INFORMATION TO USERS

B.C. BENEFITS WHOM?
MOTHERHOOD, POVERTY, AND
SOCIAL ASSISTANCE LEGISLATION
IN BRITISH COLUMBIA

by

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ABSTRACT

In 1990 the National Council of Welfare wrote that one of their most disturbing findings was the strong link between motherhood and poverty. Nine years later poverty continues to be linked to motherhood for many women, with little acknowledgement from the state that this relationship exists. Although the majority of adults on social assistance are women, many of whom are single mothers, social assistance legislation is gender and race neutral, and consequently the fact that poverty is both racialized and gendered is ignored, and the unique concerns of mothers rendered invisible.

This thesis examines British Columbia's *BC Benefits (Income Assistance) Act* and compares its stated objectives to nineteen mothers' perceptions and experiences of living under this legislation. With the 1996 reform the policy goal of "relieving poverty, neglect and suffering", present in the *Guaranteed Available Income for Need Act* (GAIN), was eliminated. It is maintained that the two main objectives of the *BC Benefits (Income Assistance) Act*, financial accountability and labour market attachment, and their underlying assumptions, have led to punitive and intrusive programs and practices. While many of B.C.'s welfare programs are not 'new', notable changes in current policy are the mandatory focus on employability programs, workfare, and the signing over of one's maintenance rights. These coercive policy initiatives were accompanied by slashing welfare rates and drastically reducing earnings exemptions, or the amount of earnings that working recipients were allowed to keep. As one mother put it, now they are expected to "work for nothing", which, according to government officials, will be "good for their self-esteem".

The findings from this study reveal that the *BC Benefits (Income Assistance) Act* does not reflect the experiences or needs of mothers in British Columbia. Welfare programs incorporate competing ideologies of work and family which encourage women to be dependent on spouses while at the same time advocating their independence through labour market activity. The fact that dependency on spouses may be dangerous or impossible for women, as well as contradictory to the policy's goal of 'independence', is ignored. Regarding labour market activity, *BC Benefits* legislation does not recognize the barriers mothers face in obtaining full-time employment, including childcare responsibilities, lack of and cost of day-care choices, high wages needed to maintain a family, and discrimination in the labour market. In addition, findings from this study illustrate that social assistance legislation reinforces myths and stereotypes that blame individuals for their own poverty rather than recognizing current economic realities.

DEDICATION

This thesis is dedicated to my grandmother, Hazel Stanley Mortenson, who came to Canada as an immigrant and helped her parents work the farm and raise the other children. As a wife and mother of two she assisted in the operation of a West Coast logging camp, cooking for the entire crew as well as maintaining her own home. After the death of her husband twenty-five years ago she worked as a janitor until retirement. Throughout her life she has been the best handy-woman I know, able to fix, repair, mend or build just about anything. Her strong sense of social justice has been passed down through the generations.

And to the memory of my grandmother, Marion Bemrose Winton, who as a single woman in Montreal played piano for the silent movies. As a wife and mother of four she assisted in the operation of a Kelowna orchard on which the family lived and worked. She thinned and picked for the orchard while simultaneously canning fruit and vegetables for her own family. After moving away from the Okanagan she continued working for wages as first a bank and then office clerk. Fabulous card-player and hostess, she instilled the love of gambling and of giving, always ensuring that there was plenty of food on the table and candy in the jar for her twelve grandchildren.

Mothers, Workers, Teachers.

ACKNOWLEDGEMENTS

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CHAPTER ONE
INTRODUCTION

This thesis explores mothers' experiences and perceptions of social assistance legislation in British Columbia. The *BC Benefits (Income Assistance) Act* of 1996 is investigated, and its stated objectives compared with mothers' experiences and perceptions. I originally chose this topic following my own experiences as a single mother on social assistance, although there are many reasons (some of which I outline in the next section), for focussing on motherhood, poverty, and related social policy. The first chapter of my thesis sets out the social policy environment, the rationale and purpose of the thesis, the relevance and limitations of the study, and a brief synopsis of each of the following chapters.

THE SOCIAL POLICY ENVIRONMENT IN CANADA

The last decade and a half in Canada have been characterized by major cutbacks, privatization and "restructuring" in the area of social programs funded by the state (Brodie, 1995; Cohen, 1997; Morrison and Pearce, 1995; Pulkingham and Ternowetsky, 1996, 1997).[1] Policies and programs have been governed by what Brodie refers to as "restructuring discourse" in which "the central theme...is that we have no political choices left about how to shape our collective lives and future other than to follow a market-driven approach to the globalization of the international economy" (Brodie, 1995:49). The philosophy underlying or imbedded within restructuring discourse has been called neo-liberalism, which includes a return to the idea that a free market best generates

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[1] See Cohen, 1997:48-60 for a detailed account of the privatization, budget cuts and tax changes from 1985 to 1995.

profits, which in turn creates growth, jobs and spending (Cohen, 1997; Pulkingham and

Ternowetsky, 1996, 1997).[2] In this philosophical scenario, taxes, high wages, and social

programs are understood as disincentives that hinder the free market (Pulkingham and

Ternowetsky, 1997). Restructuring discourse results in a conservative approach that

claims that the economy is not competitive enough, and that a "low-wage strategy" (low

wages and weaker labour standards), combined with cuts to social programs thought to

create a "disincentive to work", are necessary (Wiggins, 1996:79-81). So whereas in the

post depression and world war two era state interventions and programs were understood

as necessary to reduce suffering and inequality (Armstrong, 1997), the "welfare state" is

"now depicted as the problem not the solution" (Evans, 1997:92).

What makes 1980's and 90's neo-liberal discourse distinct is the focus on

globalization, free trade, and the argument that we now need to be competitive not just

within Canada but within the world economy (Cohen, 1997; Pulkingham and

Ternowetsky, 1996). According to Cohen, it is this "discourse of competitiveness", as

well as what one author calls "deficit panic disorder" (Ralph in Boyd, 1997:24), that has

enabled the Canadian government's restructuring agenda over the last fifteen years.

Regarding social policy the new discourse includes a distinction between 'passive'

programs, which foster the dependency of recipients, and 'active' programs which

supposedly foster independence, mainly through focusing on training and employment

(Evans, 1997; Pulkingham and Ternowetsky, 1996). So for example, punitive changes to

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[2] According to Brodie, neo-liberal philosophy "holds that changing international realities put roughly the same demands on all governments. They must: maximize exports, reduce social spending, curtail state economic regulation, and enable market forces to restructure national economies as parts of transnational or regional trading blocs" (1995:16).

Unemployment Insurance were accompanied by a change in name to the more "active" title of Employment Insurance (Evans, 1997).

The new Employment Insurance Act (EI), which replaces the Unemployment Insurance Act, makes it harder for recipients to qualify for EI (for example, eligibility is now based on hours worked rather than weeks, and the number of hours needed to qualify have more than doubled), which increases the potential candidates for social assistance (Evans, 1997). The changes in EI reduce maximum benefits as well as the maximum period a person can qualify for benefits, increase the tax-back rate of benefits, and impose "frequent use" penalties (Wiggins, 1996:76). These changes bring EI closer to a welfare/needs model (Gordon, 1990), where the program is understood to be a "last resort" rather than an insurance scheme, and, like welfare, introduces a deserving/undeserving undertone previously not there. Seasonal workers (especially in Quebec and the Atlantic provinces) will be negatively impacted by lower benefits and benefit periods, as well as the new stigma for "frequent users" (Wiggins, 1996:77). High entrance requirements will especially hurt part-time workers; in 1990, prior to the changes, women already represented "64 per cent of the part-time workers excluded from UI eligibility" (Evans, 1997:103), and it is these workers who may end up on welfare instead.

Regarding policies related to income assistance the most dramatic and drastic upheaval has been the repeal of the Canada Assistance Plan (CAP). With the repeal of CAP in 1995, minimal national standards regarding welfare services (such as the right to appeal provincial decisions) were eliminated (Jackman, 1995:375). In addition, the federal government's commitment to match provincial welfare expenditures (as long as

provinces maintained the standards set by CAP) was abandoned (Jackman, 1995:374-375). Instead, the new Canada Health and Social Transfer (CHST) combines funding for health, post-secondary education and social assistance into one transfer with no requirement that the province spend this money on social assistance. The fate of welfare recipients has been left in the hands of their provincial governments. Given the amount of poor-bashing in the media, and the "public hysteria over anti-fraud rhetoric" (Morrison & Pearce, 1995:4) in many provinces, it is not hard to imagine the consequences of abandoning national standards and funds allocated specifically for social assistance. Research to date indicates that restructuring has meant a heightened focus on welfare fraud and surveillance (Carruthers, 1995; Little, 1997; Morrison & Pearce, 1995), more punitive policies and cutbacks (Evans, 1995, 1997; Little, 1997; Morrison & Pearce, 1995), and increased employment and skills training programs and rhetoric, despite much evidence that decent paying jobs for people completing these programs do not exist (Evans, 1987, 1995).

RATIONALE AND PURPOSE OF THE THESIS

Given restraint rhetoric and the constant threat of cutbacks and more punitive measures, it is important to continue research on the utility of current programs and legislation for women. In addition, most of the research on women and social assistance legislation has been done in Ontario. Investigating British Columbia's new welfare legislation will assist in determining what policy changes have taken place to combat poverty, how these changes compare to those of other provinces such as Ontario, and whether or not the changes appear to be working for women.

In this thesis I examine the issue of women and poverty (and more specifically women on welfare) because the majority of adult people living in poverty and/or on social assistance are women (Evans, 1997:101), and women (and in particular mothers), have some unique concerns that are often not addressed by "gender-neutral" legislation (National Council of Welfare, 1990:1). I chose to focus on mothers because it is these women who, in addition to the labour force discrimination that all women face, also deal with child care responsibilities and a lack of affordable (quality) day-care (National Council of Welfare, 1990:130 & 2). In other words, while being an unattached female in Canada creates a high risk of poverty, having children and being unattached (single mothers) combine to create the highest risk category for living in poverty.[3] The top three groups at risk of poverty in this country are: single-parent mothers under 65 (poverty rate 57.3%)[4], unattached women over 65 (44.1%), and unattached women under 65 (42.6%) (National Council of Welfare, 1996:33). What this means is that even mothers currently in relationships (the largest category of Canadian women) are at risk of becoming impoverished if the relationship should break down (National Council of Welfare, 1990:128). How can we realistically say that women have a choice (to remain in a relationship or not) when the most likely alternative is poverty for themselves and their children?

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[3] Having children also contributes to the poverty of many elderly women because their time out of the labour force caring for children contributes to their poverty in later years (National Council of Welfare, 1990:130). [3] Poverty rate refers to the proportion of a particular category (i.e. single parent mothers under 65) that live in poverty. The National Council of Welfare uses the terms poverty rate, incidence of poverty, and risk of poverty interchangeably (National Council of Welfare, 1996:7-8).

[4] Poverty rate refers to the proportion of a particular category (i.e. single parent mothers under 65) that live in poverty. The National Council of Welfare uses the terms poverty rate, incidence of poverty, and risk of poverty interchangeably (National Council of Welfare, 1996:7-8).

Among women as a group, race and disability often determine which women are most disadvantaged. For example, immigrant women, First Nations women, and disabled women have, on average, lower yearly incomes than do other women (National Council of Welfare, 1990:112-118). My study emphasizes diversity, and in particular race, disability and sexuality, because these factors are often ignored, which results in policies that may not be relevant (or worse yet may be harmful) for particular groups of women (see Blackford, 1993).

In addition to my focus on the *BC Benefits (Income Assistance) Act* and the experiences of women with this particular piece of legislation, I also focus on the belief systems surrounding poverty in general and welfare in particular. I explore these ideas because ideologies, myths and stereotypes about both poverty and welfare (or people on welfare) affect policy and often represent the assumptions upon which it rests. The thesis examines race, class and gender relations and how these relations inform ideologies which then intersect and provide the framework within which women are seen and understood by the general public, government agencies and policy-makers.

These issues are explored with a theoretical chapter, and through interviews with a diverse group of mothers who were either on welfare, or had been on welfare in the past. The experiences and perceptions of these women provide the data to investigate whether or not the assumptions on which income assistance legislation is based, are accurate reflections of these women's lives. The purposes of the study, then, were to generate information about the effects of welfare policies, practices and discourses upon a diverse group of women (and compare these effects with the objectives of welfare policy), to acquire knowledge about the relationship between motherhood and poverty

for different women, and to explore commonalties and differences among mothers living in poverty.

RELEVANCE OF THE STUDY

The proposed study has relevance at both practical and theoretical levels. On the practical side, consulting with women themselves reveals how policies work *in practice*. This method represents a significant way to ascertain if policies are having their desired impact; if they are serving the purposes for which they were originally intended. Examining the discourses surrounding welfare helps us to uncover the assumptions that infiltrate the issue, and analyze links between these assumptions and the ensuing policy. The extent to which women's lives and experiences match these assumptions should be of interest to policy-makers concerned with making policy relevant to women's lives and needs. Another practical relevance of the study is giving voice to women who often remain invisible and unheard. These voices give policy-makers, women's organizations and groups concerned about poverty, the information they need to create meaningful change and combat restraint, cutbacks and negative stereotyping.

On a theoretical level, this study adds to the existing knowledge regarding gender and poverty. As feminist literature on welfare has noted, mainstream academic analyses of poverty do not take gender into account despite the significant gap between female and male poverty (Gordon, 1990; Sainsbury, 1994). Also, my focus on ideology, the links between ideology and policy, and how both affect women living on welfare, adds to our knowledge regarding the ways in which ideologies work through various discourses such as law, to construct material realities, which in turn may be used to justify existing belief systems. Lastly, the emphasis on diversity reveals the importance of theorizing

difference, and of including class, race, sexual orientation, disability and other differences as organizing principles (Cooper, 1995) in feminist analyses.

LIMITATIONS OF THE STUDY

One of the major limitations of this study relates to the level of diversity that was possible. Language barriers made it difficult to interview non-English speaking immigrant women and often these women, who may be isolated because of language barriers, are among the most disadvantaged in Canadian society (National Council of Welfare, 1990:118). The National Council of Welfare documents that language problems are worse for women than men, and that this disparity is in part a result of biased Canada Employment language programs that favour men (National Council of Welfare, 1990:120-122). Disabled mothers were also hard to locate and interview, perhaps because they represent a smaller group of women that I did not have access to.

Limiting the interviews to mothers on welfare (and the policy analysis to welfare policy) also excluded many women who are similarly disadvantaged in Canadian society. For example, single women are often treated more punitively than mothers by welfare authorities, and certainly receive much less money. Many other low-income mothers are not on welfare at all. Limiting the analysis to welfare policy was necessary for such a small project, but did not allow me to fully examine other poverty-related issues such as gender discrimination in the labour force.

The perceptions of Financial Aid Workers would have contributed to the study as well, in particular their perceptions of mothers living in poverty, single parenthood, poor people in general, and the legislation under which they work. However, a comparison of mothers' perceptions and Financial Aid Workers' perceptions was not the original

intention of the study. Consequently, the interviews with two Financial Aid Workers from the same office, were due simply to my connection with that particular office. The questions I asked did not revolve around their perceptions but focussed more on policy and policy changes. Only one worker's comments are included and they are used to clarify policy more than to present his views.

CONCLUSION

To conclude, my thesis offers policy-makers, women's organizations and anti-poverty groups, an opportunity to listen to some of the women who live with poverty on a daily basis. It offers insight into how these women balance motherhood and financial survival, and brings into focus some of the gender differences not considered in welfare policy. It also has theoretical relevance for scholars, or any person, attempting to theorize gender, difference, or the process by which ideologies become reality through legal and other discourses.

CHAPTER OUTLINES

Chapter two provides a theoretical model for the thesis. It begins by examining historical race, class and gender relations as organizing frameworks within which ideologies are created. The process of "othering" is investigated and linked to the creation of dominant ideologies and identities. The ideological division between the 'public' and the 'private', or separate spheres ideology, and the consequences for women of social policy based on this divide, are outlined, in particular how separate spheres ideologies impact poverty and welfare discourses. Themes found by feminist researchers examining social assistance legislation and policy, including the issue of dependency and

the deserving/undeserving dichotomy, are reviewed and connected to separate spheres ideologies and historical race, class and gender relations.

Chapter three outlines the research methodology of the project. Both feminist and qualitative methodologies are discussed. The specific research questions the thesis addresses are laid out, and the details of the data examined. The chapter concludes by looking at the ethical issues and problems of the methodology I chose.

Chapter four presents two sets of data: the women's voices, and an analysis of *BC Benefits (Income Assistance) Act* and related regulations and policy. It begins with the women's perceptions and experiences of the relationship between motherhood and poverty and then goes on to outline the legislation. The women's perceptions and experiences of living under social assistance legislation are compared with the stated policy goals to determine how the policies are working in practice.

Chapter five analyzes the interview data presented in chapter four, within the theoretical framework, and using the theoretical concepts, outlined in chapter two. My findings are compared with those of other researchers and any similarities or differences are noted and discussed. Chapter six concludes the thesis with a summary of the research findings, some concluding comments and suggestions for future research.

CHAPTER TWO
IDEOLOGIES, DISCOURSE, AND SOCIAL POLICY:
CREATING THE WELFARE MOM

This thesis is based on the theoretical premise that social policy and programs are constructed through discourses and ideologies which can be contradictory and competing and which shift historically (Boyd, 1994, 1997; Chunn, 1999).[5] Discourses and ideologies are shaped within the "organizing frameworks" of gender, class and race (Cooper, 1995:11). Thus, race, class and gender relations both shape and are shaped by, ideologies, which constitute discourses such as welfare law (Andrew, 1984; Boyd, 1994). Although some ideologies come to be dominant there are also a multitude of other ideologies, some oppositional, which intersect, parallel and compete with dominant ones (Cooper, 1995:30). Also, dominant ideologies do not simply maintain the status quo. Rather, their effects are contradictory and are experienced differentially according to one's race, class, age, gender, (dis)ability, sexuality, and other social relations (Boyd, 1989, 1994, 1997; Chunn, 1999; Cooper, 1995).

The chapter begins with a discussion of race, class and gender as organizing frameworks and outlines how race, class and gender relations structure social institutions and the ideologies and discourses that inform our everyday world. From there the chapter moves to the public/private divide, or separate spheres ideology, which has provided a dominant ideological framework for Western societies since the arrival

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[5] Ideology refers to a body of concepts or assertions (Gage Dictionary 1983) or "competing frames of reference through which people think and act" (Hunt in Boyd, 1994:62). Discourse has been defined by Cooper as the "production of knowledge" (1995:30). In this thesis I am defining discourse as a body of knowledge and arguing that ideologies work through dominant discourses which produce bodies of knowledge.

of industrialization and the liberal state in the early 19th century (Boyd, 1997; Brodie,

1995; Chunn, 1997). Competing ideologies of work and family are summarized and the

various ways that these ideologies become manifest in welfare discourse are examined.

RACE, CLASS AND GENDER: 'OTHERING' AS A PROCESS

Canada was founded on racism and the theft of Aboriginal land and title. Early

settlers also brought to Canada discriminatory views regarding the 'lower classes' and

images of women as inferiors. The process of "othering", a process whereby individuals

and identities are defined and formed in relation to oneself, assists in the creation of

unequal race, class and gender relations. Simone De Beauvoir defines this process:

> In the most primitive societies, in the most ancient mythologies, one finds
> the expression of a duality--that of the Self and the Other....Otherness is a
> fundamental category of human thought. Thus it is that no group ever sets
> itself up as the One without at once setting up the Other over against itself.
> (1993:51).

Theorists suggest that inherent in othering is either/or thinking; diversity is not

recognized and instead a subject/object can only be understood as one or the other

(Collins, 1990; hooks, 1984, 1990). Dichotomies such as good/evil, male/female,

black/white, normal/deviant "gain meaning only in relation to their counterparts"

(Collins, 1990:69).

Acoose provides us with an example of the process of othering and either/or

thinking in her historical discussion of Aboriginal women who were portrayed in

European literature as either 'Indian princesses' or 'promiscuous squaws'. Acoose argues

that negative imagery is reproduced in literature and shapes our attitudes and beliefs. In

contrast to negative images of First Nations culture, positive images of Whites abound as

the "symbols of white supremacy are everywhere in society, especially in movies,

television, comic books, and textbooks" (Adams in Acoose, 1995:50 & 51). Acoose

notes that readers bring with them culture, experiences and socio-economic life positions

which act as a filter for interpretation and meaning, yet at the same time texts are

"similarly laden...and strongly influence interpretation" and ideological norms and values

(1995:52).

Both Acoose and LaRocque argue that literature is also political, both because it

persuades and because its transmission is often determined by those in power (1995:51,

57). They argue that until these stereotypical representations that justify sexism, racism

and classism are deconstructed, the images will continue to imprison women (1995:58).

Although images do imprison, Collins acknowledges that women both internalize and

resist controlling images (1990:93-95). The process is complex, involving "a web of

cross-cutting relationships, each presenting varying combinations of controlling images

and...self-definitions" (Collins, 1990:96). Thus, "othering" involves both objectification

and subjectification, a space where identities, both dominant and subordinate, are formed

(Kline, 1994; Lacombe, 1996). According to Collins, it is the contradiction between

images and experiences that leaves the discourse open for analysis and deconstruction

(Collins, 1990:93).

The treatment of First Nations peoples in Canada and the labelling of their culture

as 'uncivilized' and 'savage' was a result of a process of "othering" and objectification,

which allowed European settlers to define themselves as 'civilized' and superior (Kline.

1994). At the same time the creation of these identities (civilized/barbaric) came with

political and economic consequences. As Das Gupta maintains, ideological relations

must be looked at in conjunction with political and economic relations (1995:143).

Historically in Canada the economic exploitation of First Nations peoples via the fur trade and colonialism, Black people via slavery and the domestic labour movement, and Chinese and other immigrant labourers during the construction of Canada, has been well documented (see Bannerji, 1993; Bienvenue and Goldstein, 1985; Carter, 1996; Das Gupta, 1995). Slavery of both Black peoples and Pawnee Indians existed in Canada up until 1834 and assisted in Canada's economic development (Mandell, 1995:29).

For women of colour, objectified by both gender and race, sexual and economic exploitation were the effects of certain ideologies (Acoose, 1995; Collins, 1990). The stereotype of the 'Indian squaw' encompasses the ideas that Aboriginal women are dirty and immoral and 'only good for one thing' (Carter, 1996; Maracle, 1996). The violence that characterizes many First Nation women's lives is the result of this objectification and devaluation (Acoose, 1995; Collins, 1990; Culleton, 1983; Lawrence, 1996; Maracle, 1996). The image of the promiscuous and immoral 'squaw' was prevalent in early Canadian life and used to explain the sexual assault and harassment (as well as consensual relationships) of Aboriginal women by White men:

> The most vocal response to the accusations...was not to deny that there had been 'immorality' in the West but to exonerate the men and blame the Aboriginal women, who were claimed to have behaved in an abandoned and wanton manner and were supposedly accustomed to being treated with contempt, to being bought and sold as commodities, within their own society. (Carter, 1996:184).

So prevalent were the stereotypes that separate legislation governing Aboriginal

prostitution made it easier to convict Aboriginal women than White women for

this offence (Carter, 1996:187).

Class and race combined in the creation of negative images of Aboriginal

women as well, as Aboriginal women were considered slovenly and lazy, and in

effect blamed for their poverty and inadequate housing conditions (Carter, 1996:

148&150). Aboriginal men were also considered lazy and incapable of becoming

farmers, but ultimately the women were again blamed:

> The women, here, as on nearly every reserve, are a hindrance to the
> advancement of the men. No sooner do the men earn some money than
> the women want to go and visit their relations on some other reserve, or
> else give a feast or dance to their friends....The majority of [the women]
> are discontented, dirty, lazy and slovenly. (Inspector of Indian agencies in
> Carter, 1996:150).

Black women in the United States, and on a smaller scale in Canada, have a

similar history. Slavery both produced and was a result of ideologies that dehumanized

Black people. Relations of gender and race combined and made Black women the

economic and sexual property of White men (Collins, 1990; hooks, 1990). Even after

slavery was abolished race, class and gender relations assisted in shaping the economic

and sexual exploitation of Black women as domestic labourers. The long hours, low pay,

lack of legal rights, sexual harassment and assault of Canadian domestic workers,

especially domestic workers of colour, has been well researched (see Arat-Koc, 1999;

Brand, 1993; Calliste, 1991). Either/or thinking helped to produce images in White

communities of Black women as contented mammies (who knew their place in White society) or as dangerous, immoral and promiscuous (Collins, 1990).

Contrasting these images of Aboriginal and Black women is the ideology of "White femininity"(Brand, 1993). Although historically White women were also legally considered the property of White men, they were thought of as assets, to be paraded on men's arms like trophies. White women were supposed to be chaste until marriage, at which point they became the sexual property of one man (Smart, 1984). White women were conceptualized as the mothers of the race and their sexual monogamy was central for the reproduction of both the individual man's lineage and White society as a whole (Arat-Koc, 1999; Chunn, 1997). Class also structured sexuality and historically poor women of all colours, in particular street women, were also targeted as promiscuous, surveyed more closely, and blamed for giving sexual diseases to 'foolish' men who might then infect their virtuous wives (Chunn, 1997).

Race, class and gender form the organizing frameworks within which ideologies are created. These frameworks and the ideologies that are produced vary historically and affect women differentially. As times change so do race, class and gender relations but these relations still provide the framework within which ideologies are understood. The remainder of this chapter will focus on how race, class and gender structure the various ideologies of work and family that women live under, and how these ideologies are given meaning in welfare discourse. As ideas regarding 'equality' and the rule of law took hold, inequalities of race, class and gender persisted but in different forms.

SEPARATE SPHERES IDEOLOGY

Early European liberal theorists reconstructed feudal society by creating a new order which included dividing lines between church and state, state and market, state and family and the market and family (Boyd, 1997; Brodie, 1995:28-29). It is these divisions that feminists refer to as the public/private divide. These divisions represent ideological divisions which are fluid, historically shifting contested arenas, and which also create effects, experienced differentially, in the lives of women (Boyd, 1997; Brodie, 1995). Although a separation of public and private has never actually existed (Boyd, 1997; Chunn, 1997), ideologies supporting these divisions have dominated Canadian social policy and programs.

Ideologies supporting the separation of the market and the family are based on the belief in a 'natural' sexual division of labour, which places men in the public world of paid employment and women in the family where they perform unpaid domestic labour including childcare. Numerous ideologies assist in the maintenance of this division, including the idea that the family is the central stabilizing unit of society (Armstrong & Armstrong, 1990; Barrett & McIntosh, 1991; Eichler, 1988; Gavigan, 1988). The supposed 'breakdown' of the family (for example by mothers going to work) is heralded, by those subscribing to the ideology, as the cause of all sorts of evils, in particular instability, juvenile delinquency and crime (Barrett and McIntosh, 1991; Drakich, 1989; Strong-Boag, 1986). The family unit perceived to be so central, however, takes a particular form that both overtly and covertly excludes other types. The family form perceived to be biologically 'natural' and central to Western society is that of the White,

heterosexual, male breadwinner, female stay-at-home mother, with dependent children (Boyd, 1989; Gavigan, 1988, 1993).

Historically, social policy in Canada has been based on the expectation that the male breadwinner family is the dominant family form and that this is the way it ought to be (Eichler, 1988; Pascall, 1986). Other types of families have been defined as 'abnormal' and these ideas, heterosexuality as 'normal' and other family forms as 'abnormal', infiltrate society through medical and scientific discourses among others (Mandell, 1988). The term "compulsory heterosexuality", is used to convey the idea that heterosexuality's status as 'natural', rather than only one possibility, has become so ingrained in society that it is no longer questioned. Ideologies of the family are formed within the framework of gender and compulsory heterosexuality, race, and class, and include the ideology of romantic love and marriage and the ideology of motherhood.

The ideology of motherhood is premised on the idea that a woman's natural role in life is that of a mother (Boyd, 1989; Kline, 1993). The ideology was assisted by 'first wave' feminists in the 19th century, who, in fighting for the rights of women, attempted to elevate women's position by claiming that women had special attributes that made them more caring, nurturing, and more fit than men to care for young children and the home (Chunn, 1995, 1999). These first wave feminists believed in the primacy of the mother-child bond and viewed the mother as a guardian from the vices of the world (Chunn, 1995, 1999; Pupo, 1988:217). Home represented stability, and children would be taught the "virtues of kindness, love, duty, respect and honour" (Pupo, 1988:217). First wave feminists upheld the idea that men and women were different, that the nuclear family was a 'natural' institution based on heterosexual relations and the sexual division of labour,

and that women possessed the nurturing virtues supposedly found in all 'good' mothers (Chunn, 1995, 1999).

The ideology of motherhood uses class and race as well as assumptions about (dis)ability and sexuality, to structure conceptions of 'good' mothering. These ideas and the process of othering assist in the construction of what constitutes a 'bad' mother. Women who do not conform to the dominant model, that is, women who are not White, heterosexual, married, able-bodied, and middle-class are far more likely to be labelled bad mothers. Historically, Black women, First Nations women, lesbians, disabled women, prostitutes and others, have not only been classified as 'unfit' mothers but their reproduction has been discouraged and controlled through state legislation (Blackford, 1993; Cooper and Herman, 1991; Kline, 1993). The over-representation of First Nations children in those apprehended by the state is well documented (Kline, 1993; Monture-Angus, 1995) and Boyd (1999) has recently documented the negative myths and stereotypes, as well as state intervention in the lives of mothers who use illicit drugs.

A majority of people have never fit the male breadwinner model and yet they have been judged by its standards (Boyd, 1997; Chunn, 1995, 1999; Eichler, 1988; Gavigan, 1988; Mandell, 1988). Many women (for example, single women, working-class married women, immigrant women and women of colour), have always had to work for wages, whether in the 'public' world or in their homes doing sewing, laundry, or taking in boarders (Luxton and Reiter, 1997; Strong-Boag, 1986). Referring to the 1800's Hamilton notes the class and gender bias of the male breadwinner model when she points out that "[m]any of these working-class women supplemented their meagre wages by sexually servicing the men of the bourgeoisie who found the homes they created with

their pure and protected wives to be too confining" (1988:13). The women who could not

meet this ideal image have always been blamed for society's ills. Mandell notes that

working-class and poor mothers (and anyone who differed from middle-class norms),

were often considered negligent and "[e]ducating these women was touted as a solution to

infant mortality, juvenile delinquency, school absence and street gangs" (1988:70).

Women reformers were backed up with medical and scientific discourses such as child

psychology, which produced scientific 'facts' regarding 'normal' children and child

development (Mandell, 1988:70). Underlying most discourses was the theory of the

mother-child bond, and thus "[b]ad children resulted from bad mothering" (Mandell,

1988:71).

The male breadwinner model does not apply to Black women who have worked in

the domestic spheres of their own homes, for wages in the 'public' sphere, and as the

servants and domestic labourers of white men and women (Brand, 1993; Collins, 1990;

hooks, 1984). Black women argue that they have never been stay-at-home mothers,

dependent on men, or 'part-time' workers (Brand, 1993; Collins, 1990; hooks, 1984).

The lives and experiences of First Nations women, women of colour from other cultures

and immigrant women are also not represented in the male breadwinner model.

While the White heterosexual nuclear family was revered, slavery, colonialism,

and immigration policies have all been used by White people to restrict, structure and

break up the families of people of colour in Canada (in a variety of ways depending on

the group) (Calliste, 1991; Collins, 1990:44-59; Das Gupta, 1995). For First Nations

peoples in Canada family breakdown has been facilitated by the residential school system

including sexual abuse and a prohibition of First Nations' language and culture within the

schools (Lawrence, 1996; York, 1990). Families have been torn apart by the introduction

of alcohol and drugs, the robbing of high quality land and the destruction of First Nations

peoples traditional way of life (Armstrong, 1996; Shkilnyk, 1985; York, 1990). In the

face of massive destruction and violence First Nations women have struggled to keep

their families together, provide for their children and re-build the strong family systems

they once had (Armstrong, 1996; Koshan, 1997; Maracle, 1996). For Black women, First

Nations women and other women of colour who choose to love men from their own

cultures, racist ideologies have insured that these men are discriminated against to the

extent that they often cannot support or protect their families in the way that the male

breadwinner model dictates (Amott, 1990; Armstrong, 1997).

In addition to being structured by class and race, the male breadwinner model is

obviously heterosexist. Lesbian and gay families have historically been denied family

status in Canada, making policies based on the male breadwinner family model

completely irrelevant and in many cases harmful, to gays and lesbians. Familial

ideologies that valorize heterosexuality and condemn other types of sexuality and

relationships, contribute to violence against gays and lesbians. Heterosexist ideologies

also contribute to the family rejection that accounts for high proportions of young

lesbians, gays and bisexuals among the homeless and street youth (O'Brien and Weir,

1995:121). As O'Brien and Weir note: "[o]nce on the streets, they are at increased risk

for prostitution, substance abuse, hunger, and ill health, including HIV infection"

(1995:121). Obviously, the glorification of the family as a 'safe haven' from the outside

world, is not confirmed by these experiences. State policies that ignore these realities

contribute in large part to the poverty and deaths of these young people.

Gay men and lesbians are not the only ones who may find the family an unsafe place. The male breadwinner model promotes the dependency of women and children on men and leaves them financially dependent on the male breadwinner which makes it more difficult to leave abusive husbands, boyfriends and fathers. Roughly one million women in Canada are physically abused by their male partners every year, and it is estimated that 50,000-70,000 school-age children have witnessed violence against their mothers in British Columbia alone (Battered Women Support Services, 1992). In 1990 Canadian women killed by their partners averaged two a week (Battered Women Support Services, 1992). Advocating a dependency model means that state policies stigmatize those who do not conform, including women leaving violent relationships who may be forced to live in poverty. Young girls, sexually abused in the home, are forced onto the streets. One social worker notes:

> The patterns down here are so predictable after a while. The women I see-
> Native, Chinese, white, Asian, any background-have usually been sexually
> abused as children, raped more than once as teens or adults, started
> hooking and/or become involved in battering relationships. (MacKenna in
> Baxter, 1995:135).

Barrett and McIntosh claim that the family as it is currently conceptualized, that is, as a 'private' institution that should take care of its own members, is fundamentally anti-social because "[t]he benefits of family life depend upon the suffering of those who are excluded" (1991:132-133). Policies and benefits based on family status (whether the adults are heterosexual or homosexual, and despite cultural differences), translate into a privatized responsibility for children (and in fact for all household members), which effectively isolates and individualizes societal well-being and relieves the state of any responsibility (Barrett & McIntosh, 1991; Boyd, 1994; Gavigan, 1993; Neysmith, 1991).

Similarly, Robson notes the debate by lesbian feminists regarding the attempt to claim

family status and argues that the endeavour:

> prioritizes the individual's problem of an inequitable position within the
> wealth-distribution system over the problem of collective inequities in the
> distribution of wealth....the problem is not simply that some people (who
> would be insured but for their lack of legal relation to a insured worker)
> are denied insurance but that anyone is denied insurance. (1994:986).

WOMEN'S WORK AND IDEOLOGIES OF EQUALITY AND EMPLOYMENT

The idea that women are biologically suited to raising children has led to a

situation where it is still mainly women who are responsible for children in our society

(Luxton, 1997; Luxton, Rosenberg & Arat-Koc, 1990). This childcare work, as well as

other domestic responsibilities often left to women, has historically been both invisible

and unwaged. The idea that women care for others because they *want* to, and because it

is in their nature, justifies leaving this caring work unwaged and privatized. While

individual men and society as a whole benefit from the labour that women perform in the

home,[6] this unwaged labour has resulted in a financially disadvantaged position for most

women.

In addition to unwaged labour in the home it is mainly women who have done the

'caring' work outside the home as well, both paid and unpaid (Neysmith, 1991). The

caring work that women do has been both devalued and exalted. On the one hand

ideologies of the inferior intellectual capabilities of women led to the myth that women

were not capable of becoming doctors and lawyers and were much better suited to 'less

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[6] The history of slavery and racism in Canada has meant that historically some white women have had the means, via their fathers or husbands, to hire other more disadvantaged women, including many immigrant women and women of colour, to do this work for them.

important' tasks. Consequently, the work that women do has historically been promoted

as less important (and therefore worth less) than the work that men do (Evans, 1991). On

the other hand, the supposed nurturing characteristics of women have been exalted so that

some women who stay at home with children or take care of elderly parents are elevated

to the altruistic position of supermom or wonder woman. These conflicting ideologies

are experienced differentially by women depending on race, class, (dis)ability, age, and

other social conditions.

Despite the devaluation of women's work and their continued responsibility for

childcare, more recent models of equality work and family now expect that women are

fully capable of becoming "self-sufficient" (Chunn, 1995, 1999; Eichler, 1990, 1997).

The ideology of formal equality in Western liberal democracies is most often

conceptualized as treating everyone the same (Boyd, 1989; Eichler, 1997). Like the

ideology of motherhood and separate spheres, women have had a role in the construction

of 'equality' (Chunn, 1995, 1999). Second wave liberal feminists fighting in the 1960's

and 1970's for women's rights, advocated gender neutrality and treating women the same

as men, including advocating the inclusion of all women in paid employment (Chunn,

1995, 1999:245). The results of reforms brought on by second wave feminists, like

reforms influenced by first wave feminists, have had both positive and negative effects

(Chunn, 1995, 1999). In general though, an understanding of equality as 'sameness'

either ignores or individualizes difference and does not recognize that "differences are

features of relationships" and social conditions, which are socially constructed rather than

'natural' traits of the individual (Young, 1997: 159-161).[7]

Regarding models of work and family, equality as sameness has translated into

the 'individual responsibility' or 'egalitarian' model of the family, which is premised on

the idea that men and women are 'equal partners' and if the partnership dissolves women

are expected to be "self-sufficient" (Chunn, 1999; Eichler, 1990, 1997). What this model

does not recognize is the historical and current differences in men and women's lives

(Boyd, 1989) and that the work that women do in the paid labour force has always been

affected by their unwaged labour caring for children and elderly relatives.

Women's responsibility for children means that they may work part-time or

interrupt employment to fulfil caregiving duties (Evans, 1991, 1997; Luxton and Reiter,

1997). In 1991, 25% of employed women worked part-time and women made up 70% of

all part-time workers in Canada (Luxton and Reiter, 1997:206). If we only consider part-

time workers over the age of 25, a full 80% of these workers are women (Armstrong,

1997:46). While many women work part-time due to caregiving responsibilities, one-

third of part-time female workers do so because they cannot find full time employment

(Evans, 1997:103; Luxton and Reiter, 1997:213). These types of employment patterns

have very real economic consequences in terms of missed promotions, wage increases,

benefits and lack of pensionable earnings (see Luxton and Reiter, 1997). Years of not

working in the paid labour force or of part-time work, mean that elderly women or

divorced women find it difficult to find employment when their relationship ends. As

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[7] For a more thorough discussion of sameness/difference complexities and implications see Eichler, 1997; Razack 1991, and Young 1997.

Neysmith points out: "...in direct contradiction to earlier messages, women who have been caring for others all their lives are [now] expected to be independent and self-sufficient" (Neysmith, 1991:273).

In addition to the economic costs of women's caregiving roles, the expectation that women will perform these tasks leads to subtle (and sometimes not so subtle), discrimination in the labour market. Employers justify not hiring women because of their pending pregnancies and time off for birth and childcare. Racist and homophobic discrimination in the workforce intersect sexism, putting women of colour and lesbians at increased risk. Sexual harassment is rampant and has economic consequences: "[e]very woman who has lost a promotion, quit to avoid further harassment, or mysteriously walked away from an opportunity has paid an economic as well as a psychic price for being a woman" (Pearce, 1990:269).

The ideology of equality treats women the same as men and so, in relation to paid employment, assumes they can and should become "self-sufficient". The "ideology of employment", or the belief that employment leads to economic self-sufficiency (Mosher, 1991:115), supports the equality premise. Historically the protestant work ethic succeeded in linking paid work to the idea of respectability for men, and more recently, for women. According to Hall et al. respectability is deeply connected to employment and "[l]oss of respectability is therefore associated with loss of occupation and with poverty" (1979:141). The ideology of employment conceptualizes paid work as adequate, honourable, honest, and moral; those who do not work therefore are dishonourable, dishonest and immoral (Hall, 1979:142).

The ideology of employment, in addition to not recognizing unpaid 'motherwork',

masks the fact that for many, employment does not guarantee an income above the

poverty line, much less self-sufficiency. A substantial number of people classified as

'poor' do in fact have employment, with 27.7% of 'poor' families actually being part of

the 'working poor' (Harman 1995:238). Similarly, 56.3% of single mothers are

employed, yet 60.6% of these families live in poverty (McKie 1993:64-66), which

implies that a fair number of these single parents are also part of the 'working poor'.

In 1994 70.9% of Canadian women earners (but only 45.3% of male earners)

earned less than $28,000 per year (Scott & Lochhead, 1997:11). These figures do not

mention the 42.4% of women who are not even in the labour force (Scott & Lochhead,

1997:5). These statistics are also mediated by differences in race and disability, with

disabled women, immigrant women and First Nations women occupying the most

disadvantaged positions in Canada both in terms of wages, as well as the likelihood of

being unemployed (National Council of Welfare, 1990:112-118; Ross & Shillington,

1990, 1994). For example, 60.3% of Aboriginal women have annual incomes under

$10,000, compared to 36% of non-Aboriginal women (Gavigan, 1999:218). In 1991

35.3% of all disabled women earned less than $5,000/year, and an additional 18.5% (or a

total of 53.8%) earned under $10,000/year (Ross & Shillington, 1994:42). Only 17% of

all employed women work in the higher paying jobs of teaching and nursing (Morton,

1993:204).

The ideology of formal equality ensures that ideologies of employment are to

apply to women as well as men. But as the above discussion illustrates, employment for

women is difficult to come by, takes place in a racist, sexist and homophobic

environment, does not consider their childcare commitments, is low-paying and does not

guarantee a poverty-free lifestyle. The realities of women's lives, as both workers and

mothers, are not reflected in models which portray women as either dependent or

independent (Evans, 1996).

OTHERING THE POOR: IDEOLOGIES WORKING THROUGH POVERTY DISCOURSES AND LAW

The Historical Context

Poverty has been structured by race class and gender relations. Colonialism

slavery, capitalism, and the process of 'othering', led to the impoverishment of groups of

people seen as inferior and uncivilized by not allowing them access to resources. This

history cannot be forgotten when examining poverty today because it provides the context

in which we must understand current race, class and gender relations and how ideologies

shift and change over time, and are resisted and new ideologies, with pieces of the old

ones intact, formed (Gordon, 1995).

The history of race, class and gender relations has involved the concept of

dependency. As 'inferiors', women, slaves and Aboriginal people were deemed

dependants to be taken care of by their husbands, masters, or the state (Fraser and

Gordon, 1994). This state of dependency was understood to be 'natural' due to the

inherent characteristics of women, slaves and Aboriginal peoples, rather than a socio-

economic condition (Fraser and Gordon, 1994). With the historical context erased, the

dependency of women or people of colour is still blamed on their own inherent

characteristics but in new ways, through dominant discourses such as psychology, law or

the medicine. For example, women are now at risk of being labelled with "Dependent

Personality Disorder", a condition in which:

> the essential feature...is a pervasive pattern of dependent and submissive
> behaviour beginning by early childhood...People with this disorder are
> unable to make everyday decisions without an excessive amount of advice
> and reassurance from others...The disorder is apparently common and is
> diagnosed more frequently in females. (American Psychiatric Association
> in Fraser and Gordon, 1994:326).

Although in preindustrial societies dependency was the norm, with the rise of

industrial capitalism and a changing society some types of dependency were considered

'natural' while others were not (Fraser and Gordon, 1994). State policies and programs

were to some extent founded, or at least supported, with this idea of inherent dependency:

"[s]ocial policy should proceed from the fundamental truth that women are and must be

dependent. If they cannot be looked after by an individual...they must be looked after by

the State." (Professor Leacock in Strong-Boag, 1986:92).

Historically, welfare policies in Canada have been organized around a male

breadwinner family model (Strong-Boag, 1986). It has been expected that women will be

financially dependent on either their fathers or their husbands, and policies were designed

with these assumptions in mind. Social programs took two streams, with some

programs being considered a 'right' and others 'charity' for those in need (Gordon, 1990,

1995). For example, Western Unemployment Insurance (UI) schemes were designed for

men temporarily out of work or in seasonal employment (Gordon, 1990). Women who

worked at home or worked part-time were often not able to benefit from UI (see Evans,

1997). In addition, the program has often benefited mainly White men since racist

employment practices meant that many men of colour remained unemployed or also

worked part time (Armstrong, 1997:42). People of colour who are already discriminated against in the paid workforce, may end up on welfare rather than UI (now EI) since it is difficult for them to get a job in the first place.

In contrast, welfare programs in Canada were administered in the form of state charities for those in need. Mothers' Allowances were advocated by women's groups as well as male reformers who argued the need for 'family stability' and a child's need to have a mother at home (Strong-Boag, 1986). These early programs were based on the male breadwinner model in that marriage was still the goal and only under exceptional circumstances (desertion or death of the breadwinner) should a woman resort to state support (Strong-Boag, 1986). Historically, tying 'needs based' programs to family status resulted in some individuals/families being excluded depending on how the family was defined. Eichler cites the historical example of illegitimate children, who "in order to 'protect the family' (meaning the legal wife with or without children)..." were traditionally not considered 'family', and thus, along with their mothers, not eligible for support (Eichler, 1988:395).

The history of public assistance in Canada reflects a constant concern with the deservingness of poor people, and the women considered most deserving were those who most closely fit ideologies of motherhood (Chunn, 1997; Little, 1994, 1998; Strong-Boag, 1986). In a world where poverty was thought to be caused by "drinking, promiscuity, and unsanitary habits" (Little, 1994:235), social workers considered it necessary to judge their potential clients. The underlying sentiment was that:

> great care will have to be exercised...Mothers who are the most worthy
> will, in all probability, be the most timid...while those who have the least
> to recommend them will be the most persistent in presenting their claims

(Alberta's Superintendent of Neglected and Dependent Children in Strong-Boag, 1986:95).

Unwed mothers, divorcees, adulterous women and 'unfit' mothers were excluded from benefits, and deserted women were treated with suspicion and obliged to swear that they had not seen or heard from their husbands for seven years (Little, 1994:236). Divorcees were denied benefits until 1951 and when unwed mothers were finally allowed benefits in 1955 they had to complete a two year waiting period "to ensure that these mothers were 'fit' to care for their children and that they did not continue their 'improper' sexual practices" (Little, 1994:236).

Poverty is rooted in historical class, race and gender relations and ideologies, but the context in which entire groups of people became impoverished has been lost, and middle-class ideologies of motherhood, employment and the "culture of poverty" theme dominate poverty discourse. The "culture of poverty" or "cycle of dependency" theme, is an explanation for poverty which asserts that children grow up in poor families, on welfare, and develop fatalistic attitudes that do not allow them to succeed (Harman, 1995:246). This theme makes its way out into the world via discourses such as psychology and the 'helping professions'. As a variation of this theme, poor people are either thought to be too lazy to go to work, or too accustomed to receiving 'free' money, and therefore unwilling to work.

Ideologies of Employment, Motherhood and Family in Contemporary Poverty Discourse

The ideology of employment embodies the idea that "success and achievement in North American society are attributable to the hard work and ability of the individual" (Harman, 1995:247). A common sense liberal view of justice and fairness is the idea

that one is rewarded for one's labour and those who attempt to survive without labouring

are considered "scroungers" (Hall, 1979:142), "bums", or worse.

Crime is an example of non-legitimate activity which both threatens the material

possessions and security people have laboured for, and offends the notion that one must

work for one's rewards (Hall, 1979:149). Crime is 'taking something for nothing', which

is exactly how welfare is conceptualized (O'Connell in Baxter, 1995).

High welfare rolls are seen as a threat to stability and the individuals on them

tantamount to criminals. The confusion between poverty and crime has become

institutionalized, although the precise nature of this institutionalized confusion varies

over time. For example, historically, certain crime categories would not have existed but

for poverty. If one was categorized as belonging to the "idle poor, ruffelers, sturdy

vagabonds and valiant beggars", one would suffer the punishment of the day: beatings,

whippings, or parts of one's body being severed (Carniol, 1995:18 & 19). In the 1930's

in Canada crimes of poverty such as begging and vagrancy were used to 'clean up the

streets' and those who were just trying to survive the depression were thrown in jail

(Harman, 1995:243 &244).

In 1999 the use of poverty in the construction of crime categories can be seen in

the recent panhandling laws (see Des Lauriers, 1999) as well as in the crime of 'welfare

fraud' and the heightened surveillance techniques used to protect the public from welfare

fraud criminals. The distinction between the 'undeserving' and the 'deserving' although

changing form over time, remains, and how one is determined 'deserving' or

'undeserving' often depends on the extent that one conforms to the male breadwinner

norm and the race, class and gender relations that structure it.

For mothers, the conflicting ideologies of motherhood, equality and employment, combine in welfare discourse and result in conflicting programs. For example, the tendency in welfare policy to view mothers as *either* workers *or* mothers, reflects the ongoing ambiguity regarding whether or not mothers should be encouraged to stay home or to find paid employment (Evans, 1996, 1997; Gordon, 1990, 1995). Evans (1996) notes three distinct phases in Ontario legislation. In the first stage mothers were expected to stay at home with their children although supplementing their 'mother's allowance' with at-home work was encouraged. In the second phase, legislation started to reflect a preference for single mother's labour force participation, and by the third period an explicit favouring of labour force participation is evident. This third phase was solidified in 1997 through Bill 142, which eliminated 'mothers' allowances' or the policy of separating mothers from other recipients, lumped all welfare recipients together, and tied welfare benefits to employment programs (Little, 1998:182).

In British Columbia this ambiguity is also reflected in legislation that constantly changes the criterion that exempts single mothers from having to look for work. For example, under the Social Credit government single mothers whose children were over the age of six months of age had to begin looking for work (Buchanan, 1995:18). The NDP government came into power in the fall of 1991 and by January 1992 they had amended the policy so that single mothers were exempt from having to find employment as long as their youngest child was under 19 years of age (Buchanan, 1995:18; National Council of Welfare, 1992). However, two years later in early 1994, due to public pressure and perhaps an upcoming election, the B.C. (NDP) government changed the age requirement to twelve years of age (Buchanan, 1995:18&19; Young, 1994:36). Then, in

1996 the same government lowered the age to seven years (End Legislated Poverty,

1996). Most provinces are reducing the time frame in which they view women as

'mothers'; for example, in Alberta a mother becomes employable once her child is six

months old, and in Quebec once a child is school age (Evans, 1997:100).

Feminists who have spoken to women on welfare and/or are familiar with the

issues faced by these women, agree that the vast majority of women on welfare are both

paid workers *and* mothers (Buchanan, 1995; Evans, 1996; Little, 1998; Pascall, 1986:57-

61). That is, most women on welfare move in and out of paid employment, which could

reflect statistics about the part-time work of mothers as well as discrimination in the

labour force (Evans, 1996; National Council of Welfare, 1990). State policy does not

seem to recognize the realities of women's lives as both paid workers and mothers, and

consequently mothers on welfare end up caught between policies designed for *either*

workers *or* mothers but not both (Evans, 1996; Pascall, 1986:199). To compensate, and

survive, many mothers on welfare simply work 'under the table', not declaring their

earnings to welfare authorities (Buchanan, 1995:69-70; Little, 1994, 1998; Rosnes, 1996).

This in turn makes them susceptible to being accused of 'welfare fraud'.

Although definitions are contested and shift over time family status still

determines the deserving and undeserving. For example, women living with a spouse are

not eligible for support. One of the largest types of 'welfare fraud' for women occurs

through living with a spouse[8], commonly known as the "spouse in the house" rule. The

authorities are not concerned with whether or not the spouse in question actually makes

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[8] Historically the "man in the house rule" applied to heterosexual relationships. The rule may be shifting
though, with the recognition of some lesbian and gay rights in some provinces. The legislation in British
Columbia regarding this particular rule and same sex couples will be outlined in chapters four and five.

enough income to support the family, nor with other complicating factors such as domestic violence. The assumption has been that the man (now the spouse) will provide financially, and the woman is therefore ineligible for assistance and fraudulent should she collect any monies.

The experience in Ontario illustrates the zeal of the authorities regarding this issue. Financial Aid Workers use a lengthy questionnaire (approximately 50 questions) to determine whether a woman is cohabiting with a man (Little, 1998:174). The questions are designed so that Financial Aid Workers are really asking the same questions in a variety of ways, in a method designed to 'catch' recipients lying (Little, 1998:174). Women interviewed by Little called the investigations by welfare authorities "manhunts" and relayed stories of humiliating home visits (1998:174 & 175). According to Little issues concerning sexuality now dominate in separating the deserving from the undeserving, although cleanliness, laziness, gratitude and attitude more generally, are all still used as moral criteria (Little, 1998: 165 & 175).

The women most scrutinized by welfare are those women who do not conform to ideas of 'White femininity' and to the male breadwinner model (in other words, feminine, sexually monogamous, caring stay at home mother devoted to the children, husband and home). A British newspaper article illustrates the point: "MOTHER TROUBLE: She has five children by three fathers. She is now pregnant with twins by a fourth. What should society do with single parents like Sue Simcoe?" (*The Sunday Times*, 1995:13). The implication of the article is that promiscuous women are running around getting pregnant and then relying on the state to support them. Collins and others assert that single women living alone (i.e. without a man) represent a perceived threat to middle-class 'family'

values (1990:76-77). If Sue Simcoe was married she would not be considered a problem despite her five children.

Race, gender and class provide the frameworks for ideologies regarding poverty, work, and sexuality, and they all intersect to create the image of the 'undeserving' welfare mom. This image is heavily racialized due to the ideologies and material conditions arising out of slavery and colonialism. Collins provides us with an example in her discussion of Black mothers in the United States. Black mothers on welfare are blamed for their own life position, "racially stereotyped as being lazy", and accused of not passing on the work ethic to their children (Collins, 1990:77). In Canada racist ideas regarding First Nations people, that they don't pay taxes, don't work, and spend all their money on alcohol and drugs, coupled with the very real fact that First Nations people are much more likely to live in poverty than other Canadians (Harman, 1995), combine to create a stereotypical image of the Native welfare bum. Adding the negative imagery Acoose documents for First Nations women, that of the 'promiscuous squaw', as well as the racist view of Native women as unfit mothers (Kline, 1993, 1994), the epitome of the undeserving welfare mom is created: Native, promiscuous, lazy, alcoholic, and unfit mother.

CONCLUSION

Ideologies organized within the frameworks of race, class and gender work through discourses such as welfare law to create identities such as that of the welfare mom. These identities are resisted, vary historically, and are structured differently for different women depending on race, class, sexuality, disability, age, etc. (Boyd, 1997; Chunn, 1995, 1999). The public/private divide, or the ideological separation of spheres of

life, created a false division between the home and the (paid) workplace. This division led to the creation of ideologies of motherhood and a model of the family that is still revered by many people today. But as this chapter has shown the heterosexual nuclear male breadwinner family model has been harmful for many groups of people. It has also been denied to people of colour, immigrants, and gays and lesbians. And, it has not reflected many families realities such as poor families and single parent families.

For women, ideologies of motherhood now conflict with ideologies of equality and employment creating a contradiction whereby economic dependency on a spouse is considered desirable but dependency on welfare programs is 'pathological' and severely stigmatized (Fraser and Gordon, 1994; Gordon, 1990). Current welfare discourse and legislation embody this contradiction, advocating and linking 'independence' with paid labour, while at the same time encouraging dependency on a spouse, and stigmatizing state support. Within this discourse 'independence' is intrinsically 'good', although paid employment for women (especially women with children) rarely represents financial independence. In our society 'independence' is tied to paid employment despite the fact that wages do not guarantee self-sufficiency or an adequate standard of living (Harman, 1995), and even though a relationship of dependency still exists between the employer and the employee.[9] Spousal dependency is also encouraged within welfare policy regardless of the very real threat of violence to many family members. In contrast, state 'dependency' is 'bad', and welfare dependency is increasingly individualized so that

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[9] Abuses by employers abound for both men and women, and range from verbal abuse to (for women in particular) sexual assault. Given both unemployment and poverty rates in this country, the extent to which one is 'free' to leave a job situation is questionable.

welfare recipients are thought to have morally flawed characters which have led them to this state of dependency.

Welfare policies and practices are based on a number of competing assumptions none of which are necessarily based in any sort of 'reality', but which offer explanations for poverty based on middle-class models which attribute poverty to individual failings. Based on these definitions of the problem (individual failings), and the solution (paid employment and instilling the work ethic in individuals), policies and practices are understood as 'helping' and the context in which certain groups of people become impoverished is obscured. Ideologies based on unequal race, class and gender relations are supported by the very real poverty of women, children, and people of colour. Welfare mothers become the 'others', objectified by discourses that deem them less respectable than, even a threat to, the ideal woman. The fact that these ideologies, discourses and policies were structured within race, class and gender relations is not recognized, the problem of poverty is individualized and privatized and welfare mothers join immigrants, criminals and all the 'others' blamed for society's growing problems.

CHAPTER THREE
RESEARCH DESIGN

This chapter will outline my research methodology. It begins with a discussion of

feminist methodology so as to illustrate the context within which my research methods

developed. From there I discuss the benefits and limitations of qualitative work and how

my study meets the criteria of both feminist and qualitative research. The chapter

concludes with details of my research: the research questions, the interviews, and the

barriers.

FEMINIST METHODOLOGY

Feminist methodologies evolved out of the discovery that traditional social

science research was sexist, biased, and definitely not value free (Eichler, 1980; Harding,

1987; Renzetti & Lee, 1993). Although debates about what constitutes feminist research

abound, Harding identifies three criteria that I believe many feminists would agree with:

using women's experiences as a basis of research, doing research that will benefit

women, and placing oneself as a researcher (1987:6-10). Both doing research that

benefits women, and using women's own experiences, arose directly from the fact that

much previous research was either about, for, and/or done by men. The problems and

concerns of women (e.g.: birth control, childcare, spousal assault), and women's

perceptions of these issues, were rarely investigated. With the 'discovery' of these

omissions came the realization that rather than being 'objective' and 'rational', science

was in fact a product of the scientist. Men had created science in their own interests and

image, and this knowledge reinforced the idea that "research originates from an

individual's particular set of interests and is invariably tied to the historical location of that individual" (Armstrong & Armstrong, 1990:137).

Situating oneself as a researcher evolved out of this rejection of objective research. It usually revolves around a declaration of one's position in relation to the participant (i.e. age, race, class and/or interest in doing the study), and is done in recognition of the fact that "the cultural beliefs and behaviours of feminist researchers shape the results of their analyses no less than do those of sexist and androcentric researchers" (Harding, 1987:9). In addition, identifying oneself can aid in the research of sensitive topics where women may be wary of being exploited and mistreated (Renzetti & Lee, 1993:177-179). Placing oneself, or "reciprocity" is used to reduce power imbalances, build rapport, and establish trust (Edwards, 1993:186; Bergen, 1993:207). While there is no one feminist methodology, qualitative research, which often involves the above noted three criteria, is typical of feminist methods (Edwards, 1993:183).

QUALITATIVE RESEARCH

Qualitative research refers to approaches that are more "human-centered", as opposed to using numbers and searching for statistical correlations (Palys, 1997:16). Methods include case studies, oral histories, interviews, focus groups, archival research, and participant-observation. Qualitative research is useful when little is known about the area under study, when previous data are biased, or to explore the experiences of those most involved in the issue (Morse & Field, 1995:10). Qualitative work is often inductive. which means that the work is often exploratory, and the data are expected to uncover or generate new ideas, as opposed to merely confirming or disconfirming a hypothesis. As Morse and Field note "[q]ualitative researchers begin by exploring previous research, but

instead of using it carte blanche as a framework, they tend to regard it suspiciously and place it aside [until the research is complete]" (1995:2 & 17). According to Kellehear, in inductive work the literature review is used to develop a "sense of place" or a social context regarding the issues to be explored (1993:21).

The benefits of qualitative methods are that they can be used for sensitive issues, can expose problems and issues that may not have been considered, identify unanticipated outcomes of policy, find contradictions in policy, and identify effects of policies (Marshall & Rossman, 1995:11-12). The major limitations are that qualitative studies are time consuming, can be expensive and/or exhausting, and the sample is usually small (Morse & Field, 1995:11-13). The quality of data overrides these limitations however, as the data are far more in-depth and the insight gained would not be possible by other means.

My research is feminist, qualitative and inductive in that I explore the experiences and perceptions of mothers on welfare in order to understand how welfare policies affect their lives. Just as Kellehear suggests, the literature review and theoretical ideas outlined in chapter two provide the social context within which both the policy and the interviews can be understood. The study is also explanatory, although not in a causal sense where variable x is said to explain variable y. Rather, the interview data are examined for patterns, and commonalties and differences are noted (see Appendix A for a more thorough description of thematic analysis). Statements can then be made regarding the ways that various discourses affect many women on welfare, or how a certain policy results in similar or different consequences. Obviously, generalisations cannot be made to the entire population of women on welfare, but even if a representative sample of all

mothers on welfare could be obtained, the results of any study may not be true for various

subgroups within the population (for example, lesbian mothers) (Palys, 1997:136). I

agree with those researchers who argue that differences among subgroups are often of

more theoretical interest than a general description of the population as a whole (Palys,

1997:136). Palys cites Cook & Campbell who

> assert that the researcher who samples various "unrepresentative" (i.e.,
> unique) groups of interest, and demonstrates that the same results hold
> across all these groups, or shows that-and perhaps explains why- results
> differ across groups, is in a much more powerful theoretical position than
> is the researcher who can merely describe, in gross terms, the overall status
> of a variable in a population of interest. (Palys, 1997:136).

RESEARCH QUESTIONS

As Marshall and Rossman note, every researcher "must let go of some promising

research questions in order to bound the study and ensure its do-ability" (1995:19). For

example, while a focus on *all* women on welfare would have been beneficial, the small

number of interviews conducted made it more practical to focus on the subgroup of

mothers on welfare. My interest regarding the issue of motherhood and poverty and how

policies actually affect mothers living on welfare, comes in part from my own

experiences as a single parent on welfare. In particular, the realization I had that welfare

policies were often contradictory, did not seem to be "helping" (other than allowing me to

survive although even this was not always guaranteed), and often had harmful

consequences in another arena (for example, family court). The focus on mothers also

comes from the recognition that many of these women (like myself) would not have been

on welfare *but for* their children and the financial burden those children posed.

Five preliminary interviews with mothers on welfare confirmed that other mothers were also dealing with various policies that appeared to be conflicting. For many mothers childcare responsibilities were a barrier to full integration into the labour force but welfare policy did not seem to acknowledge this contradiction, or the fact that it is mainly women who experience this barrier. Welfare policy is 'gender-neutral', so women's unique concerns as mothers are invisible. Mothers reported feeling controlled, abused, and as though they were being treated as children. Conflicts, punitive measures, and the unintended consequences of policies designed to aid, cannot be seen just by reading policy but are uncovered only by talking with women who live with the policies on a daily basis.

From my literature review and theoretical analysis I broke my research on welfare and mothers into three main areas: the family, work outside the home (labour force activity), and women's relationships with both welfare workers and the general public. After my initial thesis interview I realized that personal relationships were also affected, and began asking an additional question regarding whether or not the women felt that welfare had affected their personal relationships with family, friends and partners.

So, from my own experiences as well as my literature review, came the general question that my research revolved around: "Are the assumptions upon which welfare legislation and the ensuing policy are based, accurate reflections of the experiences (and needs) of mothers on welfare?". The particular questions I formulated in order to answer this question were:

1) What are the assumptions and policy goals of the *BC Benefits (Income Assistance) Act?*

2) What are the experiences of mothers living on welfare, in particular their experiences with work and family?

3) Do these experiences support the assumptions of work and family that welfare policy is based on?

4) What are the perceptions of mothers on welfare regarding the images that the general public and the financial aid workers have of them?

5) How do these images and perceptions affect welfare discourse or policy?

The interview schedule itself was designed firstly around the broader topic of motherhood and poverty in order to get a sense of the ways in which women linked their poverty to their responsibilities for children. It then included questions regarding how the family is defined in welfare policy and how these definitions have affected women's lives. women's experiences with labour force activity, and questions around the stigma of welfare and personal relationships (see Appendix B).

THE DATA

The thesis examines two sets of data: British Columbia's *BC Benefits (Income Assistance) Act*, and the interview data of fourteen mothers living (or having lived) under this legislation, as well as two advocates and two financial assistance workers.

The Legislation

BC Benefits includes five related legislative bills that together replace the *Guaranteed Available Income for Need Act* (hereinafter the *GAIN Act*). These are: *BC Benefits (Income Assistance) Act* (hereinafter *BC Benefits (IAA)*), *BC Benefits (Youth Works) Act*, *BC Benefits (Child Care) Act*, the *Disability Benefits Program Act*, and *BC Benefits (Appeals) Act*. The thesis mainly examines *BC Benefits (IAA)*, although *BC*

Benefits (Youth Works) Act, and the *Disability Benefits Program Act*, are very similar.

Because the legislation is relatively new (1996), some of the mothers may have also been

on social assistance under the old B.C. legislation, the *Guaranteed Available Income For*

Need Act (GAIN). The GAIN Act will only be discussed in relation to the new

legislation, in order to point out any major areas of change.

The Interviews

Fourteen one to one and a half hour long, taped and semi-structured interviews

with mothers on welfare (or on welfare in the past), including lesbian mothers, First

Nations mothers, and mothers with mental illnesses, were conducted. I chose to

concentrate on these groups because their voices have not always been heard in feminist

literature. The goal was to investigate differences and similarities between women, and

the consequences of these differences. Since generalizing to the entire population was

not the goal, non-probabilistic sampling techniques could be used (Palys,

1997:123&135). Purposive sampling, where participants are chosen to meet the needs of

the study, and snowball sampling, where one participant refers another (see Palys,

1997:137-139), were used. In this case, "maximum variety sampling" which

"emphasizes sampling for diversity" (Palys, 1997:138), was attempted and lesbian,

disabled, First Nations, and immigrant mothers were actively sought out. Posters (see

Appendix C), were placed in eleven lower mainland organizations, including BC

Coalition of People with Disabilities, Vancouver Aboriginal Friendship Centre,

Immigrant Services Society and Vancouver Lesbian Connection. Unfortunately, the

poster campaign only generated two volunteers. In most cases friends and family referred

me to women. Researchers advise starting with more than one snowball to minimize

acquaintance bias (the idea that people know people like themselves) (Palys, 1997:139-

140), and in this respect purposive sampling emphasizing diversity, and the use of posters

as well, did lead to several small snowballs of one or two different women.

Profile of the Women

The five preliminary interviews done prior to this research were primarily done

with young women in their 20's who were all white and heterosexual. The data from

these interviews are not discussed in chapter four, but are considered a separate study and

only used for comparison purposes in chapter five. My attempt to diversify the sample

during this research was only partly successful. Of the fourteen women interviewed three

were lesbians and eleven heterosexual. Two interviewees were First Nations and the rest

were white despite an effort by my South Asian co-workers to recruit South Asian women

on welfare. No immigrant women came forward either, and to compensate I interviewed

Rose, an immigrant services worker who was herself an immigrant at one time, and now

works assisting immigrant women on welfare with finding employment.

Two of the women interviewed were women with mental disabilities. Two more

women spoke of certain mental difficulties (confusion, disorientation, hallucinations), but

did not define these as mental health issues. Unlike the preliminary interviews, these

fourteen women tended to be older with only one woman in her 20's, one in her 50's, and

the rest in their 30's (four women) and 40's (eight women). Number of children ranged

from one to four with the majority of women having two children. Number of years on

welfare ranged from 3 months to six years, with the majority having been on welfare four

to five years. For some women these years were not consecutive but on and off.

The women were evenly split in regard to education, with seven having grade twelve or less and seven having either a university degree or some college or university education. Of the women with grade twelve educations at least two had done some other schooling, for example, one had gone to culinary school. All the women interviewed had either in the past or present, participated in the paid labour market. Some of the positions mentioned included: housecleaner, waitress, barmaid, restaurant manager, bookkeeper. business manager, cashier, sales clerk, legal secretary, legal assistant, office manager, chef, babysitter, model and prostitute. Some of the women had done bookkeeping for, or managed, their husband's business, and consequently found themselves unemployed when the marriage dissolved.

Due to a lack of response from immigrant women and disabled women, I attempted to interview advocates in these areas. In addition to Rose I also interviewed Judy, a mental health advocate. Judy mainly spoke of her own personal experiences so was included as one of the fourteen women interviewed. When her knowledge as an advocate is used I identify her as an advocate. Although Rose was not counted as one of the fourteen mothers she represents the voice of immigrant women, and her words are included with the other women's interview data.

Two financial aid workers from the same office were interviewed because of the access I had to that particular office. The workers identified their office and manager, as well as the district manager, as being quite 'liberal', and their views reflected this liberal attitude. In other words, while trying to identify some of the positive features of *BC Benefits* and the policy rationale, they also recognized its weaknesses and acknowledged a severe lack of resources in this area. Their interviews are used to clarify some of the

more ambiguous policies. All told the total number of interviews were seventeen, not including the five preliminary ones done approximately two years prior to this study.

ETHICAL ISSUES

There were three ethical issues I was concerned with: the possibility of the interviews becoming emotional, the importance of receiving the informed consent of participants, and confidentiality. My experience as a counsellor, where I have focused on listening skills, using open-ended questions, and empathy, prepared me for the possibility of any emotional issues arising. Although nothing arose at the time of the interviews, I did receive phone calls months later from two of the participants who were requesting assistance. Feminist researcher Raquel Bergen cites Maria Mies who advocates "conscious partiality", or "partial identification with the participants based on personal interaction and the treatment of participants as subjects with real emotions and feelings" (Bergen, 1993:201). Bergen is discussing sensitive research topics in particular (in her case marital rape), and both she and Edwards (1993) argue that a researcher should consider how the research might affect the participants, and be prepared to assist (with counselling, referrals or debriefing) when necessary.

Informed consent is important because it guarantees that the participant is informed of any possible adverse effects of the research. It ensures that the researcher is not being deceitful or causing harm. Participants are made aware of the purposes of the study and have a chance to respond or ask questions. Informed consent forms were used for all interviews in this study (see Appendix D for a sample). At the beginning of the interview I read the participants the informed consent sheet, and we both signed two copies (one copy for each of us). I then revealed a little about myself and why I was

interested in this topic before proceeding with the interview (see Appendix B for interview schedule).

Confidentiality was ensured by using a coding system and pseudonyms at all times. Real names were only used for the informed consent forms and only I (and the interviewee) have a copy of these forms. Each interviewee was assigned a number in case they later wanted to withdraw and this number was placed on their consent form. When the interview was transcribed it was given a different number and only I knew how the two sets of numbers matched up. Addresses and phone numbers were not kept, and instead the participants had my phone number in case they wished to add information or withdraw from the study.

RESEARCH PROBLEMS

Sampling and Participation

The main problem I encountered conducting the research was a lack of volunteers. The poster campaign only generated two volunteers despite its placement in various organizations. This can partly be understood when we remember that being on welfare is *work*; it is both stressful and a struggle. In the five preliminary interviews conducted prior to this study one interviewee claimed: "...according to them your life should revolve around your trying to get their continued assistance..." (Lisa in Rosnes, 1996), and another woman noted that:

> We're down to that office and home again and down to that office and home again, and on the phone and the baby's crying but you gotta make this call and it's busy and it's busy and it's busy and then the worker's not in and then you have to call after one and you know you get the voice mail and maybe they'll get back to you today and then you sit around and wait and wonder and you worry...(Ann in Rosnes, 1996).

In addition to a lack of participation, no physically disabled women or immigrant women were located to participate despite acquiring the assistance of advocates working in organizations relevant to these groups. To explain this I would suggest that these are smaller sub-groups, more isolated sub-groups, and I did not have the access that I had to the other populations. These groups face more barriers as well, such as language barriers, or perhaps more difficulty participating due to a physical disability.

Interviewing

Managing time during the interviews was challenging, as I attempted to balance time constraints while at the same time develop rapport and allow women the freedom to speak of any concerns and issues that arose for them. Consequently, the majority of interviews were an hour and a half long as opposed to the planned one hour. Longer interviews meant more hours transcribing, with transcription being verbatim and averaging 8 hours per hour of tape. The equipment used to both record interviews and transcribe was also not the best, making it difficult to hear, and necessary to constantly rewind and often strain to record the exact words. Despite difficulties the women interviewed represent a diverse group of mothers and their experiences the rich, in-depth and revealing data that comes from using feminist qualitative research methods.

CONCLUSION

My research focuses on women and explores their experiences and perceptions as mothers living on welfare. The focus on policy and legislation enhances the interview data by providing a basis from which the assumptions and goals of policymakers can be found, and the experiences of mothers compared. Although the interviews were

extremely time consuming and costly, and the sample was not as diverse as I would have

liked, nevertheless the experiences of these women constitute the heart of the thesis.

CHAPTER FOUR: WOMEN'S EXPERIENCES WITH MOTHERHOOD, POVERTY AND SOCIAL ASSISTANCE LEGISLATION

Chapter four explores what the fourteen mothers living (or having lived) on social assistance had to say about motherhood and poverty, social assistance legislation, and treatment by Ministry authorities, mainly Financial Aid Workers. The chapter also reviews the *BC Benefits (Income Assistance) Act* and related regulations and policies. The goals of the policy-makers are outlined and then compared with mothers' experiences to determine whether or not these goals are being achieved. The voices of Rose, an immigrant services worker; Judy, a mental health advocate; and Dan, a Financial Aid Worker (FAW), are also heard in this chapter, with the hope that these professionals can assist in clarifying some of the issues. The chapter begins with the women's perceptions and experiences of motherhood and poverty, as it is this relationship that provides the context within which social assistance legislation must be understood.

MAKING CONNECTIONS: MOTHERHOOD AND POVERTY

The relationship between motherhood and poverty necessarily includes a discussion of women's unwaged labour in the home, as well as their disadvantaged position in relation to waged labour. Consequently, the interviewees' experiences of marriage, childcare, employment opportunities, and how they attempted to manage the dual responsibilities of childcare and employment, will be discussed in this section.

All of the mothers interviewed believed there was a relationship between motherhood and poverty, although their analyses varied. Previously middle-class women

(i.e. previously married to middle-class men) tended to focus on marriage, their unpaid labour raising children in the home, and how marriage had left them with nothing. Women who had not been full-time at home mothers spoke more about the dual responsibilities of employment and childcare, the dilemmas of day-care, and welfare policies surrounding employment exemptions and day-care subsidies. Some women had additional barriers to employment. For example, older women felt disillusioned and disappointed that the security they had been promised in marriage had not happened. They felt that they had devoted their life to marriage and childrearing and consequently were unemployed and living in poverty:

> I was a legal secretary...and I got paid fairly well in those days for that.
> And then I married and I turned all my savings over to my husband
> because that's what my father said I should do....You know, you put your
> faith in that [marriage], and then it backfires. You can't go out and get a
> job instantly just like that. And now it's even harder because you need
> those degrees, you know, to get a job....and I think of all the younger
> women that are going to need these jobs. I'd sooner see my daughters
> have those jobs or those degrees because the jobs are scarce. I've worked,
> I've worked 25 years raising kids. I worked hard, and worked part-time
> through it all. And I have nothing. It's amazing. ...well it was either I
> have a job or I look after the children and I opted for children. And I've
> paid the price. (Joan).

Many women expressed similar views regarding the relationship between marriage, divorce, unemployment and poverty. Judy sums up this relationship:

> From my experiences, I was married early and of course expected it to last
> happily ever after, so I ended up having children and not completing my
> education. When the marriage fell apart I wasn't job able, having not
> completed my education, and having no recent experience except the
> family business which left with the husband. So I was destined for
> welfare....I went from being a restaurant owner, manager, consultant, to
> only being capable of getting a waitressing job.

The relationship between marriage breakdown and poverty for women and children has been well documented (see Evans 1991; Morton 1993). Poverty within relationships is less researched and it was this type of hidden poverty that Joan also spoke of:

> Because even if you're a mother, at home, being provided for, you are
> dependent upon that person for money. And it's like begging for money,
> you have to ask for it. To me, that's just so disrespectful. I think marriage
> is just a pagan ritual, you're just a glorified prostitute. That's all you are.
> You don't have any money if you're a mother.

As Joan verbalizes, partnerships do not necessarily mean women and children will not live in poverty. For lesbians, finding a partner may not offer the same financial reward as one lesbian mother asserts:

> ...the likelihood of a lesbian meeting someone who makes money, to help
> support them, is less likely than a woman who might find a man, who
> makes, who inevitably makes more money than a woman would. And also
> lesbians just tend to be poor, a lot of lesbians tend to be, not all of them,
> but a lot of them, there's a lot of poor, I mean there's a lot of poor women,
> but there's a lot of poor single lesbians for a lot of reasons. (Jo)

On the other hand, as Marlee notes, lesbian partnerships may not be as financially well off, but having a partner does lessen the load somewhat:

> And I think that when I was heterosexual I was often waiting for some guy
> to come and take care of us. And that would be the end of the poverty.
> When Mr. right or Mr. wrong as they usually are, you know. But even the
> relationship that I'm in now, you know, my partner has come and sort of
> taken care of the poverty a bit. I think that that's where the line blurs
> between whether you're lesbian or straight because it's always going to be
> hard to support me and (child) by myself, whether you're lesbian or
> heterosexual.

According to Marlee one of the differences between single parents and parents with partners is that single parents, even when they work for wages, will never get ahead:

> So I guess there's the fundamental difference between a single parent and
> not a single parent. Is that the money you would have to buy a house, buy

a car, to make your life a little better, goes into the upbringing of your child. To shoes and coats and taxis to the hospital.

Most of the women linked poverty to being a single mother. Jo articulates:

> But for me motherhood means being at home which means not being able to make money so if you don't have a partner it means being poor. That's the way our system works. I mean the link is there and the statistics are there. Mothers, single mothers, are poor.

Other single mothers were poor even though they worked. Sylvie refers to a time in her

life when she worked full time:

> The problem is, I think, that women still aren't getting paid the same as a man for the same job. So when they split up, the man still has his good wage and he has no responsibility, or very little responsibility to look after the children. So a woman goes out to work and she's getting far less money and she's got three mouths to feed,...So it took me two years and living on $5/hour trying to feed the children and pay the mortgage and go to work, and buy clothes for work as well. So lots of times we would run out of milk, and I would tell the older children "you can't drink the milk, it has to be for X", because he was only three.

Darcy felt that the stress and poverty from being a single parent made women vulnerable

to abusive, predatory men, which then led to more problems:

> And I had just been through hell so much that I became blind to it. I was vulnerable, I was screwed up, I was depressed, I was tired of being poor, I was working two jobs, and here comes this guy with all this money. And the guy turned out to be a really bad dude, ok. Really bad. Manipulative, con, sociopath, you know, just the worst nightmare you can ever imagine. What he saw in me was a vulnerable, broken, poor, woman. To be taken advantage of. And that's what I was. And what happened was, like I said, I could take him or leave him at first, until, I guess it took about six months before I became addicted to heroin.

Darcy spoke of being afraid to tell anyone because she would have lost her children. She

spoke of the connections between oppression, poverty and addiction:

> I don't think that it helps mothers and I don't think that it helps children, the way that the system is. And that it actually drives women underground, it drives mothers underground, and it prevents them from

coming forward. And in the meantime, mothers are getting sicker, children are being neglected, and they're not being fed, and...addiction is a disease, it's not a moral issue.... And I know myself, every single experience, from my childhood, contributed, all these experiences, being raped, all that stuff contributed to what I finally became. It isn't any one thing. But I think that when you see a single mom on welfare, this is not a joy ride, you know? There is not enough money... single moms are really vulnerable, to substance abuse, and to, or just to being controlled, stalked, by predator men, who see them as vulnerable. I've seen so much of it.... And I'll tell you this society has no idea about the extent of it. And I wasn't downtown. I was in the suburbs and I saw a lot of other women who were in the suburbs, being controlled by drug dealing men, I mean I was not the only one.

Six of the heterosexual women spoke of violence within their relationships, making leaving a necessity. But the poverty they encountered after leaving made some women want to return to the abuse. Carla laments:

I wish he wasn't dead though because I'd be back with him. And I'd be taking the abuse. At least my son would have a life, and I'd have a life. ...I don't do nothing, I don't have nothing, ...it's quite embarrassing, to be at this age in your life and have, like, nothing....I mean I'd get off the system but by going to school, that's how I'm going to get off the system, is come back into another career and have to bring myself up to another level, right? I mean, yeah, I could go be a waitress, but you're too old! Well, I'm not too old, but my body ain't doing what it should do anymore.

Rose, an immigrant services worker who works with the bridging program, a program to assist immigrant women on welfare into jobs or training, also spoke of immigrant women returning to abusive spouses due to barriers in the workforce and living in poverty:

We have women who have gone back to abusive spouses because they don't want to live in poverty. They think of their children, their children will at least have clothes, food.

Darcy, Carla and Rose all confirm that the connections between past physical and sexual abuse, mental illness, drug addictions and poverty need to be fully explored and illuminated.

The stigma of being a single parent, poor, disabled, having a mental illness, and the presence of racism and homophobia, all contribute to women's disadvantaged position in the labour market. Age, language, living in a rural area, and immigration laws are other barriers to employment that affect women differentially. Some of the common barriers disadvantaging all mothers are childcare responsibilities, and day-care issues. Zoey sums up some of the common issues for single mothers:

> That's the big link between motherhood and poverty-the double burden thing. Right now we've got to be off our asses, working all the time, having careers, and just doing everything.... I think that you should try to do whatever you can to be employed because it does make you feel better and you escape that stigma. I believe it absolutely, and I've worked really hard to try. But finally I just realized that if I'm gonna make the same amount as I would as a single parent on welfare, being out of my house full time, with my kid screaming for attention, my dog totally unhappy cooped up in the house all the time, the place is a mess because I can't keep it up properly because there's so much work to do, it's so exhausting, it has to be worth something to you, you know. And I just realized that I'm too smart to waste my time doing that. I've got too much of an important job to do, my son doesn't even know how to read yet because I'm out of the house full time all the time, I haven't had the time to sit him down and teach him how to read. Like, I feel like such an asshole for that, but it's not, it's me trying to get off my ass and make a living for us, yet, getting nowhere. So I don't feel that employment is a bad thing, I just feel like wages are bad, and that minimum wage needs to be raised and economic issues need to be addressed in a huge way.

In addition to the double burden of waged and unwaged labour, child care is a common problem. Marlee spoke about the costs of trying to balance employment and day-care. At first she brought her child to the one-woman construction office she ran.

That involved getting up around 5 am to take various busses and get to work by 7 am.

After 14 months...

> ...it was too much, too much for her, too much for me. We just couldn't do it. So I had to get her in day-care. And instead I made the choice, I had a woman come in, I put an ad out 'grandmother type', and I got this fabulous woman who was 55, retired, her husband was retired. And we had her for almost three years and she was fabulous but she would only take cash, $600 a month and she didn't want to report it. And what that cost me in income tax and what that cost me in everything else...is insurmountable, but what was the bottom line? That (daughter) was safe and secure with this fabulous woman...but I had to pay for that. And so when you're making, $25,000 a year, or $2,000 a month, maybe bringing home $1400, and day-care costs $600....

For women who worked shift work day-care became nearly impossible:

> I was making $10 an hour, but within the confines of day-care hours I couldn't do, like basically I couldn't muster the 40 hours a week within the confines of day-care, daytime hours. Because shifts start at 9 [pm] and are sometimes over at 3 [am] and if you're not there...it's the kind of job where your hours kind of lag in the winter...often I made under welfare working for $10 an hour too. Then I came here, starting shooting my resume around, looking for a job, and they wanted to pay me $8 an hour! I had one guy who told me he was honoured to have my resume because he was a competitor when I was working at the (restaurant), offers me a job for $8 an hour! It's a fucking insult. Finally I just said if I'm going to cook you're going to have to pay me under the table, because expecting me to raise a child on that kind of money is ridiculous. It's an insult. (Zoey).

For many women, but for immigrant women in particular, low wages do not provide much incentive for leaving one's children all day. Many immigrant women who found employment through the bridging program were working at minimum wage jobs.

Rose cites some examples:

> Well, minimum wage jobs. Most of them are not very skilled. Chambermaids in a hotel, 7 or 8 dollars an hour, on call... Cleaning, kitchen help, dishwashing for caterers and restaurants, chambermaids...But to them it's a good start. You can tell them keep at it and if you're laid off you can go on UI. And if you're on UI you can access other programs.

Rose spoke of the women not having appropriate clothing for work, and needing

transportation and childcare. Given those hurdles some women found it easier to do at

home work:

> All that for $7.50? Some people go underground. People hire through
> their own community and get cleaning jobs here and there. They assemble
> stuff at home and get paid 3 bucks, 4 bucks....they have to survive. And if
> welfare finds out they're doing that they'll cut it off their income, but how
> do you expect people to live? It's awful.

For immigrant women other barriers to employment include immigration policies

and their immigration status. For those people coming to Canada without refugee status,

they must first obtain refugee status in order to even qualify for income assistance or

access programs. After that they would still need a work permit or to acquire landed

immigrant status:

> To claim status you have to first come up with a $500 processing fee and
> then a $975 landing fee, per head. It's a head tax. That's why we have
> claimants who are on hardship because you need the papers to be on
> regular welfare....To get landed status you need to be able to provide
> original documents from your country of origin...like get a grip. So they
> were remaining on hardship for a long time.

Non-English speaking immigrant women faced language barriers, and immigrant women

of colour, like all women of colour, faced racism in the job market. Helen is First

Nations, and in addition to age barriers, experienced racism in the workplace and job

market:

> [N]o matter where you go people are prejudiced. They make it known to
> you. It's difficult in any situation but because you don't have money it's
> double worse for you. And trying to get work is fairly hard. I have an
> older sister who works for Native employment, helping Natives find jobs.
> A lot of the problems are because they're Native....And when you confront
> it and try to deal with it it doesn't go anywhere. I even went to Human

> Rights that time with the bank and they said 'it's so hard to prove'. I went to the top of [the bank] and talked to someone there and they sent me to human resources and they said well blah blah blah and I could still have my job. But I wasn't going back there after I said all that.

Lesbian mothers also spoke of discrimination in the workforce:

> And the other thing for me about work is because I'm such an out political dyke. People look at me and lesbian, they know right away. I don't pass very easily. I don't want to but I don't pass very easily. My partner doesn't pass very easily either. So that limits drastically where I'm going to get work.... It's a real subtle form of homophobia that's there, and it doesn't matter how smart I am, and it doesn't matter about everything that I've done, I'm still going to be the person that they have to work with. And if you pass, or it's not quite as clear, then I think it's a lot easier.... Now I know there's exceptions to the rule...[a]nd even in these communities there are women who are making money. But they tend to be the quiet ones. That's been my experience. (Marlee).

Being disabled is a major barrier, with even minor disabilities preventing women from returning to work. Ann spoke of her feet literally falling apart and having to wear special shoes. She was not sure she would be able to go back to her previous job of cashiering which would require her to stand for long periods of time. Ann was 42 years old, had a grade 12 education, was from a rural community and had no experience other than cashiering.

Marlee sums up the hierarchy of barriers:

> If you're a white heterosexual woman you're going to get a job easier than a white lesbian and a white lesbian is going to get a job easier than a woman of colour lesbian, a woman of colour lesbian will get a job easier than a woman of colour lesbian whose disabled. You know, the structures go all the way down depending on where you are.

THE *BC BENEFITS (INCOME ASSISTANCE) ACT*

The legislation and policy governing income assistance is found in two pieces of legislation, *BC Benefits (Income Assistance) Act* and the *Income Assistance Regulations*

(hereinafter *IA Regs*), and one policy manual for Financial Aid Workers. The most

interesting difference between the old legislation and the new is found in their respective

preambles where policy goals are outlined. Whereas the *Guaranteed Available Income*

for Need Act (*GAIN*) noted a desire to reduce poverty or the effects of poverty (*GAIN Act*,

p.2), the concern about poverty and need is completely eliminated in the new legislation.

The mission statement outlined in the BC Benefits Policy Manual sums up the new

mandate: "To help people in British Columbia achieve economic security through

attachment to the labour market and, when necessary, through income support and related

services" (BC Benefits Manual, s.1.31). Programs are to be carried out keeping the

following goals (or in some cases assumptions) in mind:

1. preserving a social safety net.

2. self-sufficiency and the opportunity to work are fundamental to quality of life.

3. individuals, families, communities, business, labour and government share

responsibility for economic security.

4. providing training and support enables citizens to participate fully.

5. ensuring income support programs are financially and administratively accountable.

(*BC Benefits (IAA)* 1996, p.1-2; BC Benefits Manual, s. 7.1.1).

The first goal outlined, preserving a safety net, represents for the government, a

commitment to some form of social program rather than administering "across-the-board

cuts to people and programs" (BC Benefits pamphlet, p.1). The "renewal" of the system

enabled the government to make the cutbacks necessary while at the same time offering

supposedly new training and rehabilitation programs. These new programs were funded

by slashing welfare rates for single employable youth, employable youth couples, and

employable couples aged 25 to 54 with no dependants (BC Benefits pamphlet, p.2). In addition, under the Labour Market Development Agreement (LMDA), money will be shifted from the federal Employment Insurance account into British Columbia job training and job placement (Fast Track, p.75). Policy goal number one then, has been successful in that an income assistance program, albeit limited and restricted, has been preserved.

The policy intentions outlined in numbers two through four underlie the mission statement and can be summed up by stating that the goal of *BC Benefits* is to "give people a hand-up to jobs rather than a handout to welfare dependency" (BC Benefits pamphlet, p.3). Consequently the code name of the income assistance program is "welfare to work" and the income assistance program is separated into two components: "welfare to work" and "excused from participation" (BC Benefits Manual, s.5.1.3). As both the Act and the policy manual clearly outline, the assumption is that labour force activity will lead to "self-sufficiency" and financial independence.

The last goal is financial effectiveness and accountability, and in addition to cutbacks and getting people off welfare, implementation would include such provisions as income verification, taking over the responsibility for collecting child support payments, and the "fighting fraud and abuse"program (BC Benefits Manual, s.5.1.1; BC Benefits pamphlet, p.3).

To achieve these stated goals the government has chosen a punitive model where recipients are forced to search for and accept "suitable" employment, and/or participate in employability programs. Recipients are forced to pursue all income and assets they may be entitled to, and must sign over their maintenance rights to the Crown. Certain

recipients are investigated immediately for fraud, as part of the "Early Detection and

Prevention Program", a subsidiary of the "Fighting Fraud and Abuse" component (BC

Benefits Manual, s.6.3.1). In the next two sections the programs and legislation that

attempt to achieve each of the two main policy goals (labour market activity and financial

accountability) will be reviewed and assessed, using women's experiences as a basis for

analysis.

GOAL: ACHIEVING INDEPENDENCE THROUGH LABOUR MARKET ACTIVITY

There are three main ways that policy-makers have attempted to achieve their goal

of labour force attachment for recipients. Firstly, recipients are required to do mandatory

job searches; secondly, recipients are required to participate in mandatory employability

programs; and thirdly, through work-related benefits when a recipient commences

employment. All of these techniques are governed by s.9 of the *BC Benefits (IAA)* which

outlines the consequences of not searching for or not accepting employment. Section

nine reads:

> (1) The minister may take action under subsection (2) if a recipient or
> adult dependant has
> > (a) failed to demonstrate reasonable efforts to search for suitable
> > employment,
> > (b) failed to accept suitable employment,
> > (c) voluntarily left employment without just cause,
> > (d) been dismissed from employment for just cause,
> > (e) failed to demonstrate reasonable efforts to participate in a
> > program to which he or she was referred under section 7 or,
> > (f) ceased, except for medical reasons, to participate in that
> > program.

(BC Benefits (IAA), 1996, p.5)

The *Income Assistance Regulations* (hereinafter *IA Regs*) and the BC Benefits Policy

Manual, further outline the details of these provisions and specify who must participate in

employability programs and who is exempt.

Employability Programs

Part I of the *IA Regulations* outlines who qualifies for assistance, and sections 17-

20 define who must participate in employability, basic education, and/or upgrading and

training programs (*IA Regs*, p.16-18). For example, single parents with children under

the age of 7 are exempt from this requirement. Part two of the *IA Regulations* deals with

"Employment-Related Programs and Benefits" (*IA Regs*, p.20). Section 24 (2) stipulates

that before a recipient is eligible for these programs they must do an independent job

search for seven months. Once a recipient qualifies and is approved for a program they

can receive under s.25 (a) "up to $100 per month to assist with transportation and

attendance costs" as well as money for tuition and books or safety clothing (*IA Regs*,

p.21). Section 25 (2) and (3) state that a recipient can also receive $100 per month, for a

maximum of six months out of 36, to participate (full-time) in a "volunteer incentive

program to prepare him or her for employment" (*IA Regs*, p.21).[10]

What Women said about Employment, Education and Skills Training Programs offered.

Rose, speaking for immigrant women seeking employment, noted that the seven

month eligibility rule was a barrier for immigrant women who could not do an

independent job search due to language barriers, lack of knowledge, and other barriers.

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[10] This is where the $5 a day figure that women speak of comes from ($100 divided by 20 working days = $5/day).

She noted that leaving these women on social assistance for seven months further isolated them, often led to depression, and in some cases to women returning to abusive spouses. Other women spoke of depression as well. One woman stated: "It's really hard to go out and look for a job, it's really hard to look for a job when you're so down in your spirits. How can you go out and be really happy..."(Carla). The Ministry does not recognize depression as a long term disability (Judy, MH Advocate) and, consequently, women with depression are required to participate in "welfare to work" programs. Whether and how the seven month eligibility rule affects women's depression remains unknown, although it does seem clear that not all women are capable of a seven month independent job search.

Once a woman is eligible for employability programs, there are a variety available. According to Jackie though, employment skills and training programs do nothing but employ those people who run them, and offer the illusion that something is being done.

> I went through the Destinations program, and all these job search programs, Tidelines, Destinations, Business works... Steps to Employment, they're all government funded and they're designed to help you learn to write a resume, present well in an interview, so there's like 5 day workshops, two week programs, five week programs, where you go 9 to 5, and you'll get paid by the government,.... about $5 a day or something.... Destinations I went to some sort of work....it's testing, they test you to see what you're good at. So that was a five day thing. And that was all through Destinations who are primarily a tourism employment agency...so they placed you in the tourism industry. I fit into that because I was an income assistance recipient and because my diploma was in recreation management. They slipped me into that slot. I did a super host one of the days, there was 2 or 3 days of testing and then other stuff. There's a lot of "busy work" stuff, it became more and more clear to me how I was a number along with all those other people to justify the agency's existence, because then they could use my statistic to support their program. "We placed this many people"; that's one of Destinations' big things, their big stat about how many people they've placed, but they're basically tourism jobs, so they work for the summer....And I didn't

realize at the time but what those programs are is basically little whirlpools to keep you in the system. Because they're not designed...they're designed to get you out into the workforce as quickly as possible, into whatever job you can take, which is usually a (seasonal industry) job, minimum wage job, which basically then you would need to be supplemented by welfare. The experience that I had was that there was no job that was more than $10/hour, and that was a good one, a really good one. And if you went onto a wage subsidy program, basically it's another form of welfare, where they still get to scrutinize your life, and control what you do and how you do it.

Zoey equated the programs and their messages to government propaganda:

It's just a really bad poverty trap, shitty situation. Next year (child)'s going to be seven and they're going to want to...you know...I went to one of these work programs, these workfare programs, and it was unbelievably stupid. They're in there telling me things like "there is no...forget the concept of a job, there are no jobs out there, there's only work, and work could end tomorrow". So you see you have to be gung ho about making nothing and not getting any benefits or security, is basically what they're telling you in so many words. And then they're doing all these self-esteem boosting exercises with you, so that you're just *really* gung ho about fucking working for nothing. It's ridiculous....The pay is $5 a day and you have to work 40 hours a week for $5 a day ...it's a cheap labour strategy, right, it's like, increase the working poor and feed the borg....One guy got paid without doing the work just because he was so odd they "didn't want him representing the program" [Tidelines]....It's humiliating what's going on right here in Canada and no one cares. (Zoey, p.2 & 10).[11]

Work-Related Benefits

Part three of the *IA Regulations* is titled "Other Benefits", and outlines benefits for those commencing full-time employment. Single parents under s.26 are entitled to a one-time "work force entry benefit" of up to $200 to cover "incidental costs related to entry into the work force" (*IA Regs*, p.22). Parents who have a dependent child and where the

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[11] Two of the older women, Helen and Joan, report enjoying their programs, although they did not result in employment.

employment earnings are high enough so that they are no longer in need of income

assistance are then further entitled to a monthly "transition-to-work benefit" of up to $150

per month. This benefit only lasts for one year, and is also a one time benefit (*IA Regs*,

p.22-23). In other words, should recipients lose their jobs two years later, and end up

back on income assistance, they would not be able to receive this benefit again. Single

recipients are not eligible for the above benefits but may receive monies for necessary

clothing and one month's transportation costs if they have "confirmed employment" (*IA*

Regs, p.23-24).

Women with part-time employment are not entitled to any of these benefits and

have their total earnings deducted from their income assistance cheques for the first three

months. After three months[12] recipients not classified as disabled may keep 25% of their

net income (with the other 75% being deducted from their cheques) for a period of 12

months out of every 36 (*IA Regulations*, p.52). This amount of money recipients are

allowed to keep is called an "earnings exemption" and is governed by Schedule B of the

IA Regulations, which sets out everything that must be deducted from a recipient's

income assistance cheque. Prior to the introduction of *BC Benefits* women were allowed

to keep an additional $200 per month (less the $100 allowed child support if

applicable).[13]

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[12] It is very possible that this three month rule is meant to deter students, who are often only out of school for the summer semester.

[13] Disabled women are allowed to keep 1) $200 of earned income, less the $100 child support exemption if they are receiving this. 2) 25% of net earned income less any monies exempt under #1. Under the old GAIN legislation all recipients were entitled to both #1 and #2, whereas *BC Benefits (IAA)* has eliminated #1 for those not disabled, and introduced a three month waiting period. Under the old legislation #2 was called the "enhanced earnings exemption" and the 12 out of 36 months rule did apply (GAIN Regulations, p.54-55).

What the Interviewees said about Benefits and Earnings Exemptions

Most women expressed dissatisfaction with work-related benefits and earnings

exemptions. They felt that there were no benefits for part-time workers and that the

benefits for full-time workers came after the fact. In other words, there was no money to

assist in one's job search or to purchase clothing for interviews prior to securing a job.

Zoey describes the past and current policy regarding earnings exemptions:

> Well they used to have an earnings exemption where you could earn $200
> of your money. You were allowed to earn $200 on top of welfare. So
> working those days increased your income by about $200 and working
> nowadays doesn't really. Not at all....[R]ight around the same time as BC
> Benefits came out they cut off the earnings exemption. I mean part time
> working single mothers who were having to quit their jobs because it just
> wasn't working for them to work anymore, and they couldn't afford to pay
> the extra day-care and...so bizarre, I mean they shoot themselves in the
> foot! They could give you say a $300 earning exemption and you'd
> probably work your whole cheque. You'd probably work the whole time
> and then you'd have that extra $300 to subsidize, or help you out. I didn't
> think $200 was enough because I was working full time for $200 a month,
> is basically what you're doing. Now you're working full time for nothing.

Even the Financial Aid Workers don't understand the logic of eliminating earnings

exemptions. Dan shares:

> The reality was, for single working parents, even if they weren't fully
> integrated into the workforce, they were working. And they were getting a
> little bit ahead by working and certainly part of what the system is
> supposed to encourage is that if you can't, just by circumstance, be
> *completely* independent, which many of us can't, at least you can
> *contribute* to your independence, and at least you're actually financially
> benefiting, you and your kids, from that, as compared to being on straight
> income assistance. Plus, you've got all the personal benefits of the self
> esteem you know, that you are working, that you're getting some time
> other than just being, you know, housebound, that sort of stuff? All the
> side benefits. So, that was taken... well it wasn't taken away, it's not like
> people couldn't still work, but the reality of it is...if you're only earning
> four hundred bucks a month, you know, you're getting a hundred bucks
> ahead, and you may be working, have your kids in daycare, plus you got, if
> you're running a vehicle, which isn't budgeted into income assistance

rates...you've got insurance, you've got all that kind of stuff, and the
reality of it was, certainly for some people in this community, and
anecdotally we heard about another community, is a lot of single parents
just had to quit their jobs - or they didn't *have* to, they chose to and it
made a.. it was a sound decision, in my opinion, that they chose to. It was
costing them to go to work. If you're spending time away from your kids,
and it's costing your family to do that, why on Earth...? (Dan, FAW).

It may be that government policy-makers thought that discouraging part-time work and

providing more benefits for full-time work would lead more people to seek full-time

employment. Unfortunately this rationale completely ignores the benefits of part-time

work, and in particular the realities of mothers' lives as both mothers and part-time (paid)

workers.

According to the women interviewed employability programs are not relevant and

do not lead to full-time employment. Withdrawing benefits that part-time workers used

to receive has led to many single parents quitting their jobs as transportation and day-care

became too costly. It would appear that the practices and policies designed to link

recipients with paid labour are at best not useful for mothers, and at worst have the

contradictory effect of encouraging mothers to quit part-time employment.

GOAL: FINANCIAL EFFECTIVENESS AND ACCOUNTABILITY

The two largest policy initiatives with this goal in mind appear to be fraud

detection and the collection of child support monies. These initiatives both save the

Ministry money as well as provide the public with the assurance that both fraud and

'dead-beat dads' are being taken care of.

Fraud Detection

Part IV of the *BC Benefits (IAA)* outlines the Minister's and Lieutenant

Governor's powers (s.19-21, 24 & 25) and what constitutes fraud (s.22-23). Fraud

detection has a number of dimensions but for women one of the more predominant forms of fraud detection comes in the form of the "spouse in the house" rule, or the idea that women must not reside in a "marriage-like" relationship.[14] Because of the "early detection" program, potential recipients are guilty until proven innocent, and can be investigated immediately. Part 7, Section 4 of the BC Benefits Policy Manual is entitled "Living Arrangements" and states that the intent is to determine whether applicants and other persons residing together "fit within the definition of 'family' for the purpose of determining eligibility" (BC Benefits Manual, s.7.4.1). Although the regulations define spouse as a marriage or "marriage-like" relationship (*IA Regs*, p.5), the definition of "dependant" is much broader. In addition to family members a dependant is "anyone who resides with the other person and who...(c) shares with the other person income or assets or any necessities of life obtained with the income or assets or (d) indicates a parental responsibility for the other person's child" (*IA Regs*, p.3). The policy states that when no relationship is acknowledged "staff must assess the nature of the relationship to determine if a spousal/dependency relationship exists" (BC Benefits Manual, s.7.4.1).

What Women said about the "Spouse-in-the-House" Rule

Jackie found that when she attempted to live with a roommate their entire relationship became suspect:

> And it didn't matter that that person supported themselves and were separate. Not even like a common law spouse or anything. Just anyone living in the household had to be counted. And I found that very difficult. Because that wasn't their issue. And the fact that they had to be dragged into it...whatever they contributed I had to claim. They're the ones who determine whether or not that person is acting in a common law capacity

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[14] While this has historically meant reside with a man, a 1999 amendment to the Income Assistance Regulations adding Part 7 regarding the assignment of maintenance rights, specifies that spouse can be a person of the same sex for the purposes of that section.

or whatever, they decide whether they're a roommate or whether they're a lover. And I thought that was a little bit of an intrusion into my private life. But I guess it's just more of the same, there's no aspect of a person's life that's private at all.

As far as Zoey is concerned, the 'spouse in the house' rule is ridiculous because the men in her life, and the lives of other women she has known, have never been able to support even themselves, let alone a family:

> I think that 99% of the time when I've lived with guys they're sponging off of me! Eating my groceries, smoking my cigarettes, drinking my coffee, they're a burden! When they go away I feel better! I'm happier, I have more money! The spouse in the house rule, unless that guy has a really huge income, it's not feasible for a family not to be working. There aren't too many people left who are doing ok. Like a lot of the poor people out there, it's really medieval. Like, you see construction workers who have families, who have a girlfriend, and she's at home with a baby, doing the housewife thing, and he starts to resent her because she's not bringing in any money. And even though she's doing all that domestic work, it's the double burden thing, and she's in such a trap because he makes just over the amount where she can get a day-care subsidy and go back to school and do something for herself. She's trapped. So no, the spouse in the house rule does not make any sense. Relationships are not based on that kind of inequality anymore. People don't really look after each other. They try to, but it's more a partnership situation than anything else. And in all the situations where I've had a lover, I've been doing all the work. The children are still your responsibility, if he helps out you're lucky, you know, for most single mothers.

Judy, speaking as a mental health advocate, agrees, and points out that forcing people to support each other discriminates against people with disabilities who require more care:

> Now one of the real disadvantages with welfare disability is if you marry you become somebody else's dependent. And that is a real horror story for people with disabilities. Because it ultimately breaks down people wanting to get married and have children etc., because most people just can't take on all this dependency stuff. So that is one of the real letdowns of that system, and that again is real discriminating against people with disabilities.

Child Support Collection

Part II of the *BC Benefits (IAA)* outlines the consequences of not accepting or of

disposing of property (s.10). Section 10 of the Act outlines the consequences of not

pursuing child support or any other possible sources of income. Section 10 reads:

> (1) The minister may take action under subsection (2) if,...an applicant or
> recipient or a dependant of either has...
>> (a) failed to accept or pursue income, assets or other means of
>> support that would, in the minister's opinion, enable the applicant
>> or recipient to be completely or partly independent of income
>> assistance, hardship assistance or benefits;
>> (b) disposed of property for consideration that, in the minister's
>> opinion, is inadequate;
>> (c) disposed of property to reduce assets.
>
> *(BC Benefits (IAA)* 1996, p.5). [15]

Subsection (2) gives the Minister the power to "declare the applicant or recipient and

their dependants ineligible...for income assistance" or to reduce the amount of assistance

or benefits that they receive *(BC Benefits (IAA)* 1996, p.5).

Part IV of the *BC Benefits (IAA)* outlines the rules regarding the assignment of

maintenance rights (s.24.1). Part III of the *BC Benefits (IAA)* used to govern maintenance

assignment but in 1997 part three was repealed and the "Eligibility and assignment of

maintenance rights" was incorporated into Part IV, General Provisions, under section

24.1. This section now gives the government the right to prescribe "categories of persons

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[15] This policy can have many different effects for women in the family law arena although the issue of
property disposition did not come up with these particular women. For example, one woman I know of
(who was not interviewed) was forced by welfare authorities to sell the family home she had moved out of
even though her ex-husband did not want to sell the house. Her ex-husband threatened to reveal to the
authorities the amount of child support money he had been paying her under the table if she put the house
up for sale.

who are not eligible for income assistance unless they and their dependants assign to the minister any maintenance rights" (*BC Benefits (IAA)*, p.11).

The underlying rationale for the focus on child support collection appears to be the assumption that child support could replace welfare benefits and enable the recipient to become "completely or partly independent" from state support, in exchange for increased dependency on the support of the ex-spouse. In reality, most of the women interviewed did not receive child support at all, and when they did, certainly not enough to become independent.

If a woman does not receive enough child support to leave social assistance then the government confiscates the entire child support award except for the $100.00 exemption that she is allowed to keep. A person on social assistance may keep $100.00 of a court ordered (or privately arranged) child support award (irrespective of number of children), and any remaining amount must be handed over to the state (*IA Regs*, pp.51 & 54). Furthermore, this 'exemption' only applies in the month the maintenance is received, so that if a payor is in arrears for six months and subsequently pays all at once, the *BC Benefits* recipient may only keep $100.00 of these arrears, not $600.00 (*IA Regs*, p.54). In most cases then, child support offers a way for the government to obtain monies, but does not greatly assist the income assistance recipient.

What Women Said about Child Support Issues

Nine of the women interviewed were not collecting child support and three began

collecting two to five years after separation, after taking their ex-partner to court (Sylvie,

Judy, Joan).[16] For one of those women, the amount of child support was minimal:

> Well, the court finally decided that he had to pay. What my lawyer asked
> for, they cut it in half because of the other three children [husband had
> three other children]. So for three children I was getting $180.00 a month.
> I thought 'well', I looked at the judge and I said "This wouldn't even buy a
> pair of shoes for my kid, this is crazy". But, that's all I got. (Sylvie).

After two years Joan received a child support order for $300.00 (for three

children), and $1,800 in arrears. She was allowed to keep the arrears and the monthly

child support was deducted from her welfare cheque except for the $100 exemption.[17]

The one woman who actually collected enough child support to get off welfare had this to

say about it:

> I would think that I was on welfare for about three years before I got my
> maintenance settlement, chasing, and then I chased another year or two to
> actually make him pay it. Then when I finally got my allowance it was as
> much as I would get on welfare, so basically I ended up no farther ahead,
> except of course it's taxable.[18] Then the added benefits, you know, little
> perks here and there from welfare, weren't available to me either. So I
> wasn't really farther ahead at all. (Judy)

Getting that order was not an easy task:

> Well, I remember the day I got my maintenance agreement and the thing to
> me was knowing that I was off welfare. And I told my lawyer that I felt
> like I just escaped from a communist country. So, the other thing too was
> that I found, the first lawyer I went to said, $100 for the kids. And I said
> "Are you kidding me, $100 for the kids?". Because I'm on welfare that's

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[16] The two women not accounted for here are Carla, who lost custody of her son but previous to that did have a child support order, and Ann, who had only been on social assistance three months and was in the process of trying to obtain a child support order.

[17] Joan does not know why she was allowed to keep her child support arrears. It may be that her worker chose to overlook this money.

[18] Support orders made prior to the implementation of the new guidelines in May 1997 are still taxable.

the most they're going to make this guy pay, "$100 for the kids, that's it, process you, don't care what your story is, you're a welfare mom, right?" Doesn't matter that you earned $100,000 last year and your husband's lying about his income. They're not going to do anything about that. I had a lawyer quit on me because she was going to settle for $300, I said no bloody way in the world, you know, do some work. Well no, they're not going to at the rates they're getting paid from legal aid. So finally I found a big humungus lawyer, who does family law, and because I was very attractive at the time, they felt like I was a worthwhile person to save, so he got me a decent agreement. But even the judge said, in his comments, that he knew my husband was lying about his income. (Judy).[19]

After Judy became ill her husband gained custody of the children so only paid that amount of child support for a short while. He gained custody despite the fact that the children barely knew him. Judy believes that losing her children was preventable, and blames the lack of care by hospital staff, and lack of assistance by the Ministry of Human Resources (responsible for social assistance) for the crisis. After her first episode in the hospital Judy felt that no one gave her any information or assistance regarding her mental illness (which was stress related), but simply pushed her out the door and sent her home:

So I ended up coming back out and trying to pick up the pieces, and walked into a situation where I was behind on the rent. I came home and there was an eviction notice posted on my door and la la la la la. So then I just progressively got more and more ill, to the point where my children were apprehended and I ended up in forensic for two months. And as a result of my ex-husband phoning the social worker there, and telling him that there was a restraining order [which didn't really exist], any attempts that I would have naturally had to try and locate my children and find out where they were, or any contact whatsoever, I was always locked up. Because I was violating a rule or whatever, that wasn't even there. So I used to spend a lot of time in the lock-up because I would try and find out where my kids were.

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[19] Another woman, Ann, reported that her husband's lawyer made the same suggestion regarding settling for $100.00, since this was all she would be allowed to keep.

For Judy the child support order she had won was no longer an issue and obtaining access to her children became her main concern.

Carol traded child support for her husband paying off the debts, and was refused a divorce in court because of it.

> So I said, "Look, if you pay the debt off I'm not going to touch you to support us, at all." And it's been five years, and I haven't until now. You know, maybe he should have been paying support, I don't know. But I agreed to that, and we both agreed to that, you know, they were both our debts. I said "You do this, and I'll do this". So it seemed to work out really well but the Judge just went "We are not doing that!". So she said "When you come to my court and you're willing to pay support", that's what she said to (ex husband), before granting a divorce [he has to pay child support], so we didn't get a divorce at all.

Carol's situation is one example of dependency on an ex-spouse being forced by the courts. Social assistance legislation also tries to force this spousal dependency. One way is by forcing women to sign over their maintenance rights, allowing the Ministry to pursue child support in their name. The enforcement policies around maintenance have varied over the years:

> The policy about child support has changed over the last ten years as well. It started out you weren't required to go after it, then they brought it in, child maintenance, that you were required, or suffer being disqualified. Then they took that out again, for a short period of time, I guess it had caused too many problems for women and their spouses, and the relationships....So they got to that point where there was possible endangerment to relationships and women, so they took out that stipulation. And then just near the end [of her stay on welfare] I think they put it back in. So I feel very fortunate that I'm not under that legislation. I don't like the way it takes away people's autonomy. If you thought you could get the money out of your ex, I would think that most people would do it, but I'd like to think that I knew best what I needed, what my best course of action should be. The system is quite...I guess patriarchal for want of a better word, there's the attitude that "we know best what's right for you". There's a lack of power, of autonomy. (Jackie).

At one point Jackie did register with the Family Maintenance Enforcement Program

(FMEP) but that caused problems for her:

> I did in the beginning when I was required to. And then that's what caused
> a whole bunch of problems, so I quit. And then towards the end, when
> they were going to require that again, I was already working and I knew I
> wouldn't be on welfare anymore very shortly, so I ignored it.

Since the 1997 policy change, women have been asked to sign over their maintenance

rights upon intake. A Financial Aid Worker describes the current situation:

> There's been a major change as you're probably aware, I mean this just
> came into effect, I believe it was the beginning of October [1997]....I mean
> it's always been there in the sense of strongly encouraging, and in many
> cases, almost bluffing people into it, right, as a family maintenance
> worker. But now, the maintenance rights are signed over right at the point
> of intake. It's a very, it's a very heavy document...what it is is it's handing
> it over to the Government. And even if the maintenance order is outside
> of BC. Now the intent, the stated intent of that is to ensure that, again, that
> the taxpayer is the payer of last resort. And where there's the ability to
> pay, from an absent parent, that that's going to be enforced...the
> Government's point of view now is that say a year goes by and the fellow
> hasn't paid maintenance, they're still tracking him down or something,
> then the family goes off assistance...the way it stood up until recently is
> that well now it's back in her court. When she finally gets awarded that
> maintenance, the court will take the arrears into account and the family
> will get paid. I think the Government's argument is now, well we've
> already paid it. Right? We've paid it for a year, so actually, he owes the
> Government....But it just... some people just sign these things right? And
> again, I don't know if that's a good thing or not, you know? I mean some
> people just sign anything, I mean... I believe somebody could probably
> make an argument that they signed one of these under duress. I mean if
> you have no money, and you're coming in to apply and you're being told
> you need to sign all these forms, even these little things that say 'I agree I
> read the back and understand it', I mean people just sign and initial, right?
> We do take the time to try and go through this plain language thing, like I
> mentioned before, we give it to them ahead of time to consider it, but
> there's only so much you can do, right? (Dan, FAW).

Carla blames losing custody of her son to his father on this policy.

> I had to sign. It was either cut me off or do as I'm told. Like, you get no
> choices, you are told, you do this and you do that....That's why my son's

> not with me. That's my opinion. Because his dad never showed much
> interest before until they decided they wanted $800 a month, from his
> father, who has a new wife and two children. So, they, in my opinion,
> have made this happen, you know, in round about ways, you
> know....because I've been divorced from (son's) father for, he was two
> years old, so (son's) fifteen,...and the custody thing said $175.00.

Carla was given a lawyer and told the lawyer she did not want to do this but was being

forced to. After the court ordered the father to pay $800 a month the father decided to

invite his son to (another province) for a visit and convinced his son to remain with him.

Mandatory child support collection and not allowing women to live with income

earning partners, are two very intrusive policies that affect women's day-to-day lives and

relationships. It is questionable whether the goal of financial effectiveness and

accountability outweighs the privacy rights of women.

Other Policies Related to Financial Effectiveness

In addition to collecting child support monies, disentitling women who live with

partners or alternatively chasing them for back payments, the Ministry can save money by

what they do *not* pay for. There were a few special policies (or lack of policies) that

stood out as concerns for the women interviewed.

Rates for Families vs. Individual Rates

The desire of the Ministry that people apply as "families" has economic

consequences for the Ministry and for the family. For example, women spoke of a

"family" of four only receiving approximately $100 more than a single parent with two

children:

> So we were on social assistance together but it was kind of ironic because
> it only ended up that we got $111.00 more a month, us being together as a
> family. Which to me is just crazy, like (partner) could eat $100 worth of
> groceries in a week...You know, not taking into consideration that you

might need a larger place, just because you share a bedroom doesn't mean anything. (Arwyn).

Health Concerns, Pregnancy, and Crisis Grant Policy

Women spoke of health concerns, not having enough money to feed their children properly or buy vitamins, and not having adequate money when pregnant. Schedule C of the *IA Regs* outlines Health Benefits and section 8 provides a pregnant woman with an extra $35 per month for extra dietary needs. There is no benefit for baby items such as cribs, highchairs etc., the expense of these items must fall under section 31 "crisis benefit". Unfortunately, with the new legislation and its focus on financial effectiveness, women are finding it more difficult to obtain crisis grants:

> I've found, I've actually had to resort to acting now to get a crisis grant.
> Last year my son broke his windows in his bedroom and I couldn't get a
> crisis grant. They told me to go to a charity organization, they told me to
> go to the United Way ...when you go into the office you have to act really
> stressed out for them to do anything. And I used to just walk in and go
> "Hi, this is the situation", and be just totally straightforward, but not
> anymore... (Zoey).

Whereas the old regulation was based on need, regulation 31 of the new legislation specifies new criteria. Dan explains the new policy:

> ...with this Ministry I've been three years and the crisis grant budget was
> more. The budget was larger, definitely larger, and our discretion was
> wider, as individual workers, of what we could do. Well basically we very
> seldom refused food...we would meet need, basically, that was the sort of
> mantra, meet need. If you really perceived the need was there you could
> meet it. The [new] crisis grant policy, that you'll see in the manual, it's
> very very specific. It has got to be an unforeseen or unexpected item of
> need that threatens the health and/or safety of the person or their
> dependents, right? That's reasonable for a crisis, but defining that, if you
> haven't got enough money to start with and you run out... Someone on
> assistance gets one cheque, whether there's five weeks, five and a half
> weeks till the end of the month, or whether it's four. And they're
> supposed to make that money last, right?... I'll go out on a limb a bit and
> I'll say, in this office, we go out on a limb and... we're starting to get inter-

office comparisons, they're statistically compiling stuff now, we are under the gun for tightening up...I guess the main point I'm trying to make is that when we are issuing [crisis grants] in many cases, we're actually contravening policy now, to do that. We are contravening it, we're knowingly contravening it, but... what are you going to do, you know? You just try to bend it a little, in your comments on the screen...(Dan, FAW).

Another problem identified is that pregnant women are given no extra money for their shelter allowance until the baby is actually born, which means they are unable to find adequate accommodation prior to the birth of the child. This situation could put children at risk of being apprehended, especially for women who are already being watched by the Ministry of Children and Families.[20] Single women pregnant with their first child, only receive $325 for shelter which forces them to have roommates:

So I stayed there until I was five months pregnant and then I went back to [city]. But...welfare wouldn't give me extra money until after I had the baby, which caused me a great deal of grief and hardship, in itself. Because...when you go and try and find a place to, to be alone and have your child, it's not possible, you have to get a place with a roommate. And I didn't really know anybody, right? So I had to move in with someone I didn't know very well at all and there was a bad experience, and then I had to go through a succession of roommates which was really, really, hard, and I had a really bad roommate, who trashed my apartment, when he left, and he ran my phone bill up to a couple hundred dollars, almost three hundred dollars... and I was just ready to have her when all this happened. (Faith).

Counselling

Women also identified lack of counselling as a barrier to employment and to a healthier life. Unfortunately, the goal of keeping costs down seems to contradict the goal of getting women independent and employed. Regulation 48 of the *IA Regs* states that the Ministry may provide counselling for drug and alcohol issues if the recipient has no other

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[20] This concern was expressed to me by various women staying in the transition house where I worked.

source of funding, but this benefit does not include counselling for sexual or physical

assault, abusive relationships or depression.[21] For mental illness they will provide the

services of a psychiatrist but not a psychologist or counsellor. Many women do not want

to be treated by a psychiatrist because, as one advocate notes:

> ...if you have a mental health problem you are expected to access a
> psychiatrist through medical services plan. Now, we often have to go to
> bat, particularly for sexual abuse victims, or satanic ritual sexual abuse
> victims who need specialized counselling. Or for brain injuries, you
> know, there's maybe one neurological psychologist in the city that I know
> that's available, those are areas that no, we have to end up going to
> tribunal, going to the appeal board, to try to access people psychological
> services for counselling. So they have to....the Ministry's big argument is
> that they can go to a psychiatrist. Well most psychiatrists only administer
> medication, they don't do counselling....people should have access to
> psychological, psychology counsellors. I mean that's just something,
> that's a problem with MSP as well, it's a service that should be made
> available. Not just for the mentally ill but for everyone. (Judy, MH
> Advocate).

The techniques used to obtain "financial accountability" seem to contradict the goal of

independence, and attempt to force responsibility back onto family members (either a

current spouse or ex-spouse), with no concerns about the health of either women or

children.

HOW PROGRAMS AND GOALS ARE ACHIEVED AND ADMINISTERED

The two policy goals outlined, financial accountability and labour market activity,

and the programs to achieve these goals, are being administered in such a way that

women feel frustrated, disempowered, and controlled. Two common complaints among

the women were that they were deliberately not informed of any of the services that they

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[21] The limit is $500 for any drug and alcohol counselling or services.

were entitled to, and that the Financial Aid Workers were controlling. For example,

Darcy comments:

> So they don't tell you that there are programs, subsidies available, they
> wait for you to find out from the grape vine somewhere, and then go and
> inquire about them, and then when you do that then you might get on a list
> and then you might get them. But you have to be really.....you have to be
> very....I mean you can't be screwed up on drugs and alcohol for one thing.

When a woman is denied money or a benefit that she, after some research, feels she is

entitled to, the appeal process is often too daunting:

> I took a look at the package and I thought, this is crazy. Like it took me
> hours, and I'm a very fast reader and I assimilate information very quickly,
> and with those forms it was just like I had to read them over and over, like
> run-on sentences, it was so difficult to understand it. And finally I just got
> exasperated and said forget it. (Faith).

Holding back cheques, taking over bills, and home visits, were common reasons

for women feeling controlled by their workers:

> I mean they can take you off that cheque any time they feel like it...
> They've done it to me, a few times, held back my cheque. You know, like
> times when I don't return phone calls to them, you know, I mean, I'm sort
> of like, 'well, what did you want to know? You've got my cheque.'... And
> then if you get too many vouchers, too many calls, they start holding your
> cheque back. They go, 'we'll pay the hydro directly, we'll pay for your
> heat directly, obviously you have a problem managing your money.' 'No,
> there is no problem, there's just not enough of it.' I have no problem
> managing money, there's not enough to manage. (Carol).

Jackie states:

> The home visit policy, where they tell you when you sign on, that at any
> time they can and will come by, to just check out that you are indeed living
> there and this is the place that you live, and these are the people that live in
> the house. So they don't take your word for it. One of their policing
> mechanisms. They go in assuming that you are going to lie, so they have
> to do this, in order to keep the truth...because if you're on welfare you

must be a liar. As soon as a person applies, they might as well have a stamp on their forehead, there's all sorts of presumptions about the kind of person you are, and the kind of acts you are likely to perpetrate.... When you sign on to accept their money you become their property.

Financial Aid Workers like to tell women what they should and should not spend money on: "They also think I shouldn't have animals, but if I didn't have my animals I'd go nuts. They give me something to do." (Carla). Jo comments:

> I felt like I was being interrogated for everything. Every penny I had had to be accounted for. And it's very unfair, there's not much money to live on, especially with children, as I'm sure you know, your kids don't get to do anything extra or anything fun unless somebody else pays for it.

Controlling policies and workers included threatening women about their grades in school:

> And he made it very difficult. He watched my grades, and he said if you don't perform. we'll pull you. So that was very stressful. And I think that's all a part of that keep you in the dark kind of thing, because I don't know that they could have. Once they've signed and said yes, this person is going to attend school for so much time...I don't know if they could just all of a sudden say, ok you can't go anymore. But he had the power to make me feel like that could happen. (Jackie).

Women cannot take courses without asking permission first: "welfare has to be informed of all the courses I take and they will phone my worker and ask her if it's okay if I take it, and get permission." (Carol).

Other judgmental comments include one worker saying to Jackie: "Well, don't you just want to be working, don't you think you'd feel better about yourself?". Another worker in a rural community questioned the validity of Ann's claim:

> And the first day that I went to welfare, I handed in my application and the woman looked at it and she went into the back and a person that lives on (avenue) in (district), and works in the office, told her that I was seen with my husband the night before. And (she said) 'this is rather sudden isn't it?. That you come in here and apply for welfare?'.

Carol's first worker told her to go back to her husband:

> Because I wasn't assertive, I mean, when I first went into welfare, I walked
> out of there in tears. I was so upset, I got depressed, I was just, just out of
> drug and alcohol treatment, just left my husband, with three kids, and I'm
> going, 'ohhhh', and then this person rags on me. I mean, she literally said,
> 'go back to your husband,' she just really ragged on me.

Carol later became very assertive and feels that the more aware of one's rights one

is, and the more assertive, the less problems one will have from Financial Aid Workers.

Other women agreed that one's demeanour can affect how one is treated:

> And I'm pretty personable too, and I'm not really scared of them either. So
> I think they treated me a little different too, you know what I mean, if you
> go in there and you're scared and you're crawling then they just treat you
> like....that's my experience if you go in on a bad day. (Marlee)

Dominant ideologies influence Financial Aid Workers as much as anyone else. Class

position, culture and appearances may affect one's treatment in welfare offices:

> I think they treat women who have education better than ones who don't....
> I have a friend in (town) and she's getting really hassled. She's just had a
> horrible experience...and I think she has been hassled because she looks
> really different. She's kind of punky, she's got her hair cut in kind of punk
> fashion, she's got a nose ring and she wears kind of funky clothes and
> combat boots and stuff like that. So she's really different, I look kind of
> straight and conservative in comparison. (Jo).

All of the women had had negative experiences with at least one worker, and many had

had compassionate Financial Aid Workers as well. The women's experiences on welfare

could be made more horrendous, or a little easier, depending upon both the workers'

attitudes, and their own. The following case study illuminates many of the issues

discussed in this chapter, and examines how one woman was treated by Ministry

professionals acting under the *BC Benefits(IAA)*.

CASE STUDY

Arwyn was a student who was seven months pregnant, had one other child, and was working part-time when she found herself needing assistance. She had split up with her partner some time back and he was currently on social assistance. Arwyn had been living on student loans until the summer just before her baby was born. Arwyn's story exemplifies the lengths to which Financial Aid Workers and the Ministry will go to in order to force relationships of dependency:

> ...so then we broke up. And then we moved back into town and I went back to school. Our financial problems basically came to a head when we broke up. I had basically used all of my student loans to get us out of debt and pay our back dated rent and everything. So I did go back to get social assistance for the month of August when my student loan was gone, and when I moved out on my own, with (child). And I had that same nice worker again, and they basically just put it through for me because they make you sign a promissory note where you have to pay it back, because you're a student....So then I wasn't on it again until last summer, when I was pregnant....A school year later....I was on my student loans, I was living on my own with (child), and I had no problems, financially, that I recall. Until May came around and I didn't have rent. So then when May came around and I needed assistance for May, I went to them, and at this point I had a job too, I had a job for that whole year as well as my student loan. So it was me and (child), my student loan and a little bit of extra income from my job....And then I was pregnant, by the end of the school year, by May, I was seven months pregnant. So I couldn't...well I did work....anyways I didn't have rent for May so I went to them as a single parent. The intake worker I had that time was just horrible. He was horrible. So that was the beginning of my major problems with social assistance because I was pregnant with another child from the same man. Who according to my file with them I had only been, ever lived with him for a year. Because the first time I went to social assistance (child) was what, 6 months old, and I didn't even say we were separated, I said no, we had never lived together. Because it was easier and that's how I did my income tax and everything. So they thought that, according to welfare records, I had never been with (partner) except for that one year that we tried it out and it didn't work out basically. So here I was pregnant with another kid of his. And then of course lights started flashing with them and they were all freaked out that we were....but ironically I was legitimately a single parent at this point. I was no longer living with

(partner). So he questioned me a lot about that, which I found really offensive.... So they questioned it and he (worker) said my file had to go through a verification officer first. Oh, I know, he asked me questions like how many nights a week X stayed over, and then what our plans were, like whether we planned on getting back together or not. Which was really upsetting for me because, you know, that question was in my mind all the time, like were we going to get back together, and were we going to work things out and stuff. So it was really upsetting to have some stranger ask me about a most personal thing that was really upsetting to me. And, you know, I said, at this time we have no plans. Like, maybe, I don't know, kind of thing. So he sent me to the verification officer. So she called me and we talked a bit on the phone, she didn't ask me much because he had already basically asked me it all, but she went by (partner's) house to visit him there. And she said all the questions to him backwards. Like, so "Is this your studio?" about his place, and then he'd say "no, I live here", and then she'd say "Oh, don't you live with X", when I'd already said we didn't live together. And "Well aren't you planning on getting back together". So she said everything as though I had said this was happening kind of thing. So it was really kind of underhanded, and sneaky and slimy. But he was prepared to deal with them and was telling them the truth anyways....

But this wasn't the end of Arwyn's problems. The harassment over whether or not she was in a relationship with the father of the child continued:

And then I just had problem after problem because of this relationship with (partner). I ended up counting that I had five people question me on that same kind of personal vent, about my relationship with (partner). Because I had my intake officer, the jerk, and then I had the verification officer who asked me a few questions and then went to (partner) and reversed everything. And then I had the, my old worker, who was the best of the bunch. As soon as she realized... she asked me who the father was, she was re-doing my day-care or something like that because I had it for that one month in May, and she was asking who the father of my child was, "Oh, we might as well cover that now" kind of thing. I was sitting there pregnant. And I said it was (partner), and she kind of turned in her chair, and she was like "Well, wait a second. What's going on with you and (partner) then?" kind of thing. And I started to get into it with her and then I was so aggravated by the whole thing I said "I've already been through this, with the intake officer, the verification officer..." and right away she said "Oh, well if the verification officer..." and ok, she was fine with that. So she was the best of the bunch. But that was the third person. And then the fourth person that questioned me about....oh! And then there was the woman that called! Some social assistance worker that I didn't

even know, that called and left a message on my machine because she didn't think that my cards had been filled out properly.... She asked a couple questions which would have been totally apparent if she had looked at my file. And then she said "Oh, and who is the "we" on your answering machine?". So she questioned it that way. I was very angry about that but when I got back to her I didn't even bring it up...So she was one that I wasn't even counting in my five. She didn't really ask me about my relationship with (partner). Ok, so the fourth one was the second worker from hell that I've had, and again a male. The two worst that I had were both men. He was the day-care worker when I went back to school in September....[W]hen I went to get day-care, for September, I needed care for both children, the day-care worker, this is the second guy I'm talking about, again questioned me about my relationship with (partner). And he was the worst of the bunch. He got into it big time....And when he asked me about my relationship with (partner), I was at a point where I didn't want to talk about it with any of those people any more, and so I was just really vague. And he was like "Well, would you be considered a couple in the eyes of the community?", kind of thing. And I said "Well, I don't know, it's a pretty grey area isn't it, everybody has a different idea about what a couple is. I have my own ideas about whether we're a couple or not but I'm not going to get into that with you", right. But he wanted to go there. And he asked me a bunch of questions again, and I was very defensive and very upset and then at one point he said that to him it appeared....that it was a "separation of convenience". And I said "Convenient! What's convenient about breaking up your family and going on welfare?", like I don't know. But his idea I guess was that instead of us being a family and me only getting that extra $100 for (partner), (partner) would be collecting on his own and getting the $500....Whoopee, when his rent is $400 a month. Right? So it was apparently a separation of convenience, and I said something to the effect, in the context of this conversation, I said something about the irony of calling it convenient, and I was just angry about it, and I said something to the effect of....part of the reason, and I emphasised part and I even said it twice, *part* of the reason that we broke up was financial hardship. And that being poor is really hard on a relationship. I guess I was just trying to be real with the guy, and to show him where I was coming from, and give him a boost of reality.... So then what later came of that, is that come, I think it was October, like a month later, (partner) didn't get his cheque. And then when he called his worker, he got the full run around, I mean the worker didn't even get back to him, they treat them even worse at the single people's office than they do at the single parents'. And when they finally got back to him his worker told him that they were denying him benefits because I had said, and I think they called me his wife, and he said "ex-wife" to them, or your spouse or whatever, because I had said that we, how did they put it, and they said it was a direct quote, which it totally wasn't....that they had a

direct quote from me that I had said we broke up for ....how did they put it....basically for financial reasons. So they were saying that the only reason that we weren't living together was for financial reasons so....I don't know, dot, dot, dot. We should be living together? We should be forced to live together? I don't know what. But basically, and (partner) couldn't believe it, he was like "Well, what? Like what do you want me to do to prove we don't live together, like what?" kind of thing. And she was like "I don't like the tone of voice you're taking with me, I'm going to go now. Take it up with your spouse." Like what I was supposed to do about it I don't know. So of course I called my worker. So anyway, his worker had said she had a direct quote from this guy, this guy that had been so offensive to me in this interview...[w]ho had basically said to me that he thought it was a separation of convenience, so he had already made his judgement about the whole thing, and then twisted my words when I had said "certainly, financial hardship had something to do with us breaking up", and he said that we were split up because of financial necessity or something like that, I can't remember what the words were that I was supposed to have said verbatim were.... and this is [now] my fifth person that I had to tell my whole story to, was another verification officer, who did a home visit. (Arwyn).

In addition to these problems, Arwyn was not allowed to keep any of her

part-time earnings and was not eligible for benefits that recipients returning to

(full-time) work were eligible for. Her situation illustrates the effects of not

recognizing part-time workers. Arwyn explains her dilemma:

I had really low self-esteem, I felt bad about myself having to go to welfare, and I really wanted to hang on to my job for as long as possible. Just to be getting out and I wanted (child) to keep going to day-care because she loved going to day-care so much, so I wanted to have my subsidized day-care and to work as long as I could. And I was trying to get permanent positions at the (place of employment) as well, so it was really important for me to keep up my visibility and keep being there and stuff. But, when they told me that they would deduct dollar for dollar, I realized, when I figured it out, that it would cost me $150 a month to keep working. Because I would have to pay $100 top up for my subsidized day-care, and I would have to pay $50 a month for a bus pass, for transportation. And I couldn't...getting whatever, your $900 or around that, that you get as a single parent with one child, there was no way I could afford $150 for the luxury of working kind of thing. So I was really upset about that, and I complained about that to the guy, I said "I realize this is policy and you personally can't do anything about it, but why is this

policy?" Basically because I was so upset, at this point I just wanted him to hear me, and say "I hear yah, and it's a silly policy". But instead, being the offensive asshole that he was, he basically told me that it was a privilege to have a job....it was my choice whether I wanted to continue working or not. And I said No it was not my choice because I couldn't afford to keep working. If it was my choice I would, but I couldn't afford it at $150 a month. And he said "Well, that's your choice...[a]s a single parent you don't *have* to work". And I said "Well, I wonder what the taxpayers would think about that, that I could be contributing $400 a month to my own support...". [22]

As Arwyn figured out, even after the three month waiting period, the allowed 25% would

not cover day-care and transportation:

> I worked it out that it still wouldn't pay for day-care and transportation, it wouldn't have because in order to get $150 I would have to be making $600 a month. So I wouldn't even have been making what I needed to get day-care and transportation. So even if they changed their policy that they would help you with day-care and transportation, which they do when you are 'returning to work', you know, they have all these policies now, when you're returning to (full-time) work and going *off* of social assistance, they'll help you with your top-up, with any other expenses that are related to you going back to work, such as clothes, transportation, day-care top-up etc. But they don't do that if you still need to be on social assistance. So it's like they are creating a dependency. As far as I was concerned, they were creating a dependency in my case, that I didn't have to be as dependent as I was, I could have been making part of my own income. They risk people losing their jobs, and then people get stuck on social assistance, because you know, part-time jobs can often lead to full-time jobs. But if you lose your part-time job because it's going to cost you to go to work, and you can't afford it, then you're no longer there and available for full-time work.

Arwyn analyzes the policy that forces people to support each other:

> I think that the relationships of dependency that are created are really really harmful to individuals, and to the quality of women's lives. In my personal experiences, the way that welfare is set up, and the way that my relationship with (partner) is, and the way that (partner) is, and the way that we are or whatever, I would be forced to support him, basically... and that is a heavy heavy burden for one person, for one woman, to carry. And you'll get nowhere in life. You'll be stuck in whatever job you can

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[22] Day-care top-ups, what a parent must pay after their subsidy, were identified as a problem for many women on welfare who could simply not afford these amounts on their limited incomes.

possibly find that will be able to support you, and you'll be living in poverty. So you'll be living in poverty based on the fact that your income would have to be extremely high to support that many people, and as an uneducated and unskilled person you wouldn't even get that kind of a job. And you wouldn't be able to get the education and skill because you'd have to have work to support everybody. Because otherwise you'd be supporting everybody on a student loan, which I attempted to do, and it's impossible. And it would put you into enormous debt, which I'm in, enormous debt, for doing it....So that the rhetoric about family values that the governments always have, and about how important the "family" is, and they don't want children living in poverty and blah blah blah, is just that, it's just rhetoric, because in reality I think they end up splitting up a lot of families, a lot of poor families, with their policies. I know it gets difficult because if you have some man making $100,000 a year, would we really feel that great about his wife getting social assistance when there's lots of other people who are in need. There's obviously problems with it. But the fact is, that's not very many people's realities anyway. Like when you look at what families are made up of, they're not made up of nuclear families, male breadwinner making tons of money. That's just not people's reality anymore.

Arwyn does not doubt the control and unlimited power of welfare authorities:

But then I said, well what, they can't then force you to live together? Which is what I said to her (verification officer) and she said "Oh, of course not." That social services couldn't force you to live together. But through the whole thing, through all those experiences I had, that's always what I felt they were trying to do....I felt like they were going to force us to live together, that's how I felt. And in my head I kept saying "Well they can't do that". But the truth is that they can pretty well do whatever they want. They could have denied us both benefits. They could have denied me benefits as a single parent and denied him benefits as a single person and said "You're a couple in the eyes of the community, you have to come in and apply as a family". And all we could do would be rant and rave and appeal, and go to (MLA's) office and whatever, but meanwhile neither of us would have been able to pay our rent or buy our groceries. So they do have a lot of power. And people like that day-care worker are wielding it in a very unprofessional and unethical manner. And I don't even think he realizes it.

CONCLUSION

This chapter began with a discussion of the relationship between motherhood and poverty in order to provide the context within which mothers experience *BC Benefits* legislation and policy. This discussion included mothers' perceptions of and experiences with, both unwaged labour in the home and the paid labour force. These experiences are mediated by differences in race, sexuality, age and disability as the discussion illustrates. Chapter four then went on to discuss the *BC Benefits (Income Assistance) Act*, regulations and policy, and concluded that the two main policy goals were labour market activity for recipients, and financial effectiveness and accountability. The programs and methods of obtaining these goals were examined and women's experiences used to measure program effectiveness. A case study was included at the end to illustrate many of the policies put into practice, including the process and impact of "spouse in the house" fraud investigations.

CHAPTER FIVE
SOCIAL ASSISTANCE POLICIES AND PRACTICES:
RESISTING POVERTY

The data from this thesis support the finding that welfare policy does not meet the needs of mothers. Furthermore, the assumptions upon which programs and policies are based are not accurate reflections of mothers' experiences. On the contrary, they completely ignore the realities of women's lives. Chapter five answers the research questions set out in chapter three by outlining the goals of the *BC Benefits (IAA)* and the underlying assumptions upon which these objectives rest. It illustrates how these assumptions do not reflect women's lived experiences, but rather reflect ideologies which have been organized within the frameworks of gender, class and race. The policy analysis reveals underlying assumptions about women, sexuality, work, independence and poor people, which not only are inaccurate, but also perpetuate stereotypes which blame individual women for their own poverty. Poor women are thought to be lazy (don't want to work), ignorant (are not 'employable'), manipulative (committing welfare fraud), or caught in a cycle of dependency from which they cannot escape. Given these negative assumptions and images, controlling and intrusive practices are at times understood as necessary for the women's own good (see Carniol, 1995).

Separate spheres ideologies including the ideology of motherhood, ideologies of employment, and beliefs about poor people, combine to create a discourse regarding 'welfare moms', which is given legitimacy through law and social policy. The racism, sexism, homophobia, and mother blaming that the women interviewees spoke of, indicate how race, class and gender, including compulsory heterosexuality, intersect with and

infiltrate discourses about the family, employment and poverty, affecting both the

'welfare mom' discourse and the differential ways women experience welfare policies.

Despite negative imagery and controlling practices however, women do resist, take

control, lobby for change, and create their own positive identities.

CONTRADICTIONS IN POLICY

The ambiguous and contradictory ways in which the state deals with mothers,

such as not being able to recognize women as *both* mothers and part-time workers,

continues to represent a contradiction in policy. Prior to their children turning seven the

ideology of motherhood prevails in social assistance legislation and women are

conceptualized as mothers. In fact, when Arwyn complained about a lack of resources

she was told that she didn't have to work, it was her choice (in other words, the Ministry

is not obligated to provide resources). A Financial Aid Worker told Lori (preliminary

interview #3) that it would be better for her to go back to school when her children were

older. Once a child turns seven though, the ideology of employment supersedes the

ideology of motherhood and mothers are considered 'employable', subject to mandatory

work searches, job training, workfare, and are told they must accept 'suitable'

employment. The reasons behind the arbitrary line of seven are not discussed in policy

and there is no mention of how this transition is supposed to happen other than the

provision of a few monetary bonuses (not nearly enough to equal the costs of going to

work) for mothers who join workfare programs or commence full-time employment. In

addition, these bonuses are short-term and one-time only benefits. Other contradictions

in policy become apparent when we examine the two main policy goals of *BC Benefits*

(IAA).

BC Benefits Objective of Labour Market Activity

In the last twenty or thirty years social policy has been shifting to an individual responsibility model of the family, based on the ideology of equality, where men and women are seen as 'equal partners' (Chunn, 1999; Boyd, 1989; Eichler, 1990, 1997). If the partnership dissolves women are expected to become "self-sufficient" (Chunn, 1999: Eichler, 1990, 1997). Unfortunately, what feminists promoting gender-neutrality and more egalitarian models overlooked, is the fact that simply attempting to legislate equality does not eliminate the very real inequalities that women face (Chunn, 1995, 1999). Equality conceptualized as sameness perpetuates unequal relations because "there is a reluctance to record and acknowledge differences when everyone is supposed to be treated the same" (Neallani in Monture-Angus, 1995:220). Expecting mothers to join the paid labour force full-time ignores childcare responsibilities and the disadvantaged position that these responsibilities, as well as racism and other forms of discrimination, have created for women in the paid labour market.

The attempt to get single mothers into paid employment is not a 'new' idea, but one that has been around for the last twenty-five years, with no significant improvement in the poverty rates of women and children. In 1987 Evans and McIntyre wrote: "Since the mid-seventies, one of the most significant developments in social assistance policy has been the attempt by provincial governments to move single mothers from welfare to work" (Evans and McIntyre, 1987:101). Lord notes that in 1985 a federal/provincial "employability enhancement initiative...committed both levels of government to work to 'remove key obstacles' to the employability of social assistance recipients" (Lord, 1994:192). The only thing 'new' is the shift from a partly voluntary/ partly obligatory

focus, to a more definitely mandatory one, a shift that has been occurring across the provinces at various levels since the inception of employment programs and policies (Evans and McIntyre, 1987; Lord, 1994).

The belief that women should now support themselves and their children, and a number of premises regarding poor people, combine to create the assumptions on which this policy goal is based. The underlying assumptions attached to the goal of moving welfare recipients (including single mothers with children over seven years) to work, and to the mandatory focus include:

1. People on welfare will not look for work on their own but must be 'helped'.
2. Welfare recipients need assistance to become "employable".
3. Single mothers with children over 7 should work (at paid labour) to support themselves and their children.
3a. Raising children is not 'work'.
4. Labour market activity will lead to financial independence for single mothers.
5. 'Good' jobs are available.
6. Even a minimum wage job is better than being on welfare.
6a. Welfare (being on welfare) is 'bad' and creates a cycle of dependency.

(Evans and McIntyre, 1987; Harman, 1995; O'Connell, 1988)

The interviews conducted for this project, as well as interviews done by other researchers (Baxter, 1995; Buchanan, 1995; Little, 1994, 1998; Lord, 1994; Rosnes, 1996), reveal that for a majority of mothers, these assumptions are simply myths and stereotypes, and contribute to the stigma of living on social assistance.

The mothers I interviewed felt that raising children was valid work, and that there should be some type of state support for this work. They felt that the ideology of romantic love and marriage and the male breadwinner model, the "cinderella complex", was a myth and had contributed to their poverty. The interviewees felt that employability programs had not helped them in the least, and most mothers already knew how to write a

resume, do a job search, and present at an interview. Most mothers had previous work experience and did not need assistance in becoming "employable". Rather, it was the lack of good paying jobs, lack of daycare alternatives, and childcare responsibilities that prevented them from working for wages.

The data then, support cross-national research which shows that payment in workfare and training initiatives is low, few jobs are created, and jobs that are created are often temporary (Baker 1995:76). Baker also cites research that suggests that these programs often end up encouraging low pay and cheap labour (Baker 1995:85). Similarly, Evans examines training programs in Ottawa and notes that

> Too frequently, they are not sufficiently intensive in content and/or length to meet their objectives, the skills learned are often not useful in later employment and the tendency to "cream" participants can mean that those who need them least are most likely to receive them (Evans 1995:92).

Cross-national research illustrates that:

> Instead of being influenced by the employability of mothers, family poverty is influenced by the generosity and scope of government benefits ...the availability of jobs with statutory protection...the availability and affordability of child care, and the existence of universal social programs such as health insurance and unemployment insurance....[C]ross-national research indicates that focusing on employability and the individual characteristics of beneficiaries only makes sense in an economy with full employment, low unemployment rates, public child care services, preventive social services, and minimal inequality between the wages of men and women. In nations such as Canada, with high unemployment, a stagnant economy, vast discrepancies between the wages of men and women, and a severe shortage of affordable and regulated child care, focusing on employability has negative consequences. (Baker, 1996:486).

Although training and employability programs may be useful at some level for some women, in terms of creating awareness or raising self-esteem, they are not able to

meet the expectations either the women or the state have of them in terms of generating

jobs (Evans, 1995; McHugh, 1996). Even supposedly 'successful' programs have been

shown to be mainly successful for men who are preferred by employers due to not having

childcare responsibilities (McHugh, 1996). Furthermore, the mandatory requirement of

these programs completely ignores the barriers mothers face in obtaining paid

employment, the fact that motherwork is productive work, and that the current economic

climate can not provide the good paying jobs that mothers require to support their

children (McHugh, 1996). The mandatory focus assists in making women feel controlled

and dependent, as Jackie shared, and perpetuates the myth that poor people are lazy and

must be forced to work.

One of the policy changes designed to 'encourage' welfare recipients to leave

welfare and seek full-time employment was the elimination of the $200.00 flat rate

earnings exemption. The policy of providing incentives for those returning to full-time

employment, and disincentives for part-time workers, discriminates against women who

make up the majority of part-time workers. It does not recognize the reality of women's

lives nor the productive work of motherwork. The three month waiting period before any

type of earnings exemption is allowed is a restrictive policy which discriminates against

students. It particularly hurts student mothers who, because of childcare responsibilities

and daycare issues, can not immediately obtain full-time employment for the summer

semester.

The goal of promoting (full-time) labour force activity is supposed to be

'independence', yet as the policy analysis has shown, the goal of financial effectiveness

leads to programs that attempt to make women dependent on spouses and ex-spouses. In

addition, the mandatory provisions, the ways that programs are administered, and the attitudes of Financial Aid Workers, result in women feeling like they are being treated like dependents of the state. As one woman relayed, she felt like she was a teenager again having to go back to her parents and ask for more money because her allowance wasn't enough (Ann, preliminary interview #5). The goal of 'independence' then, contradicts all the programs and methods that encourage 'dependence'.

Lord notes, regarding Nova Scotia employability programs, that because reducing social assistance costs is the aim of the program " 'success' has been measured in terms of reduced reliance on social assistance rather than in terms of individual self-sufficiency" (Lord, 1994:201). Thus, as both Jackie and Zoey observed, programs take great pride in announcing success statistics even if the women are only finding seasonal low-paying jobs. If women return to abusive spouses in order to achieve 'independence' from social assistance, it is not seen as a contradiction in policy.

BC Benefits Objective of Financial Accountability

The policy analysis completed for this project revealed that the two largest programs to reduce social assistance costs and make welfare more 'effective' and 'accountable', were (aside from labour market activity) the fraud detection measures and the collection of child support monies. In regards to women, the largest fraud detection measure is the attempt to prove that women are living with partners, and thereby ineligible for social assistance.

Both of these programs rely on the male breadwinner model of work and family. The state expects either spouses (those deemed spouses), or ex-spouses to pay for women and children rather than the state. Again, assumptions regarding poor people are also

revealed in these policies and practices. The underlying assumptions of these two

programs are:

1. Married women (or women living common law) should not be entitled to assistance.
2. Men, not the state, should support wives and children either in marriage or after divorce through maintenance payments.[23]
3. The state is entitled to maintenance payments because the state has been supplying the income that the ex-husband really should be paying.
4. Monies from maintenance payments will not be collected unless the state pursues them itself by forcing women to sign over maintenance rights.
5. Welfare recipients are ripping off the system in numbers large enough to warrant concern.
6. In order to be more accountable to the public the Ministry must detect welfare fraud.
7. The importance of detecting welfare fraud overrides privacy issues and therefore various intrusive measures are deemed necessary and acceptable.
8. Women living with men are committing welfare fraud and thus determining whether or not women are cohabiting with a man is a priority for fraud detection and accountability.

First of all, the data from this study support feminist research findings which

argue that child support should not be seen as a panacea for female and child poverty

(Eichler, 1990; Pulkingham, 1994, 1995). Including the preliminary interviews, only one

woman out of 19 was previously married to a man wealthy enough to substitute child

support for welfare.[24] Even with her husband's child support payments Judy still lived in

poverty, going from state dependency to dependency on her ex-spouse, but certainly not

experiencing 'independence' or a poverty-free lifestyle. As researchers note, many men

simply do not earn enough wages to support two households (Eichler, 1990; Pulkingham,

1995). Increasing child support payments may be an equitable choice, but in most cases it

would not eliminate poverty but merely shift it:

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[23] In some provinces lesbians are expected to support each other despite their ambiguous family status. Other provinces simply ignore the dilemma as if lesbians do not exist.
[24] This is not a claim to representativeness. However, to me it supports research and theoretical arguments which argue against relying on child support to reduce female and child poverty.

> ...establishing a level of support that would significantly reduce the
> incidence of poverty among custodial mothers, while still leaving one-
> quarter of them below the poverty line, would also increase the incidence
> of poverty, and the poverty gap, among non-custodial fathers.
> (Pulkingham, 1995:13).

Targeting divorce and 'dead beat dads' as the causes of female and child poverty

individualizes the situation, and hides the fact that divorce merely reveals the

disadvantaged position of women (in terms of childcare responsibilities and unequal

access to high paying jobs), that already existed (Pulkingham, 1995).

In addition, making husbands pay can cost women in the long run. Both Judy and

Carla lost custody of their children, and Carla feels very strongly that this was a result of

the Ministry of Human Resources[25] (via their own family maintenance division) forcing

her ex-husband to pay more child support. Judy's husband may also have been motivated

by the child support award Judy was granted. Given that statistics suggest that in the past

the majority of men have not been interested in custody (Munro, 1992:865), we can

speculate that increasing child support awards may increase custody disputes.

It can also be dangerous to force women to chase after maintenance from abusive

spouses. Research has shown that abuse is likely to increase after separation: for

example, one study notes that in over 50% of female murders (by the partner) the woman

was killed either after separation or while attempting to leave (Hart, 1990). Although the

Ministry claims they do not force maintenance issues when the husband is abusive, the

dynamics of abusive relationships, including public perception, means that

the likelihood of women feeling ashamed and not revealing the abuse to the intake worker

(a complete stranger), is high. If intake workers are non-supportive or controlling in any

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[25] Recently renamed the Ministry of Social Development and Economic Security.

way, as the interviews for this project have illustrated they often are, the likelihood of abuse being revealed is even lower. Consequently, the Ministry could be creating dangerous situations, or at the very least much conflict and stress, for women and children, without even realizing it.

As far as early detection measures regarding 'family status' and fraud go, the interviewees revealed that their partners were not financially capable of supporting the entire family, and they felt it was unfair to expect this of them. They felt that this type of pressure and financial burden would inevitably lead to their partner having to move out. As Zoey, Arwyn, and others illustrated, women felt that expecting partners to pay for the entire family was not only unrealistic but also an outdated assumption. Interviewees from the preliminary interviews agreed. Lisa's live-in boyfriend had a pseudo address and she had this to say about it:

> I would be more than happy and willing to claim the amount of money that he gives me, as a matter of fact I tried to...I put down that I had a boarder and claimed the amount of money he gave me. Well, then I got hauled into the office, who is he? They didn't say, who is the person, he or she, they said who is he, what's his phone number, what's his name...I'm trying to be honest here and you guys are forcing me to be dishonest by putting all these restrictions on me. Like, if I have a male in the house then he has to support me and this puts all the onus on him to have to support me...he would have to basically take on the expenses of a family of four and my educational costs and then the daycare costs. (preliminary interview #4).

The stories shared by my interviewees support the finding that women's sexuality is being regulated through the spouse-in-the-house policy and associated "manhunts" (Little, 1998). Women are not to (continuously) have sex with a man without also getting some rent money from him. The Ministry does not recognize a woman's right to define her own relationships and instead relationships are assumed to exist. These Ministry

"manhunts" (Little, 1998) include intrusive investigations such as those experienced by

Arwyn. Dorothy (in Little, 1998) had a similar experience to Arwyn:

> The social worker asked 'Well did you actually go out with him [the father]? I said, 'No, I screwed him on the bar stool-what the hell do you think? Then the worker asks, 'Do you know his name?' I said I only have his first name: Frank. So she writes that down on her form...Then she says 'Well, have you gone looking for him?' Well yeah, like I'm going to run across the country yelling, 'Frank, Frank!'. (174).

My preliminary interviews also illustrated these 'manhunts'. One woman told the story

of how her worker "...called up my landlord and wanted to know if she's ever seen me

kiss my boyfriend...if my kids ever called him daddy" (Lori in Rosnes, 1996).

Who is sleeping with whom becomes a major issue except when the partners are

lesbians and there is no clear policy initiative. Marlee comments on the ambiguous and

contradictory handling of lesbian relationships in social policy:

> I just went through this whole thing with student loans because they wanted a "family income". So I went into the bank and I said " I'm a lesbian. Now I'm not working right now but there's no way in hell my partner is responsible for my loans. And, we're not married because we legally can't get married. So, what amount do you want me to put down here under 'spousal income' ?" And the woman was like, "Oh, wait a minute." So she gets on the phone, and she gets passed all over the place, and she says, "You know what, nobody seems to know. Maybe you should just write them a letter." Because I thought, I'm not going to get caught on this a year from now, when they say, well you're in a relationship and I'm like *I* know I'm in a relationship. So I wrote them a letter saying my income is 0, and I'm asking for the six months free (no payments), but I am in a relationship and I do consider myself married and in a family, but if legally we can't do anything, then legally I'm not....And I haven't heard back from them yet.

Carol notes that how a lesbian is treated in policy depends on who is going to benefit. She

claims that on the one hand lesbians have no rights and cannot share benefits, but on the

other hand, when it is in the government's interest to consider you a lesbian, they will.

How lesbians are treated in law varies from province to province. For example,

the return of the spouse-in-the-house rule in Ontario in 1995[26] specifically states 'a person

of the opposite sex' in the legislation's definition of spouse (Gavigan, 1998; Little, 1998).

Lesbians are effectively denied the status of spouse in Ontario legislation (see Gavigan,

1998). Presumably, lesbians in Ontario could not be charged for fraud under the spouse-

in-the-house regulation.

In British Columbia the legislation was amended in 1999 to include same sex

relationships in the legislation's definition of "marriage-like" relationships. This specific

inclusion though, is only found in the new Part 7 "Assignment of Maintenance Rights"

created in January 1999. Spouse under Part 7 of the *Income Assistance Regulations* is

defined as "anyone who (a) is married to the other person, or (b) has lived with another

person in a marriage-like relationship for a period of at least 2 years and, for the purposes

of this Part, the marriage-like relationship may be between persons of the same gender,

and includes a former spouse" (*IA Regs in* BC Benefits Manual, 1998).

In terms of the policy regarding the spouse-in-the-house rule, "persons of the same

gender" are not mentioned in the definition of spouse but the policy includes any

persons "in a marriage-like or dependent relationship" (BC Benefits Manual, 1998:7.4.1).

The *IA Regs* have an even broader definition of "dependent", as stated in chapter four,

which is so broad that any roommate could fall within its parameters. Despite these

broad definitions, Financial Aid Workers and investigators would need to be comfortable

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[26] In 1987 the spouse-in-the-house regulation in Ontario legislation was adjusted so that women could live with a man not the father of their children for a period of three years before he was deemed responsible for the entire family. In 1995 this regulation was eliminated and the spouse-in-the-house policy re-instated. (Gavigan, 1998; Little, 1998).

with the word 'lesbian' before lesbian relationships would be questioned or investigated. The inclusion of same-sex couples in the legislative definition of spouse for the purposes of Part 7 though, does indicate a movement in the direction of investigating lesbian relationships in welfare.

POLICY ASSUMPTIONS TRANSLATED INTO REGULATORY PRACTICES

Whether it is the collection of child support monies or the investigation into one's 'family status', the data from this project support the finding that restrictive and punitive social policies are manifest in intrusive practices that end up controlling and regulating women's behaviour. The mothers interviewed for this thesis, as well as other women interviewees (Baxter, 1995; Buchanan, 1995; Little, 1998; Rosnes, 1996) complained that Financial Aid Workers attempted to control how and where they spent their money, and what career choices they made. At the same time the interviewees resisted these practices and discovered ways to get around policy and control their own lives.

Many women in various studies commented that a common behavior was simply not making recipients aware of their choices or their rights. A Ministry worker interviewed by Little in Ontario acknowledged:

> ...Workers abide by the rule that the more the recipients know, the more they'll ask for, so don't tell them anything...otherwise your case-load becomes too overloaded and you get in trouble...(di Salle in Little, 1998:177).

According to di Salle a worker was "judged on the number of phone calls you made, the number of home visits-but not on whether you really helped someone or not" (di Salle in Little, 1998:177). Workers who did not keep up with their paperwork were supervised more carefully (Little, 1998:177).

Comments by Carol, Marlee, Jackie and Jo regarding the importance of attitude

and demeanour were also consistent with other studies:

> Several mothers interviewed agreed that a humble, grateful attitude was
> essential when dealing with the social workers. As one mother explained,
> 'I'm not human to them, and I have to be subservient, or they just won't
> even talk to me'. (Little, 1998:175).

The interviewees in Buchanan's study felt similarly:

> The relationship between single mothers on welfare in this study and their
> financial assistance workers...appears to be characterized by fear and
> distrust. Thirteen women (86.7 percent) reported that they were
> uncomfortable interacting with welfare workers, and that their parenting
> abilities and sense of self-worth was affected by the way they were treated
> by these professionals....Such a finding raises some fundamental issues
> about the power imbalances within the welfare system. If single mothers
> are feeling so powerless within [the] system...how then can this same
> system empower these women to gain independence? (Buchanan,
> 1995:97& 98).

The treatment of women of colour, less educated women, previous drug addicts

and anyone 'different' appears to be worse than average. For example, Carla had less

than a grade 12 education and had continuously been denied what most people would

consider the necessities of life such as a fridge. For Darcy, a previous drug addict,

credibility was always an issue because of the stereotypes associated with drug use and

addiction (Boyd, 1999). Even after she was off drugs she felt that Financial Aid Workers

treated her with less respect and less credibility because of her previous addiction. One

Financial Aid Worker denied her money when she ran out at the end of her school

semester, told her to go to a number of charities first, and then called her a liar when she

said she had already been to the financial aid office of the college:

> He called me a liar and I'll tell you, I just can't tell you how frustrating
> that was for me, being in that situation. I had nowhere to turn, I was

working as hard as I could to get off welfare, I was pretty stressed out, in the middle of exams, and being controlled by this man, being called a liar, I had no credibility again, and it was just like, I welled up, and I was so angry at that moment, I burst into tears.... First of all it brought up issues with men, it brought up issues with control, it's a wonder I just didn't go out and kill myself.

Both Faith and Helen felt that they had experienced racism from Financial Aid Workers but could not prove it. As Helen expressed, it is often just a way of speaking, tone of voice, and certain things said about First Nations people. Three women of colour in Buchanan's study also experienced being treated 'differently'; for example, a First Nations woman was offered temporary foster homes for her children to 'give her a break', which she felt only happened because she was First Nations (Tenica in Buchanan, 1995:109&110). While Tenica's example may seem obvious, in many other cases the racism is subtler. As Monture-Angus has noted, her race and gender (and class) cannot be separated: "I do not know, when something like this happens to me, when it is happening because I am a woman, when it is happening to me because I am an Indian, or when it is happening to me because I am an Indian woman" (Monture-Angus, 1995:20).

Little's interviewees also experienced racism and the Ministry worker remembered hearing racist comments around the lunch table (Little, 1998). Another Ministry worker, Kathleen Lawrence, investigated 311 cases where a punitive deduction was taken from the woman's welfare cheque[27] and found that women of colour were six times more likely than white women to have this deduction taken off their cheque (Little, 1998:176).

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[27] This deduction was made when it was determined that a client "did not make adequate attempts to obtain child support from the father" (Little, 1998:176).

As Little (1998) has pointed out, Financial Aid Workers are not the only agents of moral regulation. The women in my study as well as in Little's research, note that neighbours, teachers and other recipients do the surveillance work as well. Judy explains:

> I had to live in areas where if somebody didn't like you they'd phone up someone and say your children were being neglected, just because you were on welfare, you'd be invaded.... Your privacy was completely gone. If you were on welfare your business was everybody's business. You have a fight with your neighbour, phone up and rat on her at welfare. It's horrible, you are completely vulnerable.

The preliminary interviews I did prior to this study also confirmed both the control and surveillance women's lives were under, and that neighbours played an active role. Family members also control each other with threats of welfare reporting, as Yvonne Johnson, a First Nations woman writes:

> Shirley Ann and my aunt threatened to report me to the cops as an unfit mother who shouldn't be getting any support, whose kids should be taken away. That was a standard tactic: control each other by reporting on each other to Social Services. Welfare revenge, I call it. (Johnson in Wiebe and Johnson, 1998:197).

During the preliminary interviews Lori mentioned that her neighbour had called welfare on her, and both Lisa and Lori told of being 'ratted out' to welfare by their ex-spouses, who informed welfare that they were living with men (preliminary interviews #4 and 3).

The issue of ex-spouses attempting to control women's decisions in other areas, or of being advantaged in other arenas, for example family law, due to knowledge of welfare policies the woman is not subscribing to, is an issue that needs further exploring. For example, Lisa (preliminary interview #4) noted that her ex-spouse paid her a small amount of child support under the table and therefore was getting away with paying less child support than he should. In addition to paying less money ex-spouses paying child

support under the table are in a position of power due to their knowledge that the mother

is violating welfare policy and in effect committing welfare fraud. Welfare policy

disadvantaged Lisa in her custody dispute:

> [ex-partner] knows that I can't say that [partner] lives with me in court
> because then it will be documented and then it will go back to welfare, and
> then he can go back to welfare and say 'Look, she has it right here, she
> lives with him'. So now the family looks more unstable, my family, even
> though I've been with him [partner] for two and a half years and it's a
> stable family unit. I can't show that, on paper it looks like I'm a single
> mom.... [M]eanwhile he [ex-partner] has a wife and two kids and looks
> like a hunky dory dad, so there again I'm being penalized...and actually I
> was asked on Friday [in court] if I lived with someone and I had to perjure
> myself, I said no. (in Rosnes, 1996).

Financial Aid Workers have often been educated in the 'helping professions' and

do genuinely want to help those in need (Carniol, 1995). However, the therapeutic

model, which suggests that there is something wrong with the individual in need of

assistance, dominates helping discourses (Fineman, 1988). Financial Aid Workers are

influenced by other conflicting ideologies as well, which assist them in determining

whether or not a woman is 'deserving' or 'undeserving'. These ideologies and their

derivatives, for example the idea that one who is receiving assistance should be meek and

grateful, mask the diversity of women, the social context of poverty, and the unequal race,

class and gender relations on which ideologies are based.

Resistance and Agency

Despite obstacles the agency of the women interviewed was apparent. The data

from this study, as well as the previous project (Rosnes, 1996), support the idea that

power is relational and women are not passive recipients but actively engage in the

negotiation process and in resistance (Foucault, 1980; Little, 1998). Intrusive practices

are not only repressive but also productive, producing both knowledge and resistance

(Lacombe, 1996). Helen appealed a decision that welfare had made and took it all the

way to Victoria. When she lost she refused to sign the paper saying that the issue was

over with. Similarly, Ann refused to sign forms for a collection agency stating that she

was on welfare (Ann in Rosnes, 1996). Many women do not declare gifts or money

earned under the table, and some women do not declare their partners. Carol figured out

she would lose $300 a month if she declared her partner and decided against it:

> We looked at the logistics of being honest and I said "Lie, we're going to
> be out $300 a month, lie, lie, lie. We are not together, are we? And, you
> know, it seems really awful to say that, but that's the reality. Three
> hundred dollars is a lot of money to us....I really wouldn't care if it was
> just me...but I care about my kids. They have to come first in all this, they
> definitely do.

Carol had three children and was on Canada pension and BC Benefits disability.[28] Carol's

social worker realized that she was living with her partner but after Carol

explained the situation decided not to report her:

> [T]he way we explained it to them, it was very clear. I said, "I can't
> support X, she'll have to move out". And the worker looked at me and I
> said "Do you realize what that involves, if X leaves?...[T]hat means that
> you'll have to put in home maintenance services, you know, because of my
> disability, and babysitting services for the kids..."...They looked at that
> cost versus letting X and I get away with this...I said "Look at the money
> I'm saving you guys".

Other resistance techniques used by Carol are to have a copy of her Welfare Rights

booklet, challenge Financial Aid Workers, inform other recipients of their rights, and only

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[28] Since January 1999 if a person is eligible for a Canada Pension she is required to apply for these benefits first. The Ministry of Human Resources (now the Ministry of Social Development and Economic Security) will top up amounts that are lower than what a person would receive on the provincial program (BC Benefits Manual, s.7.8.3). One woman worked out that this would lower her overall pension by 30% and decided to challenge the policy. She was informed half way through the process that she had 'won', although the policy remains in place for those who do not challenge it (Long Haul, April 1999).

phone in for crisis grants when she knows her own worker is away. The preliminary

interviews illustrated the same types of resistance:

> The resistance of women is evident in their refusal to declare income, in
> their decisions regarding who they will or will not live with, the assistance
> they give other single or low-income mothers who want to learn the ropes
> (Ann, 1995), their knowledge of welfare rights and use of advocacy groups
> (Lori, 1995), their reports of abusive workers (Lori, 1995), their insistence
> that workers show them the policy manual that is being enforced upon
> them (Lisa, 1995), their refusal to make appointments with fraud
> investigators (Lisa, 1995), and in 'telling off' workers (Heather, 1995;
> Lori, 1995). (Rosnes, 1996).

Perhaps one of the most beneficial forms of resistance occurs in the communities

of single mothers that form to assist and support each other. According to Marlee these

communities and friendships are not life-long but fluid, created by various women in

different places and times:

> But there was a specific community of women that for ten years, and the
> women changed constantly, that you had. That I don't think heterosexual
> women, or women who are in existing partnerships, have. And I saw that
> more at family housing than anything else. That the women who were
> with a partner did things with their partners and they had their friends, but
> they were often isolated and by themselves. And the single parents are
> putting on potlucks and going here and doing that, and taking care of
> everyone's kids and everything. So I think that there's a community that is
> often not talked about or is invalidated. And maybe that's because it's not
> seen as strong, and existing, because it's more fluid. But women whose
> names I probably can't even remember, that were there at 2 o'clock in the
> morning when I had to take X to the hospital. And only because they were
> a single parent could I phone them and ask them for things, in a way that I
> couldn't ask anyone else.

The interviews for this project support previous research suggesting that Financial

Aid Workers also resist what they see as punitive policies (Little, 1998). When Joan told

her worker she had received her $1,800 child support arrears her worker told her "not to

worry about it". Some Financial Aid Workers "bend their comments" on the paperwork and as Dan put it "knowingly contravene policy" by creating their own definitions regarding what constitutes "an unforeseen or unexpected item of need that threatens the health and/or safety of the person"(Dan, FAW). These actions are discretionary though and most women reported having both 'bad' (controlling, restrictive, judgemental and unfriendly) and 'good' (supportive, understanding, friendly) workers. Often whether or not a woman receives a crisis grant, a food voucher, or gets continually harassed, will depend on her relationship with her worker.

IDEOLOGIES WORKING THROUGH DISCOURSES

Historical class, race and gender relations have led to many of the conflicting assumptions on which welfare policies are based, including the ideology of motherhood, the male breadwinner model, and ideologies of equality and employment. Historical constructions of race and of poor people help to perpetuate the stigma associated with welfare, and contribute, along with either/or thinking, to the construction of 'deserving' welfare recipients versus 'undeserving' welfare recipients.

If the realities of mothers' lives are not acknowledged, then the fact that the policies are not working for them is blamed on the individual mother, rather than the structural conditions of motherhood within race, class and gender relations. They become 'welfare moms'; lazy, ignorant, promiscuous, women who would rather get pregnant in order to collect more welfare than go to 'work'. The concept of 'welfare mom' is heavily racialized, with Black women in the United States and First Nations women in Canada, representing the epitome of the stereotypical 'welfare mom' (Gordon, 1990). This image and these ideas are subtly woven into various discourses, and are so ingrained that the

words do not need to be explicitly spoken. Thus, Faith, walking down the street pregnant,

knows that when someone spits on her they are visualizing a young, lazy, pregnant Native

who probably collects welfare:

> [O]ur society looks... looks down basically on Native people in general,
> but especially a single woman in our society, I mean, our society's just
> coming out of that looking down on people. I mean it was just in the
> sixties where, you know, a lot of women, if they became pregnant in their
> teens would give up their child, rather than suffer the stigma of being a
> single mother. And then a Native woman especially, you know, even I, in
> [city], like I told you, I had problems, where people would actually spit at
> me when I was walking down the street... I look younger than what I am
> and people think 'oh, she's just one of those Native, young Native women
> who got pregnant and we're supporting her, and... you know.

Most of the women had experienced the stigma of being on welfare in one form or

another, by the attitudes either of their Financial Aid Workers or of their friends and

family. Jo spoke of the stigma and shared that the hardest part was that her ex-partner

expressed these beliefs:

> I think that the hardest part for me was my partner, my ex-partner, because
> she came from quite a wealthy family and her idea of welfare was that lazy
> people and no good people are on welfare. That was her belief. So we
> would have arguments, I would say that X needed something and I needed
> some money or something, and she would say 'Oh, you're just sitting
> around getting free money and I'm working for my money, why can't you
> just buy something with your own money', you know, something like that,
> like put me down for it. So I guess that most intimate sort of relationship
> was my hardest. We weren't together but she had the most judgement
> about it I think.

Carla felt the stigma and related it to her class position:

> I grew up here, but I don't have many friends. I know a lot of people, but I
> don't have many friends. Because I'm not in their social structure. I don't
> have a husband, I don't have the money, I don't have the mobile home, I

don't have the..., I don't have none of it....We don't have a fridge, but that's luxury stuff...[29]

Zoey sums up public perception: "People think that we're all so lucky, sitting around on our asses on welfare, that's the attitude out there".

Women on welfare are not immune to dominant ideologies and some of the women interviewed expressed themselves a belief in the myths associated with welfare and welfare 'scammers':

> I feel that she's [FAW] rather stone faced but I think that they have to do that. You know, with the people that they're dealing with, they can't, they have to be suspicious, and be defensive, before they can be nice. Just because of the, some of the clientele that they're dealing with. I went in there and she said that I had to have a copy of my kid's bank accounts. And I said 'Oh, wow, well I didn't even think to bring that'. And she said 'no you wouldn't, because you didn't do that, you didn't put your money into your kid's bank accounts, but some people do'...I'm not out to do a scam or anything like that, and it quite offends me when I'm treated like I would be. But they can't help that either. Because they have so many people that have tried to abuse the system, and are successful at it. And that makes me mad too. Why do they have to do that.... I understand how welfare has to treat them because they have to do everything they can to discourage people. You know, like...fiscal responsibility, it has to start somewhere. But it is unfortunate that people that are genuine have to be treated awful. (Ann).

In addition to the stigma of welfare, many women talked about feeling the effects of racism, sexism, homophobia, and the stigma of being a single mother. One woman remembers an experience with a neighbour:

> ...the discrimination, you know, being just a single mom, it had nothing to do with welfare....Just hearing her attitude, I was scared to let her know I was on welfare....once they found out I was gay they made my life completely hell. (Carol).

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[29] Carla was denied a fridge by the Ministry. Her FAW told her to 'Ask her landlord', and her landlord told her that the rent was so cheap he would be doing nothing to the place.

Another woman remembers a single parent friend who was ashamed to be a single parent:

> ...the woman I just spoke about, that I said we talked to, she hated calling herself a single parent. She would say "I'm not like those other single parents". Like ok, you've got a house and a car so yah, you're middle class but you're still a single parent honey. But she hated it . She didn't want anyone...she wouldn't even tell people she was a single parent. (Marlee).

Arwyn discusses the stigma of being a single parent and poor:

> No one can tell me there's not a stigma still attached to being a single mother. And you feel it as soon as you go into that [welfare] office. And for me, this is such a weird thing, it's hard to describe, but I can remember having (child) with me, and being pregnant, and leaving the office and getting on the bus, and I felt really shamed....I felt like I was cloaked in this thing, a robe, that everyone knew that I had just left the social services building, and that I was poor.....I'll get on the bus and look around and think all these people have normal lives, and I'm not normal. And I'll know mentally, intellectually I'll know that's not true, but I still can experience those feelings, and it's really powerful.

The stigma women feel is mediated by differences in race, (dis)ability, sexuality, and age, and yet all have experienced the effects of mother blaming discourses, sexism, and the stigma of poverty and welfare. These ideologies and discourses affected women regardless of whether they were deemed 'deserving' or 'undeserving' and lead to the conclusion that on some level all single mothers on welfare are judged undeserving.

CONCLUSION

The *BC Benefits* policy objective of women obtaining paid employment completely ignores the situation of mothers and the barriers they face such as childcare responsibilities, limited day (or night)-care opportunities, the necessity of earning a wage high enough to support a family, and discrimination in the labour market. It does not consider additional barriers affecting women such as depression and other mental illnesses, or past or present abuse, and the difficulty women would have in disclosing

abuse. Mothers' (and women's) realities as part-time workers are ignored and only full-time workers are provided with 'incentives' such as transportation and clothing allowances.

The goal of 'financial accountability' in BC Benefits legislation has led to intrusive programs that rely on outdated assumptions and stigmatize women. Women are automatically treated suspiciously in hopes of 'detecting fraud early', and their personal relationships are constantly under the microscope. Women are forced to sign over maintenance rights in a document which continues to be in effect long after they exit the welfare system, as the government tries to recoup money previously paid out.

The competing assumptions on which welfare policies are based, the techniques established to achieve goals, and the attitudes of those who subscribe to stereotypes regarding poor people, all contributed to the stigma that low-income single mothers experienced. The sexism, racism, homophobia, and mother blaming prevalent in society compounded this stigma. *BC Benefits (IAA)* and related programs represent the contradiction that policies designed to aid, while providing limited assistance, simultaneously construct negative subjects and stereotypes and perpetuate unequal relations of class, race and gender. Despite abuses, surveillance and judgements, the women interviewed found ways to negotiate, survive, resist, and create their own positive identities.

CHAPTER SIX
CONCLUSION

This thesis has explored the relationship between motherhood and poverty, and whether or not *BC Benefits (Income Assistance) Act*, its goals, and its practices, take this relationship into account. The predominant research question was: "Are the assumptions upon which welfare legislation and the ensuing policy are based, accurate reflections of the experiences (and needs) of mothers on welfare?". The query was answered by creating five more specific questions which led to investigating the assumptions and goals of the legislation and the experiences of mothers living on social assistance, comparing these experiences with the assumptions, and investigating the role of images and stereotypes in both experiences and policy assumptions. The *BC Benefits (IAA)* was fully examined, including its stated objectives, the assumptions underpinning these objectives, the Act's programs, and the procedures used to obtain program goals. Nineteen mothers (including the five preliminary interviews) living or having lived on welfare were interviewed.

The findings from this study support feminists' concerns that "restructuring" has had harmful consequences for women. The goals of "financial accountability" and "labour market activity" in *BC Benefits* legislation seem to embody the "low-wage" strategy (low wages and cuts to social programs) to which Wiggins refers (Wiggins, 1996). The NDP government in British Columbia, by eliminating the GAIN objective of relieving neglect, poverty and suffering, and increasing their 'get tough' (slashing rates, mandatory workfare and increased fraud detection) approach, has revealed its support of neo-liberal economic theories and practices.

The research findings indicate that the *BC Benefits (IAA)*, its objectives, programs and procedures, does not take the relationship between motherhood and poverty into account, and consequently is not meeting the needs of mothers. What *BC Benefits* ignores is that unwaged labour in the home, in particular the responsibility for children, coupled with low wages and discrimination in the labour market, contribute, in large measure, to female poverty. Women recognize this relationship, and cite childcare responsibilities, marriage, inadequate childcare centres and subsidies, low wages and discrimination in the labour force as contributing to their poverty. In addition, women discuss the connections between addictions, abuse, depression, and poverty.

BC Benefits restricts the meaning assigned to the concept of 'work' and consequently devalues and stigmatizes the work that poor mothers do. Mothers at home with children *are* working. *BC Benefits* recognizes the responsibilities of motherhood by exempting mothers with children under seven from the mandatory employment requirements. But mothers with children seven years old to at least thirteen years old are still required to attend to these children in the mornings before school, and after school at 3 o'clock. In addition, feminists have noted the immense requirements that the educational system places on mothers (Stairs, 1989:191) who are constantly requested to participate in school activities, assist with school events and transport students on field trips. Mothers doing both unpaid and paid work need some form of day-care for before and after school, professional development days, spring break, etc. Regardless of the age of the child these mothers also need wages high enough to support the entire family. The costs of raising children are phenomenal, which *BC Benefits* does not acknowledge. As

well, the likelihood of mothers finding good paying full-time jobs has been shown to be problematic for many women.

BC Benefits main policy objective, full-time labour force activity, is a contradictory policy with contradictory effects. Many mothers do want to work for wages in the paid labour force, and some mothers report enjoying the employability programs. But, in addition to not taking motherhood into account, the methods used to obtain this objective are often degrading, and consequently, demoralizing and demotivating. These methods include mandatory information sessions before one is found eligible for welfare, mandatory employability programs, which include employment practicums (workfare), and mandatory employment when the Ministry deems it "suitable". Although they are supposedly advocating 'independence' women report feeling dependent, as the Ministry dictates their career path and threatens that women who do not comply will not be eligible for benefits.

The implications of the mandatory focus are that people on welfare are either too lazy to work (and so must be forced), are not 'employable' due to lack of skills, or have become caught in the "cycle of dependency" from which they must be rescued. This first supposition is prevalent in society and was expressed by one of the mothers in regards to single men, who she felt had it easy and should be working. The assumption that welfare recipients 'have it easy', are too lazy to work, or just the idea that they do not work, completely negates the work inherent in mothering, as well as the barriers that motherhood brings. It also ignores the reality of the current economic situation in Canada--low wages and high unemployment. The idea that welfare recipients are not 'employable' or have become dependent illustrates a class bias that supposes that poor

people are uneducated and lack skills. On the contrary, the interviewees had a range of skills and had worked at various paid jobs. While employability programs may be useful to some women, the assumption that all recipients will need them is inaccurate. The premise that they will lead to employment, with wages high enough to support whole families has not been supported in B.C. or elsewhere over the last two decades.

The second objective of *BC Benefits* legislation, financial accountability and effectiveness, translates into two main programs: early fraud detection (and I have focussed on the spouse-in-the-house rule here), and the collection of child support monies through the mandatory signing over of a woman's maintenance rights. These programs contradict the goal of labour force participation for women by attempting to make spouses and ex-spouses responsible for women and children. In addition, the programs themselves are contradictory with contradictory effects. For example, most people would agree that ex-spouses should contribute to the maintenance of their children. However, the Crown is not pursuing child support for the children but for the state; the mother, whether she has one child or five, is only allowed to keep $100.00 of this child support. At the same time, forcing women to pursue child support forces a continued relationship with men who may be abusive, and puts women at risk of losing their children through increased custody disputes, or due to allegations that may be brought against them by controlling ex-spouses. Women feel that they know best whether or not to pursue child support, and again, report feeling as if the Ministry is controlling the most intimate areas of their lives.

The spouse-in-the-house policy leads to intrusive procedures and practices that seriously undermine the privacy rights of women. The treatment that women receive

because of the spouse-in-the-house policy, is not only intrusive but degrading. Women are repeatedly questioned about intimate matters and treated as though they are lying. The Ministry's attitude may come from knowing about real situations (i.e. the policy is not working and many women resist by living with partners and calling them 'boarders'), but it also comes from ideologies which stigmatize women and in particular poor women and women of colour. Whether or not women are living with partners their poverty is real and it is this poverty, as well as the historical context in which that poverty occurred, that the Ministry overlooks.

What welfare policy goals and programs advocate is a family model which privatizes the care of children, the elderly and the disabled. In both the male breadwinner model of the family and the individual responsibility model of the family it is the adult able-bodied family members (men in the first model and both men and women in the second) who are responsible for the family (Eichler, 1988, 1990, 1997). Although the legislation advocates "shared responsibility", the "assignment of maintenance rights" document allows the government to continue collecting maintenance monies until all the monies "owed" are completely paid back. Where is the "shared responsibility" in that?

Many men cannot afford to financially support the entire family, and their female partners do not want to be dependent on them. Due to the disadvantaged position of both women and lesbians in the paid labour market lesbian couples may find it even more difficult to support a family on one income. As Judy noted, disabled people usually require more care and more financial resources, and forcing their partners to take on the extra financial burden as well as the caretaking role, with limited resources offered there as well, discriminates against disabled people. Other women had similar concerns, that

the spouse-in-the-house policy discouraged relationships and broke up families because it was increasingly impossible for one person to financially support the whole family.

Social programs can simultaneously have positive and negative effects (Chunn, 1995, 1999). For example, two of the *BC Benefits* programs, the Healthy Kids Program and the BC Family Bonus, which were not discussed in the thesis because they do not assist welfare recipients, could be considered positive initiatives. The Healthy Kids program is a dental program for children from low-income working families and the BC Family Bonus is a monetary 'bonus', similar to a tax credit, for low-income working families. These initiatives, although positive for low-income working families, did not change the amounts that people living on social assistance receive and in fact perpetuate the stigma of welfare by creating ideological divisions between 'working'(deserving) and 'non-working' (undeserving) Canadians.

Policies designed to 'help', while giving limited assistance, can also perpetuate unequal relations. Social policy is not merely the tool of the oppressor but rather the outcome of competing interests and voices including those of women and of those wishing to 'help' (Andrew, 1984; Chunn, 1995, 1999; Gordon, 1995; Jackson, 1994). In fact, to some extent the history of welfare reform has been the history of women 'helping' women, as both moral reformers and welfare workers (Gordon, 1995). Both welfare policy-makers and the general public are influenced by dominant ideologies and many people do subscribe to the idea that there are 'deserving' and 'undeserving' welfare recipients. Thus, policy-makers allow for minimal benefits in an attempt to 'help' those who are truly in need while at the same time not offending those who work in the paid

labour force for the same benefits. Meanwhile, the unequal power relations that created and perpetuate the poverty are obscured.

This thesis has illustrated that competing ideologies regarding sexuality, work, and family are organized within class, race and gender relations and combine to influence both policy and the procedures and practices used to achieve policy goals. The results are often contradictory policies which have contradictory effects on women and are mediated by a woman's age, (dis)ability, sexuality, etc (Chunn, 1999). Through the process of "othering", welfare mothers are measured against middle-class ideologies and the 'ideal' woman: the white, middle-class, heterosexual, married, meek, stay-at-home 'nurturing' mother, and are found to be lacking. The farther away she is from this 'ideal' woman, the more stigma a woman is likely to face.

This is not to suggest that there are only two subject positions on the axis (Cooper, 1995), or that the concept of 'welfare mom' is static and universal. As Cooper suggests social relations are more complex; poverty, class and race are complex and contradictory, and women are active agents in the shaping of these relations (Cooper, 1995). A good example of how women can contribute to these images can be understood through the concept of "self-censorship" that Little (1998) refers to:

> ...single mothers live with a great deal of moral scrutiny. It is no wonder that single mothers live in fear and censor their own activities. This self-censorship allows moral scrutiny to continue long after a punitive aspect of the policy is amended (Little, 1998:180).

The interviewees in my study, including the preliminary interviewees, reported feeling fearful around issues such as reporting income, having partners stay overnight, and the issue of being reported for child abuse and having their

children taken away by the Ministry. While these fears are not unfounded they may also shape the way a woman interacts with family and friends and carries on her day to day activities.

The image of the 'welfare mom' represents different ideologies and images in different times and places, and will be experienced differentially by various women. Nevertheless, images and ideologies come together to form discourses around certain topics such as poverty, which then become so ingrained in society they often seem like 'common sense' or common knowledge. If we randomly asked any two or three people to describe a 'welfare mom' the chances are strong that they would be able to reel off a number of the images that this thesis has described.

British Columbia had many options to choose from regarding the reform of the *GAIN Act* in 1996. Policy-makers chose to eliminate the policy goal of relieving poverty, neglect and suffering, instead relying on the policy aims of labour force activity and financial accountability. Regarding income assistance, the government made very few 'real' changes and instead implemented cutbacks and a mandatory focus on employability programs (including workfare), and the assignment of maintenance rights. Rather than focusing on the barriers recipients faced (and in particular women) in obtaining paid employment, they adopted the assumption that existing employability programs were not working due to problems with the recipient, not the program.

In choosing this route British Columbia followed the trend of other provinces in Canada, a trend that may have begun in the United States in 1988 with the Family Security Act or the Moynihan report (see Amott, 1990; Rose, 1995). What is hard to understand is why Canada, and British Columbia in particular, would follow U.S. policy

when the United States has the worst record of poverty in industrial nations (Baker, 1995:71-72). Information regarding the social programs and policies of countries with lower rates of poverty (see Baker, 1995) has been regretfully and consistently ignored.

SOME RECOMMENDATIONS FOR POLICY MAKERS

Ideally, welfare policy would adhere to a more compassionate model based on choice, respect and the creation of 'real' opportunities. Policy-makers would recognize that women are both workers *and* mothers, and that in fact both men and women need to share time between the 'public' and the 'private' spheres (Evans, 1996). "Shared responsibility", instead of being rhetoric, would include shared responsibility for children and adult dependants and for poverty, and this objective would be evident in policy goals and practices. Unfortunately, sources say that the Ministry is quite happy with its current agenda. Because success is measured in terms of reduced caseloads, the Ministry plans to continue its focus on mandatory labour force attachment and the collection of child support monies (*Long Haul*, July 1999). The Fraser Valley Regional Operating Plan for 1999/2000 states its primary objective as being: "caseload reduction through attachment to the labour market and the increase in maintenance orders obtained" (*Long Haul*, July 1999). Notwithstanding this reality there are several suggestions made by the women interviewed that could be implemented immediately.

Firstly, women want to be informed of their rights and of all programs available. Handing out the handbook "Your Welfare Rights", published by the Legal Services Society of British Columbia, upon intake, could help reduce the confusion women feel. Knowledge of the system should be shared freely rather than being withheld. Secondly, welfare rates need to be raised; otherwise welfare legislation is simply creating its own

problems such as facilitating welfare fraud. Welfare rates should reflect the cost of living and amounts should be increased for those months having five weeks on a pro-rated basis. Women pregnant with their first child need to receive more shelter allowance in the seventh or eighth month of pregnancy to allow them to find adequate housing and prepare for the coming child. The current situation, where until the baby is born single women are given a shelter allowance of $325.00 and consequently must find roommates, is ludicrous and causes many problems and much stress for pregnant women.

The flat rate earnings exemption was a major issue for employed women and needs to be restored in recognition of the fact that many mothers are employed part-time, as well as to recognize the reality that good paying full-time jobs might not always be available. Eliminating the flat rate earnings exemption meant that many mothers who were employed part-time had to quit their jobs due to not being able to afford the extra costs of day-care and transportation. Women would like the Ministry to pay for counsellors in addition to psychiatrists. Many psychiatrists focus more on the medical model and medications than on situation-based counselling. Given the connections women have made between mental illness, abuse, addictions and poverty, counselling seems imperative for those women who want it.

The definition of disability should be expanded to include agoraphobia, clinical depression, and other mental illnesses as recommended by advocates or professionals in the area of mental illness. Currently, advocates are kept very busy appealing Ministry decisions that have found disabled women ineligible for disability benefits. Lastly, women who had past addictions or mental illnesses thought that it was essential that Financial Aid Workers receive training in these areas. Training on topics such as

violence against women, mental illness, racism and addictions is absolutely necessary if Financial Aid Workers are going to be able to interact with a variety of women in a compassionate manner.

SUGGESTIONS FOR FUTURE RESEARCH

Connections between Poverty and Other Issues

During this project women told stories of physical and sexual abuse, depression and mental illness, and drug addictions. Darcy suggested that her poverty made her more vulnerable to predatory men. Rose, as well as other professionals (see MacKenna in Baxter, 1995) raised the issue of women returning to abusive spouses because of poverty. Women spoke of being too depressed to look for work. Judy suggested that her poverty triggered her mental illness; instead of 'maintaining', the stress of her lifestyle triggered the fatal episode that led to her incarceration and the loss of her children. The connections between female poverty, abuse, mental illness and drug addictions are serious issues that need to be further explored.

Charter Challenges

Many of the provisions of *BC Benefits* legislation are questionable from a legal standpoint. Questions that come to mind concern privacy rights and the mandatory focus of programs. The financial aid worker I interviewed also had doubts about the legality of the "assignment of maintenance rights" form that women had to sign before receiving benefits. In 1996 the West Coast Women's Legal Education and Action Fund (LEAF) submitted a document to the government of British Columbia regarding the discriminatory effects of the *GAIN Act* (see LEAF, 1996). An examination of *BC*

Benefits (IAA) reveals that with one exception all of LEAF's recommendations were ignored, illustrating that the submission had a limited effect.

With the repeal of CAP, legal issues of entitlement, privacy and 'freedom' will need to be challenged under human rights legislation and the *Charter*. In March 1999 Judy Parrack reported in *The Long Haul* that poverty law lawyers were challenging regulation 12 of the *BC Benefits (IAA)*, which denies benefits to any person with an outstanding warrant (Parrack, 1999). In June 1999 an article in *The Long Haul* reported that lawyers were considering challenging the federal government over the National Child Benefit. The National Child Benefit, like the BC Family Bonus benefit, is distributed to low-income families with children, but is deducted from the cheques of those families on welfare. And, in October 1999 the Mushkegowuk Council in Ontario, made up of seven First Nations communities, won a ruling that workfare laws violate the right to Aboriginal self-government (Jaffe, 1999).

Poor people are often unable to challenge welfare provisions due to a lack of resources. It is imperative that, as academics, we do the research necessary to assist poverty law lawyers, activists, and organizations that may be able to combine resources and challenge the constitutionality of welfare policies and practices.

APPENDIX A

THEMATIC ANALYSIS

Thematic analysis revolves around reading and re-reading the interviews in their entirety and looking for themes within each, and commonalities and differences between the interviews (Morse & Field, 1995:139-140). Kellehear cites Mori Insinger who provides a general step-by-step procedure:

1. transcribe all interviews

2. individually and thoroughly examine each interview and code by theme.

3. break down general themes into extensive sub-themes.

4. disassemble interviews and re-organize by thematic classification

(paraphrased from Insinger in Kellehear, 1993:38).

In addition, Miles and Huberman offer the following principles:

1. Count-look for repetition, recurring events/experiences/topics.
2. Note themes, patterns-look for underlying similarities between experiences.
3. Make metaphors, analogies or symbols for what is happening.
4. Check to see if single variables/events/experiences are really several.
5. Connect particular events to general ones.
6. Note differences and similarities.
7. Note triggering, connecting or mediating variables.
8. Note if patterns in the data resemble theories/concepts.

(Miles & Huberman in Kellehear, 1993:40).

APPENDIX B

INTERVIEW SCHEDULE

MOTHERHOOD AND POVERTY

1. Do you feel there is a relationship between motherhood and poverty? If so, what is the nature of this relationship in your opinion? If not, why not?

If answer to Q.1 was yes go to 2 a., if no go to 2.b.

2. a. Do you feel the relationship between motherhood and poverty that you describe is different for women of colour, immigrant women, first Nations women, disabled women and lesbian women? If so, why and what would you say these differences are? If not, why not?

2.b. Do you think there is a relationship between gender and poverty? Race and poverty? Disability and poverty? Sexual orientation and poverty? If yes, what is the nature of these relationships in your opinion? If not, why not?

WELFARE POLICY

Definitions of family and other systems

1. British Columbia welfare legislation has a broad definition of 'spouse' and 'dependent' so that if a person lives with any family member or spouse a relationship of dependency is assumed, making that person ineligible for benefits as an individual. "Spouse" includes legally married or common law spouses, as well as any individual representing herself/himself as a spouse, or any "conjugal" relationship, regardless of whether the couple shares their incomes. Does this policy affect you and your children? If so, how? If not, why not?

2. Do you feel welfare policies foster independence, dependence, neither or both? Why?

3. Has this particular definition of spouse/dependents affected your experiences in any other 'systems' (health, education, immigration etc.) you have dealt with? If so, how? If not, why not?

4. Have you ever been denied benefits in other systems or under different legislation (health, education, income tax , immigration etc.) because the definition of 'spouse' or 'dependent' was not broad enough? If so, what were your experiences with this?

5. Welfare policy in B.C. does not allow individuals to keep money awarded to them by the Criminal Injuries Compensation Program (CICP) for pain and suffering. Does this policy affect you and your children? If so, please explain how. If not, why not?

6. Welfare policy in B.C. does not allow individuals who need homemakers or caregivers (including child care) to hire family members to take care of them or their children (in other words, family members must provide this care free of charge or not at all). Does this policy affect you and your children? If so, how? If not, why not?

7. Is there anything else you would like to say regarding definitions of dependents, or your opinions on how welfare policies affect other systems (for example, health, education, immigration, income tax etc.)?

Child Support and other Family Law related issues

1. In British Columbia welfare recipients are only allowed to keep $100.00 of their court ordered child support monies. Does this policy affect you and your children? If so, how? If not, why not?

2. In British Columbia welfare workers have a right (legislated in welfare legislation and policy), to force a recipient to pursue child support or other monies from a former spouse or parent of the child. Has this policy affected you and your children? If yes, what were your experiences? If no, why not?

3. Also under B.C. welfare law/policy, parents (most often mothers) on welfare are not allowed to keep lump sum maintenance payments (for example, child support arrears that have built up). Has this policy affected you and your children? If so, how? If not, why not?

4. Currently, a person who has equity in a family home (or any property) is not eligible for social assistance and can be forced to sell the property. This includes women who may be leaving violent relationships or dealing with abusive partners who do not wish to sell the property. Has this policy affected you and your children? If so, how? If not, why not?

5. If you had a relationship with the father(s) of your child(ren) have welfare policies affected this relationship? If yes, how? If not, why not?

6. Have you had to retain a lawyer over family law issues?

If yes, have welfare policies affected your relationship with lawyers? If yes how? If not, why not?

7. Have welfare policies affected your experiences with any other family law issues (divorce, separation, child support, property division, custody and access)? If yes, what were your experiences? If not, why not?

8. Are there any other family law issues you would like to discuss?

Labour market activity

1. Before you became a mother did you work for pay? If so, how many years had you worked in the paid labour market?   What kind of jobs did you do?

2. Since becoming a mother have you worked for wages? If so, what kind of paid labour force activity have you done? For how long?

3. Has being a mother affected your experiences in the paid labour market? If so, how? If not, why not?

4. Have welfare policies in general (or specific policies) affected your experiences in the labour market? If so, how? If not, why not?

5. How have welfare authorities treated you in regards to labour force activity (for example, expectations, assistance, etc.)?

6. Is there anything else you would like to add about your labour force participation or experiences?

Relations with Welfare Workers

1. In general, how do you feel about your relationship with your welfare worker?

2. Women have reported feeling fear as a result of feeling watched (for example, watched in terms of their parenting skills or whether or not they are living with someone, or not claiming money). Have you ever felt fear as a result of being on welfare? If so, what were the circumstances? If not, why not?

3. Have you felt stigmatized as a result of being on welfare? If so, what have been your experiences? If not, why not?

  If Q.3 answer was yes go to a.
a. Have specific welfare policies contributed to this stigma? If so, which ones and how did they contribute?

4. Do you feel your worker treats you differently because you are a mother? If yes, how? If no, why not?

5. Do you feel your worker treats you differently for any other reason (i.e. lesbian, disabled, First Nations, immigrant)? If yes, how? If no, why not?

6. How do you feel welfare policies in general treat mothers?

7. How do you feel welfare policies *should* treat mothers?

Housing

1. What have your experiences with housing been since you have been on welfare?

2. Have welfare policies affected your experiences with housing? If so, how? If not, why not?

DEMOGRAPHIC DATA

1. Age.

2. Level of formal education, grade 12, college, etc.

3. Ethnicity.

4. Sexual Orientation.

5. Disability.

6. Number and ages of children.

7. Rural or urban community.

8. Length of time on welfare.

Are there any other welfare related issues you would like to raise or talk about that we haven't discussed?

APPENDIX C

WOMEN WANTED!!!!!!

I am doing a thesis/project for a Master of Arts degree at Simon Fraser University on **WELFARE POLICIES AND PRACTICES** and the effects of these policies/practices on women. I wish to do an interview study so that the experiences of women can be heard. Each interview will take approximately 1 hour and **CONFIDENTIALITY** is guaranteed. I am focusing on mothers because I am a mother of two who has spent most of her life living under the poverty line and various periods (as a single woman and a single parent) on welfare, and I feel the relationship between gender, motherhood and poverty is often ignored. This relationship cannot be explored without also recognizing differences between women. Which is why a.....

DIVERSE GROUP OF WOMEN IS NEEDED

The study requires a **DIVERSITY** of women to be valid so if you are part of a group whose experiences have historically not been heard/recognized (for example lesbian mothers, immigrant mothers, disabled mothers, First Nation mothers etc.) your contributions are particularly needed. But ALL women are needed and your sharing of time and experience would be greatly appreciated. So.....

IF YOU DEFINE YOURSELF AS A MOTHER (whether the children live with you or not, whether you have a partner or not, and whether you are a birth mother or not) AND ARE ON OR HAVE BEEN ON WELFARE IN THE PAST YEAR...and...have one hour to contribute (You pick the time and place), PLEASE CALL MELANIE (Call collect if long distance) at 924-3317 and use any name you like (all names will be changed in any case).

Hope to hear from you

APPENDIX D

**SIMON FRASER UNIVERSITY
INFORMED CONSENT BY PARTICIPANTS
TO PARTICIPATE IN A RESEARCH PROJECT**

The university and those conducting this project subscribe to the ethical conduct of research and to the protection at all times of the interests, comfort, and safety of participants. It is for this reason that you are being given this informed consent form outlining the purposes, procedures, and benefits of the study.

The purposes of this study are to generate information about the effects of welfare policies upon a diverse group of women, to generate knowledge about the relationship between motherhood and poverty for different women, and to explore commonalties and differences between mothers living in poverty. It is hoped that the study will contribute to social change by offering knowledge based on women's own experiences to policy-makers, women's organizations, and groups concerned with poverty. Thus, the information from interviews, in addition to being a part of my MA thesis, may be used in future academic publications or briefs to policy-makers and organizations.

The procedure used to guarantee confidentiality is that all taped interviews will be transcribed, and then destroyed, and your identity will remain anonymous through the use of numbered coding. In other words, each interview will have a number, your real name will only be on this consent form, and only you and I will have a copy of this consent form. Any personal description that may identify you will never be revealed by me.

I,_____ have been read the above purposes and benefits of the study. I understand the procedures of the study and have received an adequate opportunity to consider the information in the informed consent form. I understand that I may withdraw from this study at any time.

I also understand that I may register any complaints about the researcher or research with Joan Brockman, Graduate Director of the Simon Fraser School of Criminology, at 291-4036.

I voluntarily agree to participate in an informal taped interview with Melanie Mortenson and to the use of the information for the above stated purposes.

Name_____   _____
Signature_____   Signature of researcher.
Date_____

A copy of this consent form and a subject feedback form will be provided to you. A copy of the results of this research will be available upon your request.

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