their own future and that of their children. What are your hopes for yourself and your family over the coming years? What strengths and abilities have you developed that will help you in achieving these goals? How have your goals and or strengths and abilities changed over the last 3 years?

Doing these interviews over the past 3 years, it is evident that many lone mothers do many things in their life to fight for the right for fair treatment for themselves and their children. (eg. file complaints, get support from advocates, talk to media, negotiate with social services, etc). Often we do these things out of necessity and we may not even recognize our strength and determination in doing them - we do them because we have to in order to survive. By participating in this research project we have asked you to reflect on these things you do to get by financially, socially and emotionally.

Has participating in the interviews and telling us your story shifted the way in which you see yourself in relation to the social assistance system or any other institutions you are involved with?  
Has it shifted (changed) the way in which you think about lone mothers in society in general?  
Has it impacted the way you see yourself in relationship to other lone mothers in a similar situation?  
Participating in these interviews is part of social action - has this encouraged you to consider participating in any other social action activities?  
Do you have any suggestions for how lone mothers can work towards making change in the social assistance system?  
Is there anything else you would like to say that we have not touched on today?

## **Appendix F: Building Social Inclusion Round Four Interview Prompts**

Specific themes/areas for which we want as full a picture for each participant as possible:

### Housing

Do we have details surrounding her moves, the reasons and other circumstances related to the moves, and the impact of these moves on her and her children?

### Health

Do we have details about health issues that have affected her and/or her children and how have these have impacted on stress, work, making ends meet? Do we have information on specific health concerns such as access to health care, food security, chronic illness, depression, (dis) Ability? If she has mentioned tobacco use, alcohol, or substance abuse as a component in her life, do we have details on how this has affected her?

### Stress

Has she mentioned stress in her life? If so, what are some of the details about how this has affected her throughout the last 3 years?

### Making ends meet and debt

Has she mentioned debt? Has this been a component in making ends meet? What are the details around the debt (who/what to? has this been increasing? does she have a student loan? is she repaying it? What does it mean if she is not repaying it at present? How much is she in debt)?

### Children

Are there details about issues her children have faced, stigma, trouble at school, etc. that were touched upon? What are the details re this? Has she mentioned managing stigma related to her children? Did we get details around this?

### Fathers

If fathers have been mentioned, do we have details re how present they are in the children's lives? Do we know what the impact is on the family of the father's involvement, their lack of involvement, their moving in and out? If fathers were not mentioned is it appropriate to raise/ask about?

### Employment

What jobs has she had since round 1? When did these jobs start and end? Why did the job(s) end? What are ongoing barriers or issues that she has faced in staying in a job or finding a job?

### Childcare

What childcare arrangements has she had since round 1? Have there been any particular issues with childcare for which the details are not clear?

### Educational opportunities and training programs

What educational opportunities and/or training programs has she had since round 1? Do we know if these educational/ training programs been helpful or not? Did the woman work wither caseworker to look at what is most suitable for her? How were educational training programs selected? Did she feel pressure to go into educational/training programs?

Social assistance – Has there been a move off of assistance - either completely or temporarily or a move to disability support? What are the circumstances and details surrounding this move/these moves?

### Intersectional issues

Do we know about the involvement with other systems (e.g., child welfare). What are the details – the issues she faced, how things got resolved? How has she been involved in the systems she has mentioned previously? Are they still involved? How has this involvement impacted her life?

### Understanding social history

What are factors/issues earlier in her life that she has hinted at, or mentioned? Explore them in more detail, if possible, and their impact on her life (e.g., abuse as a child, woman abuse, addictions situation, being a runaway youth....)

### Understanding social location



is there anything additional to ask about experiences that appear to be affected by her or her children's race, ethnicity, class, sexual orientation, (dis) Ability or place of residence as indicator of social location?

Stigma – Is there anything additional to say with regard to experience of stigma – of any kind? If nothing has ever been said, enquire within the context of other lone moms feeling judged/made to feel less than by 'others'.

## **Appendix G: Caseworker focus group guide**

### **Toronto Social Service Caseworkers** **Lone Mothers Project, October 8, 2009**

Preamble: We are part of a five-year research project examining what is happening to social assistance recipients who are single parents vis a vis labour force participation. We would like you to tell us about the issues facing this group based on your understanding of the population and changes to welfare and the workplace. In addition, we would like to explore the different avenues of support that you as caseworkers have the ability to provide to your clients.

#### **Background**

While we have these facts sheets that provide us with most of the background information on yourselves, perhaps it would be helpful if we could just go around and introduce ourselves and perhaps you could share with the group how long you have worked in Social Services and what office you are currently located in. How big is your caseload and of that approximately what percentage would you estimate are single moms?

Who are the single parents on assistance today?

(Demographics: age, sex, ethnicity, family size, age, racialization, education, work experience, changes)

What kinds of issues do you see facing single parents and are they the same or different from your other clients? (Children and care, health (including mental health), mobility and access, education and training, housing, literacy, language, racialization)

What are the biggest barriers or frustrations you see for your lone parent clients, and for yourselves as workers?

Do you go through any specific training for your job (sensitivity training)?

#### **Money Issues**

For those of you who have been working in the system since the major reforms of the early 90s, how have things changed for your clients and their families?

Is calculating a 50% deduction on all income instead of calculating it on family costs of living making your jobs as caseworkers any easier? What do you think about this method of calculating deductions? Would you support going back to the old method

which was based on family costs?

What extra pools of money are available to recipients? For example it is our understanding that lone mothers can access an extra \$100.00 per month for volunteering and that there is extra money available for moving costs, special diets, shelter enhancement, clothing allowances etc. Who is eligible for this and what is the process of accessing it? Is there a cap on how much or many people you can allot these things to in a month or in a year?

Who qualifies for childcare and housing subsidies? What are the waiting lists like for these programs?

### **Power and Discretionary Issues**

Are all single mothers required to engage in some type of 'work' whether it be school, paid work, skills upgrading or volunteering? (if not required, 'encouraged')

When helping a client plan for their future, what other types of programs are available to them? How do you determine what the best course of action is for each individual client?

What types of volunteer placements are acceptable? What are the stipulations placed upon these placements (ie. 6 months at one place)?

Are client given information on all the options available or do you determine which options are applicable to them? (i want to get at the fact that some of the lone moms are stating that they didn't know there was such a thing as subsidized childcare and others are saying that they didn't know OSAP was even an option)

What kinds of schooling are approved? For example, in one of the interviews with lone moms, there is a single mother interested in becoming a mechanic however she states that she isn't permitted to do this and as a result is looking into something that she is not at all interested in doing.

Is everyone referred to the Employment Resource Centre?

Some single moms are currently engaged in some type of parenting classes (LEAP I am assuming). How are decisions made regarding this?

Do you ever go to someone's home? How often and why?

Let's talk a bit about declaration of support forms. It is my understanding that all clients must fill these out. What happens if there are issues of safety or if a mom declares that the father of her child/ren is unknown?

I think I'd wonder what the caseworkers understand about all of the powers 'over' them that lone mums on welfare have to deal/cope/not cope with from stigma to other systems to social assistance. How do caseworkers conceptualize the lives of lone mums on social assistance - essentially, leaving out the dealing with social assistance piece of it.

Do you find yourself playing an authoritative role with your lone-mother clients? If so, how and in what areas? Like a parent? Like a teacher? Do you consider yourself an authority figure?

Do you ever feel the need to use positive or negative reinforcement with your clients? How do you handle that feeling?

Do you ever act on it?

What forms of positive or negative reinforcement do you tend to use?

What forms do you use most often?

Would it be acceptable to delay returning a phone call, or make a client wait beyond a scheduled appointment time as a form of negative reinforcement?

Would it be acceptable to deny a client a particular benefit as a form of negative reinforcement? For example, if they ask for emergency monies?

Would it be acceptable to withhold a client's cheque as a form of negative reinforcement?

TSS as a system has rules that clients are supposed to follow, and there are consequences for those rules. For example, if clients don't turn in their income reporting statements, their cheques will be delayed. How much discretion do you have in enforcing those rules? Do you see yourself as an impersonal enforcer for TSS – just going by the rule-book, or do you see yourself as personally involved in your clients compliance and non-compliance?

How personal do you think your relationship with your clients gets? Do you think it is good to have a more personally invested attitude toward your clients, or do you think it is better to be detached?

Do you get heavily invested in your clients' compliance/non-compliance? In their success with their job-skills plans?

## **Successes**

Who are the most/least successful at exiting assistance?

Does anyone have examples of single moms who built skills through these programs that eventually resulted in full-time employment that provided enough for them to exit assistance?

Where are the best places for single mothers to go look for work?

What do you think needs to be in place or to change in order for single parents to be successful as parents and as workers?

## **Appendix H: Employment Resource Caseworker Focus Group**

### **Toronto Social Service Employment Resource Centre Caseworkers** **Lone Mothers Project, October 22, 2008**

**Preamble:** We are part of a five-year research project examining what is happening to lone mothers on social assistance vis a vis labour force participation. We would like you to tell us about the issues facing this group based on your understanding of the population and changes to welfare and the workplace. In addition, we would like to explore the different avenues of support that you as caseworkers have the ability to provide for the clients who come to the Employment Resource Centre.

Although you all work for Social Services we understand that you may deal with very different issues, and have differing opinions or viewpoints on the issues that are discussed within this group. Others will obviously hear what you say but we would like to create an atmosphere of openness and safety and so would request that we all tolerate dissenting views and not discuss comments made, after the focus group concludes.

Could we just go around and introduce ourselves and perhaps you could share with the group how many years you have worked with social services and what type of positions you have held? Which Employment Resource Centre you are currently working in and how long you have been there?

Tell us about the resources of the ERC.

What can you offer to clients? What types of resources do you offer through the center?

How do people find out about you? (mostly through referral/Advertisement/ walking by?)

What are the biggest barriers or frustrations you see for your lone mother clients?

How would you describe your role?

Can you each describe one client with whom you worked that epitomizes the best/most successful outcomes in terms of your contribution and the use of ERC resources?

Can you describe how your vision of jobs for lone moms might differ from your vision for others trying to get off of assistance?

What kinds of jobs work for lone mothers?

What kinds of jobs are lone mothers most likely to find?

Do the lone moms that you see know what they want in terms of jobs and job training?

How do you guide them?

Almost 30 years ago there were programs in Canada that helped women move into non-traditional trades. Would such a program make a difference for lone mothers (and other women on assistance)? How would such a program affect how you do your job?

How effective are the training programs that are available through social services?

What works in helping lone mothers get what we call sustainable employment (explain need for above minimum wage 'family income' w/ subsidized childcare)? What doesn't work?

How do you envision an ideal working relationship with your clients and their social assistance caseworkers? And, how does this compare with your actual relationships with your current clients?

Do you work in conjunction with clients' social assistance caseworkers?

We see many lone moms caught between welfare that is insufficient and insecure and a labour market where the work is also precarious with inadequate pay to accommodate all of the other expenses associated with working. Do you have suggestions about what could be done to improve this situation for lone mothers?

Can you think of anything else that you would like us to know about the ERC? Or have anything else you would like to add?

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