'Fit and Proper Persons':
Regulation and Resistance
of Social Assistance Claimants
in Ontario
by
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Abstract

This thesis study is largely devoted to two questions. First, how are social assistance claimants affected by the moral judgements made by government, family, friends, communities and by themselves. Second, given the meagre benefits accorded to assistance claimants, how do they 'get by'?

Using the case study of women on social assistance, it examines how the restrictive environment faced by many disadvantaged groups works to hide and obscure their many moments of defiance. These acts of resistance will be seen to be largely opportunistic and individual.

It is argued that assumptions about the naturalization of dominant ideologies by subordinate groups are the result of an incomplete understanding of relations between dominant and subordinate. Through a re-examination of power and resistance, we can lift the curtain hiding insubordination by 'weak' groups.

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Chapter One
Introduction

Welfare reform has become a hot political issue in Ontario in the 1990's. Changes to welfare policy and the 'push to get people back to work' have been linchpins in the Progressive Conservative 'Common Sense Revolution'. Much has been made of the government's responsibility to 'the taxpayer', and on the government crackdown on fraud. The topic of 'welfare' in general finds its way into the news headlines on a near daily basis. The Progressive Conservative administration has played the 'welfare problem' to its greatest advantage, and for the first time since the Great Depression, welfare has become one of the largest issues in provincial politics.

In the process of researching this thesis, it has become clear that welfare claimants exist in a second level of citizenship - one that does not enjoy all of the same rights and freedoms as 'first class' citizens. This experience was acknowledged by more than one participant in this study. *"The laws that apply to every other citizen in this country are changed for me, because I am on assistance".*

The discourse of welfare 'fraud' has been used to assist in the demonizing of claimants. Once social assistance claimants can be shown as 'dishonest', 'criminal' and 'lazy'; the language of 'need' is eclipsed by the language of 'morality' and 'deservedness'. "The value of the rhetoric [of fraud] in conservative anti-welfare campaigns is obvious; fraud discourse subverts claims of need not by confronting or denying them directly, but by side-stepping them" (Morrison 1998: 29).

Chapter One
Introduction

When talking about 'fraud', ' rule breaking' and 'resistance' we must constantly remember to do so in the context of social assistance policy. Resistance must be re-framed by the extraordinary and restrictive rules by which social assistance is administered. Where a few cords of wood from one's parents may seem like a generous gift for non-claimants, social assistance claimants who accept the same, are implicating their parents as accomplices in fraud.

The two main questions asked in this thesis are: one, do the participants of this study feel that they are morally regulated by their connections to social assistance, and if so, how; and two, how are they managing to 'get by' on the benefits that they receive. More specifically, can claimants be seen to be resisting.

In order to understand how moral regulation is implicated in the lives of women surviving on social assistance in Ontario, and their possible resistance to that regulation, we must first understand relations of power, hegemony and, of course, resistance. I will place instances of resistance employed by social assistance claimants into the framework of moral regulation, which, is in fact, a form of power. It is within the existing framework of power that we may expect to find the many instances of struggle and resistance. In examining definitions of resistance, I will bring to them commonplace and covert acts. In addition, I will incorporate both the *intentions* of actors, and the *results* of their actions into an understanding of what constitutes resistance. I will problematize a framework that recognizes resistance only as actions that are collective and overt. The focus of Chapter

Two then, will be on these interconnected concepts: moral regulation, power and resistance.

In Chapter Three, we will see that the history of social assistance in Ontario is not a legacy of generous, or even of adequate benefits. Beginning with the Ontario Mothers' Allowance Act of 1920, and continuing with the most recent developments under the direction of Mike Harris' Conservatives, we will see that claimants on Ontario's welfare system have continually been the subject of political scapegoating and of intolerance. Contrary to the analysis by several liberal welfare scholars, this chapter will not depict a welfare system that continued throughout its history to improve and evolve into a more humane system. Spanning legislation from the 1920's to the 1990's we will see that while Benefits levels have risen and fallen over the years, social assistance claimants would continue to be judged by the state and by society. A continuing atmosphere of moral regulation would always be present for those families/individuals relying on state support.

The purpose of a methodological discussion is to provide the reader with a map of the path that the research process has taken. It has also become a place where feminist and postmodern scholars alike face upfront, the ethical and personal issues faced by the researcher. It is in this tradition that Chapter Four is written. Moving from the academic, urban and (arguably) elitist community of the university - and into one grounded in the realities of poverty, rural living and punitive legislation - is not an easy transition. By involving claimants in the design and implementation of researching this project, it is my

hope that I have been able to portray the world views of participants. This chapter will address the nuts and bolts of researching this thesis. Also in this chapter, the participants of this study are introduced in some detail. In personalizing the women whose stories we will see in the upcoming pages, I hope to humanize the 'welfare problem' and reveal a little bit about what life is like for social assistance claimants in the 1990's.

Having introduced participants in Chapter Four, it is in Chapter Five that the voices of claimants will resonate most strongly. Here we will see that the women have not been 'straightjacketed' by their connections to social assistance. Instead, we will see that claimants continually challenge and defy the system of social assistance. Through unreported earnings from employment; by refusing to submit to unreasonable demands from workers; choosing not to report income from roommates and substantial gifts, claimants 'work the system to the minimum disadvantage'.

These moments of resistance are used both to assert control over their lives, and to increase the meagre income to which claimants are entitled. While the risks of defiance and resistance are extreme, the payoff in terms of economic benefits tends to be limited. Even for those participants who earned the highest unreported incomes, *"intense poverty remained a fact of life"*.

As has been found by other welfare scholars (Dean and Melrose 1998; Jordan 1993), we will see that claimants did not identify their actions as immoral or dishonest; where many

claimants addressed issues of 'real fraud' in other arenas of society. Claimants' experiences demonstrate a culture of suspicion and contempt, one in which they are reluctant participants. We will see that claimants not only live in poverty, but also under the watchful eyes of the welfare system. Through the voices of claimants, we will begin to see exactly how this second class of citizens in Ontario are treated.

Chapter Two
Moral Regulation, Power and Resistance

Power reaches into the very grain of individuals, touches their bodies and inserts itself into their actions and attitudes, their discourses, learning processes and everyday lives
-Michel Foucault

Social science scholarship had traditionally examined issues surrounding the notion of 'power' as a 'possession' or 'thing' that some powerful persons 'possess' and that the powerless do not. Power is thus usually seen as unidirectional 'power over'. Even the Gramscian notion of 'hegemony' is usually conceived as global ideological 'control' which limits and restricts citizens' views of the world and their place in it. More recently, especially by scholars and activists associated with feminist analysis, a special focus is placed on the relational and multiple sites and nature and consequences of 'power'. Rather than an emphasis on structures and control, emphasis in the more recent literature stresses human agency, empowerment and resistance.

This chapter focuses on this changing understanding of the nature of power, including one special form of power: moral regulation. It stresses the resistance and agency of those who have long been theorized as 'powerless' and without hope.

In mainstream functionalist social science and Marxism, notions of power, hegemony, and resistance were not problematic:

> Once upon a time, resistance was a relatively unambiguous category, half of the seemingly simple binary, domination versus resistance. Domination was a relatively fixed and institutionalized form of power; resistance was essentially organized opposition to power institutionalized in this way (Ortner 1995: 174).

Chapter Two
Moral Regulation, Power and Resistance

With more recent critiques of mainstream social science, largely from feminists and others more concerned with agency and resistance, these earlier notions of power and hegemony have been questioned.

A conventional understanding of power tends to see power only as a negative, prohibiting commodity. Moving away from these conventional conceptions of power, power is not an entity 'held' over a subordinate group by a dominant one (See Foucault 1979, 1980a, 1980b; Scott 1985, 1990; Risseeuw 1988; Bordo 1993). In challenging traditional understandings of power, we see the potential for defiance and acts of resistance within subordinate groups.

We can find direction in redefining traditional notions of power from Foucault, whose work, almost more than any other, has challenged us to rethink conventional notions of power. We are challenged to re-examine power, "emphasizing [it] as a two-way and often unarticulated process" (Risseeuw 1988: 181). For Foucault, "modern power is non-authoritarian, non-conspirational, and indeed, non-orchestrated; yet it nonetheless produces and normalizes bodies to serve prevailing relations of dominance and subordination" (Bordo 1993: 191).

This power is omnipresent, "not because it has the privilege of consolidating everything under its invincible unity, but because it is produced from one moment to the next, at

every point, or rather in every relation from one point to another" (Foucault 1980a: 93). Power is not an entity held by the elite, it is not an institution, not the ruling apparatus. Power then, "is not something that is acquired, seized or shared, something that one holds on to or allows to slip away" (Foucault 1980a: 94). Power is not to be possessed, it is to be exercised (Foucault 1979: 26). More important than this, in relations of power, both the powerful and the subordinate are implicated and transformed in the relation.

> This power is not exercised simply as an obligation of a prohibition on those who 'do not have it'; it invests them, is transmitted by them and through them; it exerts pressure upon them, just as they themselves, in their struggle against it, resist the grip it has on them (Foucault 1979: 27).

It is in the other side of power relations, in the roles of vulnerable groups, where subordinates can be seen to challenge the inequitable power structure. However, there is a problem in arguing, as Foucault does, that 'power is everywhere'. The concern is that seeing power as omnipresent dilutes our understanding of inequalities. "We are left with the 'disconnections of power', with little guidance as to how 'unities' or hierarchies are created...power is everywhere, and so, ultimately nowhere" (Mackenzie 1992: 695). We must be cautious, and recognize that in relations of power, dominant groups are not merely the first among equals. Thus, while it is understood that no one can 'hold' power, we must also recognize that "people and groups *are* positioned differently within it. No one may control the rules of the game. But not all players on the field are equal" (Bordo 1993: 191).

Foucault cautions against looking for the source of intentions of power. While he argues that "there is no power that is exercised without a series of aims and objectives" (1980: 95), he asserts that these are unauthored, that "it is often the case that no one is there to have invented them" (Ibid.). Power then, is not a strength with which we are endowed. Power is merely, in Foucault's understanding, "the name that one attributes to a complex strategical situation in a particular society" (1980: 93). It is neither the property of the powerful, nor of the powerless.

This goal of reworking traditional notions of power is one articulated by feminist scholars as well. Elizabeth Janeway has also argued against the conception of power as something that the powerful can hold and wield over the weak. Janeway argues that traditional analyses of power have been limited to teaching the powerful how to rule, how to control (Janeway 1980: 21). This does not lead to the whole story: "it's the eagle's view of power from above, sharp and definable but separated from ordinary processes of living" (Ibid.). In order to understand power, we need to see it in all of its positions, in both sides of the relationship - powerful and weak. According to Janeway, the study of power, from Aristotle to the present has focussed on matters of concern to the powerful. "To be content with this view alone is to agree that power belongs to the powerful as an attribute or a possession, a kind of magic wand that compels obedience" (Janeway 1980: 21). The source of this problematic understanding of power, according to Janeway, lies in its misdefinition. "Power, being not a thing but a process of interaction among human beings,

is simply not 'divisible' according to any static principle" (Janeway 1980: 10). In terms of ownership of power, there are not 'haves' and 'have-nots'. As has been suggested, this does not mean, that in power relationships, all players are affected in the same way - they are not equals.

Janeway cautions us, when re-examining power, against sentimentalizing the powers of the weak, which are "not negative, but neither are they inherently moral or just; the voice of the people is simply the voice of the people, not God" (1980: 157). Similarly, the powers of the dominant are not inherently negative. She argues, in the end, that power is amoral, and can be used either for good or for bad ends (1980: 88). The comfort in an understanding of power as unowned, amoral, unauthored and constantly renegotiated is, of course, that it has immense emancipatory potential. In power lies not only the oppressive capability of the rulers, but also the enabling potential of the ruled.

In addition to this re-evaluation of power, the reconceptualization of the notion of 'resistance' is crucial to the critique of hegemony and hegemonic control. Typically, resistance is recognized only in the dramatic, collective, and overt actions of subordinate groups: armed peasant revolts (such as those made famous in the Vietnam War), massive labour strikes (such as the auto strikes in Flint, Michigan, in 1936-37), or the French student strikes in 1968, whose example set off strikes throughout France, virtually paralyzing the entire country. It is these obvious acts of rebellion that customarily find

their way into the historical record.

'Real' resistance, it is argued, is (a) organised, systematic, and co-operative, (b) principled or selfless, (c) has revolutionary consequences, and/or (d) imply, in their intention or logic, an accommodation with the system of domination (Scott 1986b: 24).

The ordinary acts of ordinary subordinates, on the other hand, are often concealed from the public record, becoming invisible, and painting a false picture of an acquiescent, weak subordinate group. Unorganized, often individual acts of defiance are routinely ignored in scholarly attention to resistance, which is generally interested in 'resistance movements'. James C. Scott maintains that:

For a social science attuned to the relatively open politics of liberal democracies and to loud, headline-grabbing protests, demonstrations, and rebellions, the circumspect struggle waged daily by subordinate groups is, like infrared rays, beyond the visible end of the spectrum (Scott 1990: 183).

Scott sees, as the 'everyday forms of resistance' of powerless groups, foot dragging, dissimulation, false compliance, pilfering, feigned ignorance, slander, arson, sabotage, and so forth (1990: 29). On some occasions this resistance has become active and even violent. More often however, Scott contends, it is "passive noncompliance, subtle sabotage, evasion and deception" (1985: 31).

These ordinary acts of resistance, which Scott terms the 'weapons of the weak' are typically not well understood. "History and social science, because they are written by an intelligentsia using written records that are also created by literate officials, is simply not well equipped to uncover the silent and anonymous force of class struggle that typify the peasantry" (Scott 1990:37). It is important to overcome this shortcoming of scholarship if

we are to uncover many of the methods of routine defiance employed by subordinates. It has been argued that,

> to use resistance in its more traditional sense would mean not to consider the very processes by which power is often tested and eroded by the actions of the subordinate, and by which it reconstitutes itself in response (Haynes & Prakash 1991: 4).

In fact, individual acts of resistance are often *intentionally* cloaked and concealed. "It is no simple matter to determine just where compliance ends and resistance begins, as the circumstances lead many of the poor to cloak their resistance in the public language of conformity" (Scott 1985: 289). It is further emphasized that "nothing is entirely straightforward here; the realities of power for subordinate groups means that much of their political action requires interpretation precisely because it is *intended* to be cryptic and opaque" (Scott 1990: 137; emphasis added).

From this analysis, most definitions of resistance are deceptive, ignoring many acts of 'everyday resistance':

> The problem lies in what is a misleading, sterile, and sociologically naive insistence upon distinguishing 'self-indulgent,' artificial acts, on the one hand, from presumably 'principled,' selfless, collective actions, on the other, and excluding the former from the category of *real* resistance (Scott 1985: 295).

This critique redefines resistance, recognizing that actions of insubordination, even when collective and overt are, by their nature, self-interested. Scott recognizes that any realistic definition of resistance needs to acknowledge this self-interested nature. "It is no coincidence that the cries of 'bread', 'land', and 'no taxes' that so often lie at the core of peasant rebellion are each joined to the basic material survival needs of the peasant

household" (Scott 1986b: 26). To require an analysis of resistance to be recognized only if it is selfless, is to entirely misread resistance. Such a reading of resistance amounts to "a misconstruction of the basis of class struggle which is, first and foremost, a struggle over the appropriation of work, production, property and taxes" (Scott 1986b: 27). For Scott, an improved definition of resistance:

> includes *any* act(s) by member(s) of a subordinate class that is or are *intended* either to mitigate or deny claims (for example, rents, taxes, prestige) made on that class by superordinate classes (for example, landlords, large farmers, the state) or to advance its own claims (for example, work, land, charity, respect) vis-a-vis those superordinate classes (Scott 1985: 290).

Scott is careful to note that resistance is not *anything* that is done to maintain oneself and one's household. The act must be intended to lighten claims made by superordinate classes (1985: 301). Any actions that are made at the expense of fellow subordinates, in Scott's estimation, could not rightly be identified as resistance. For example, "the poor landless labourer who steals a paddy from another poor man who outbids him for a tenancy is surviving but he is surely not resisting in the sense defined here" (Scott 1986b: 30). Thus, although everyday acts of resistance are not organized, formal or named, they are identifiable in their mutuality among the poor. "[T]he first, and minimal, requirement of class solidarity is a negative one: that the poor at least refrain from undercutting one another and thereby further magnifying the considerable economic power of their employers and landlords" (Scott 1985: 261). In Sedaka (Malaysia), Scott found that those seeking land are unwilling to undercut their neighbours. Although this 'minimal solidarity' is held mainly to the confines of the village itself, competition between the poor is

restricted (Scott 1985: 262).

It is true that everyday forms of resistance are different from dramatic actions, such as those which overthrow existing power structures. It is also true that they do not necessarily aim to do so; rather, they may aim to reduce the claims made upon subordinate groups, *within the surviving framework of power*. Thus, everyday forms of resistance "should be regarded as attempts to either maintain or broaden autonomy with the existing socio-economic system" (Kochanowicz 1989: 42).

The invisibility of everyday acts of resistance is fostered by assumptions that subordinate groups have 'bought in' to the dominant ideology and that they are unable to create heterodox belief systems. That is, because subordinate groups often *appear* to accept dominant ideology, it is assumed that they are not only play-acting the role of quiescence, but that they have actively accepted the orthodox belief system. Scott challenges these presumptions, with his critique of hegemony. For Scott, 'strong' theories of hegemony straitjacket people into living rigidly within the structures of the powerful and the hegemonic; there is no room for the possibility of dissent and conflict:

> The problem with the hegemonic thesis...is that it is difficult to explain how social change could ever originate from below. If elites control the material basis of production, allowing them to extract practical conformity, and also control the means of symbolic production, thereby ensuring that their power and control are legitimized, one has achieved a self-perpetuating equilibrium that can be disturbed only by an external shock (Scott 1990: 78)

Scott's work has provided us with a particularly cogent critique of this reading of

hegemony. Scott argues that Malay peasants, and all other subordinate groups, do *not* accept their situation as natural, inevitable, or normal. Scott argues that the powerful do *not* have total ideological power *over* the subordinate. Subordinates continue to challenge their circumstances. Even in those instances where it appears that resisting or challenging existing circumstances is futile, we still see subordinates doing just that: resisting and challenging. We see this in ritual and rain dances which challenge the 'inevitable' weather.

Scott explains why theories of hegemony remain prevalent in social theory, and how the 'appearance' of hegemonic control is a veneer covering a deeper counter hegemonic or different view of social life and justice. This veneer is what Scott calls the 'public transcript', and he argues that the powerless partake of this public transcript in order to avoid greater domination and violence. He argues that in this public transcript, we will not see the defiance that exists. For Scott, the concept of 'public transcripts' is 'a shorthand way of describing the interaction between subordinates and those who dominate' in the public sphere, in which all 'can hear'. The public transcript presents the *appearance* of acceptance of the dominant ideology and the situation of domination.

This apparent quiescence of subordinated groups is often in the best interest of both the subordinate and dominant groups - to maintain a public performance of a script that will appeal to the expectations of the powerful (Scott 1990: 2). This performance, the public transcript, never tells the whole story however (Ibid.). It is in moving beyond this partial

truth that we will be able to find proof that subordinate groups are not naturalizing the dominant ideology of the powerful.

The reason that the public transcript is held by all, at the level of appearance and public utterance at least, Scott argues, is that the powerless cannot afford to be openly resistant and contrary. Since the objective of resisters is typically to meet such urgent needs as physical safety, food, land or income "and to do so in relative safety, they may simply follow the line of least resistance" (Scott 1985: 35). Scott notes that, in the well documented literature on American slavery, open defiance was generally foolhardy (Scott 1985: 33). Radical actions can be seen and punished.

Everyday forms of resistance occur "when neither outright collective defiance nor rebellion is likely or possible" (Scott 1985: 27). These everyday forms of resistance are where subordinate groups develop "complex patterns of seemingly uncoordinated individual acts of absenteeism, petty pilfering, sabotage, slander and rule-bending, all of which are rhetorically linked to social relations of inequality and domination" (Jordan and Redley 1994: 170). Other forms of everyday resistance include ridicule, jokes, and gossip.

Once power and resistance are preconceived as has been done here, the entire notion of hegemony and hegemonic control must also be rethought, so that we are able to see that moments of insubordination and resistance are not only possible, but perhaps

commonplace. Scott argues that the case of the Malay peasantry is full of examples making clear that subordinate groups do not accept this naturalized view of inequality. Scott argues that the historical record more broadly (geographically, throughout the world) is also full of such examples (Scott 1990: 74). We see that resistance exists largely in the 'hidden transcript', and that in moving beyond examining only the 'public transcript' we will find it:

> If we wish to move beyond apparent consent and to grasp potential acts, intentions as yet blocked, and possible futures that a shift in the balance of power or a crisis might bring to view, we have little choice but to explore the realm of the hidden transcript (Scott 1990: 16).

Chandra Talpede Mohanty also urges us to examine and to rewrite the histories of slavery and colonialism from 'oppositional locations' (Mohanty 1991: 11). History has ignored this oppositional location of such subordinate groups, and it is in this largely unwritten history, that we can see counter hegemonic histories. These histories exist not only in the history of slavery and colonialism, but also in the history of any dominated group.

Rita Parikh, who also shares this view, explores sites of everyday resistance of Filipina domestics in Canada:

> Traditional beliefs about how power operates and about what constitutes resistance, and about the nature of the relationship between power and resistance, have conspired...to obscure our view of the routine defiance in which the oppressed ceaselessly engage (Parikh 1994: 13).

Janeway has examined the tools available to weak groups, in affecting relations of rule,

and in resisting the demands made on them in existing power structures. Janeway argues that the first power of the weak is that of mistrust (1980: 167), the second power is in coming together (1980: 171), and the third is in organizing for action (1980: 179).

We have seen that Janeway has worked towards redefining power, asserting that subordinate groups are *not* powerless in their relations with more powerful ones. Subordinate groups are seen to have the ability to insert their agenda into relations of rule. To Janeway, powers of the weak are often easy and common. She argues that "if we are to come on real powers of the weak, we have to expect that they will be widespread, natural and familiar" (1980: 167). Janeway asserts that the question of the powers of the weak is not, 'do they exist', rather it is, 'how do we use them'?

> Disbelief and mistrust shared with others act as a protective shield beneath which a new trust can grow, trust of oneself and one's fellows. Coming together sets up a bridge that stretches from dissent to positive action (Janeway 1980: 171).

Where Janeway sees resistance as the moment when collective action occurs, Scott sees resistance in those moments of dissent which Janeway sees as mere *precursors* to resistance. For Janeway, often the need to survive comes before the need to come together and therefore, to resist. Janeway argues that "survival, and survival with the ability to distrust and disagree, as an autonomous individual, comes first" (1980: 212). Thus, while Janeway has worked to redefine *power* in ways friendly to Scott's 'weapons of the weak', her notion of *resistance* negates the methods of everyday resistance as introduced by Scott.

To Janeway "effective action by the ruled is not solitary and singular, but joint and repeated" (1980: 168). It is in this notion of survival *before* resistance that I depart from Janeway. Scott has pulled Janeway's analysis further, since Scott sees that acts of survival *are* often acts of resistance.

Another advantage of Scott's expanded interpretation of resistance is that it focuses on intentions, rather than solely on consequences - recognizing that many attempts to resist fail to achieve their intended results (Scott 1985: 290). It is difficult to prove the intentions of actors of resistance, where it is a goal of many acts of everyday resistance, to hide those intentions. For example, when a poacher takes an animal from the property of their superordinate, it is difficult to ascertain whether the poacher is in fact intending to resist the social order. "The English poacher in the eighteenth century *may* have been resisting gentry's claim to property in wild game, but he was just as surely interested in rabbit stew" (Scott 1986b: 23). Scott asserts that even if we had the opportunity to ask the actors; even if they could respond candidly, it is not clear that they would be able to make a clear determination of their intentions or motivations (Ibid.). As Scott found, "the very nature of the enterprise is such that the actor is unlikely to admit to the action itself, let alone explain what he had in mind" (Scott 1985: 290).

These acts of everyday resistance are designed to effect positively, the life circumstances of subordinates. The nature of everyday acts of resistance is two-fold, and understanding

both characteristics of this form of resistance is crucial. A positive effect can occur in two different sites. First, the acts of resistance have the value of immediate gains (the poacher has rabbit stew for supper), and second, it provides the opportunity to insert one's world view into the public agenda (the poacher declares his right to wild game). It is "a spirit and practice that prevents the worst, and promises something better" (Scott 1985: 350).

Peter Vandergeest agrees with Scott, that "the greatest bulk of peasant resistance is not [aimed] to overthrow or transform a system of domination but rather to survive - today, this week, this season, within it" (cited in Vandergeest 1993: 134). This dual goal is axiomatic in scholarship of commonplace acts of resistance.

> Surely the oppressed continue to resist not only because they perceive the current order to be unjust, and not only because they understand it to be open to challenge and change, but also because, in however minimal way, their interests are served in the process of such struggles (Parikh 1994: 37).

In the acts of defiance in Sedaka, and everyday resistance in general, rule-breaking is often not seen as morally 'wrong', but that it is, in effect, the execution of a right. Thus, poaching, for instance, "was not simply a necessary subsistence option but an enactment of what was seen to be a natural right" (Scott 1985: 265). Acts of resistance made by women against the unequal distribution of family resources have also often been identified as enactment of a right (Agarwal 1994: 85).

In India and Pakistan also, several scholars describe cases of village women secretly selling

grain to get some autonomous access to cash so that they would not need to ask their husbands for money, every time a curd vendor or a cloth seller appeared. "The husband considers this theft, but the wife considers it her just dues for her work" (Agarwal 1994: 86).

Bill Jordan, in his study of welfare claimants in Britain, found that resistance and survival techniques were often rationalized by welfare claimants within the existing frameworks. In his study, claimants were seen to employ diverse survival strategies which are also artful acts of resistance:

> Claimants cobbled together their version of a good life out of bits of animal, fish and bird breeding, poaching, clothing club agencies and casual and undeclared work, using repertoires borrowed from the social security regulations and the enterprise culture (Jordan 1993: 206).

Claimants, he found, "choose not to challenge the dominant order, but seek a measure of autonomy and opportunistic gain within it" (Jordan 1993: 215).

Foucault has also undertaken the project of reinterpreting resistance. It is over simplistic, Foucault would argue, to draw a line in the sand, and assume that acts of resistance fall on one side, non-resistance on the other. This binary division between resistance and compliance is seen as an unreal one.

> The existence of those who seem not to rebel is a warren of minute, individual, autonomous tactics and strategies which counter and inflect the visible facts of overall domination, and those whose purposes and calculations, desires and choices resist any simple division to the political and the apolitical. (Gordon in Foucault 1980a: 257).

Foucault asserts that resistance is not located in one place, or that there is any one form of resistance. This expansion of the awareness of resistance is sympathetic to Scott's project of revising our understanding of resistance.

> The points, knots, or focuses of resistance are spread over time and space at varying densities, at time mobilizing groups or individuals in a definitive way, inflaming certain points of the body, certain moments in life, certain types of behaviour (Foucault 1980a: 95).

Foucault understands there to be resistance in every situation where there is power, "and yet, or rather consequently, this resistance is never in a position of exteriority in relation to power" (Foucault 1980a: 95). To Foucault, it is "the exploitation of possibilities which it itself discerns and creates" (Gordon in Foucault 1980a: 251). Similarly, Mohanty has argued that resistance is everywhere, not held only to organized movements.

> [R]esistance clearly accompanies all forms of domination. However, it is not always through organized movements; resistance adheres in the very gaps, fissures, and silences of hegemonic narratives (Mohanty 1991: 38).

We are once again being cautioned against reinforcing the false dichotomy between resistance and compliance; we should not speak of any subordinate individual as either entirely submissive, or entirely insubordinate (Scott 1990:192). Most of the political life of subordinate groups is not to be found in either overt collective defiance, or in passive hegemonic compliance. Rather, we will find it in the vast territory in between these polar opposites (Scott 1990: 136). Similarly, Foucault suggests that "there are many different kinds of revolution, roughly speaking, as many kinds as there are possible subversive recodifications of power relations" (Foucault 1980b: 123).

Commonplace resistances are seen as a social movement with "no formal organization, no formal leaders, no manifestos, no dues, no name, and no banner" (Scott 1985: 35). We should not assume, however, that the quiet, commonplace acts of resistance, taken by individuals are insignificant. Andrew Turton argues that these acts may indeed have massive and decisive effects on the life conditions of subordinate groups, not the least of which, he asserts will effect future struggles (Turton 1986: 47). While the individual acts of insubordination are not dramatic, together they are efficacious.

> Everyday forms of resistance make no headlines. Just as millions of anthozoan polyps create, willy-nilly, a coral reef, so do thousands upon thousands of individual acts of insubordination and evasion create a political or economic barrier reef of their own (Scott 1986b: 8).

To see everyday acts of resistance merely as precursors to overt collective resistance would be to misread Scott's understanding of resistance. "There is some danger that the hidden transcript of subordinate groups will seem significant only as a prologue - as the groundwork - to public clashes, social movements, and rebellion" (Scott 1990: 202). Scholars of everyday acts of resistance caution us against prioritizing overt, collective acts of resistance over the commonplace acts of resistance. We are reminded, that in Scott's judgment, most of the political struggle of subordinate groups is accomplished in a much more ambiguous territory (1990: 202).

The works of 'theorists of resistance' such as Scott and Foucault do not examine gender within their theoretical understanding of domination and resistance. Women have a

different relationship than men, to institutional power-laden hierarchies (such as the state); and many feminist scholars have pointed to shortcomings in scholarship that has ignored the gendered nature of power and resistance. In the end, while many scholars interested in the gendered nature of resistance are uneasy with the gender-blind character of work by scholars such as Foucault and Scott, the common interest in redefining the concepts of power and resistance is evident.

> Foucault points to the importance of local struggles, but he himself fails to capture the gender component of such actions as bread riots, rent strikes, campaigns for alternative health clinics, and toxic waste protests (Diamond and Quinby 1988: xvii).

Reaction by feminist scholars to Foucault has been one of an uneasy embrace. Fiona Mackenzie writes:

> on the one hand, Foucauldian method exposes the essentialism and foundationalism of much feminist analysis...and thereby provides the conceptual space for a more complex understanding of power relations. On the other hand...there is need to recognize the danger of a nominalist ontology and an individualist politics...for feminism implicit in postmodernism (Mackenzie 1992: 693).

Bina Agarwal asserts that methods of resistance are different for women than they are for men, as is the nature of subordination (Agarwal 1994: 83). While Scott "seeks to demonstrate that even under the most oppressive conditions, the disadvantaged resist" (Agarwal 1994: 82), missing from Scott's analysis is recognition that "women's resistance could have a dual dimension: against the class (or caste/race) character of economic and social oppression and against its specific gender aspects, both within the household and outside it" (Agarwal 1994: 83).

Agarwal defines women's resistance and forms of contestation in the broadest way possible "ranging from individual acts of covert non-compliance to overt confrontation by women's organisations, with varying degrees of covert group action and overt individual action in between" (Agarwal 1994: 84). Agarwal writes that "women's overt behaviour patterns and public assertions are not the best measures of how they really perceive their situation" (Agarwal 1994: 89). If we are to understand women's perception, it is necessary to probe beneath the surface of behaviour, 'taking cognisance of covert acts of resistance', and to investigate obstacles to overt resistance (Agarwal 1994: 89).

Examples of everyday acts of resistance are commonplace and diverse. Awiha Ong has written of the 'everyday' forms of struggle and resistance of Malay women factory workers. Women factory workers used traditional stereotypes of women. "Capitalizing on beliefs in their emotional instability and susceptibility to male power, factory women reacted in expected ways to intolerable demands" (Ong 1987: 203). Tactics included slow downs, carelessness, and citing 'female problems' which had to be attended to in the locker room (Ibid.). Thus, Ong (1987: 203) demonstrates how "cultural conformity and covert resistance fed on each other as factory women in daily life fought for and held on to a residual space for the preservation of human dignity".

The Malay women's strategies ranged from crying to spirit possession, in order to deflect disciplinary action. These strategies were effective in shutting factories down for up to

three days while spirit-healers were brought in to cleanse (exorcize) the work place (Ong 1987: 202). Ong saw that the strategies of resistance employed were chosen to fit the current circumstances.

"They resorted to indirect resistance which was culturally consistent with their female subordinate status" (Ong 1987: 203). Ong writes that "sporadic forms of protest, both overt and covert, were not so much informed by a specific class consciousness as by the felt violation of one's fundamental humanity" (1987: 201/202).

In another example of everyday struggle and resistance, Carla Risseeuw, in her study of Sri Lankan coir workers, writes that

> [t]he dynamics of resistance take place daily, constantly and usually covertly. The community of the poor can in no way be seen as passive victims of the growing oppression they face. They work the system to the minimum disadvantage, reaping short term benefits and often covering their tracks thus inhibiting the counteractions of the village elite (Risseeuw 1988: 285).

Winifred Woodhull, in her discussion of rape has also argued for recognizing resistance outside of its traditionally recognized forms. Woodhull has argued that when women are accompanied by other women who share a political consciousness about rape, (in, for instance, a ride service program), they are incorporating resistance into their daily life (Woodhull 1988: 175). Women involved in organizing ride services, or rape crisis centres are working not only to better their personal safety on an immediate level, but also to insert their world view, to challenge the status quo of patriarchal domination.

Woodhull argues that "however marginal it may be, this resistance challenges women's forced dependence on men and their separation from one another" (Woodhull 1988: 175). It is this sort of challenge to the principles and practices of the current social order that feminist reflection on sexuality and power can help to shape, broaden, and strengthen, with a view toward eliminating the subjection of women and, with it, the crime of rape (Woodhull 1988: 176).

Moral Regulation.

Many authors have contributed to a growing discourse on one form of power - moral regulation:

> Moral regulation...seeks to construct and organize both social relations and individual consciousness in such a way as to legitimize certain institutions and discourses - the patriarchal nuclear family, racist immigration policies - from the point of view of morality (Valverde 1991: 167).

It is important to understand that just as power is exercised from innumerable points (Foucault 1980a: 94), moral regulation is also multilocal. Moral regulation originates in many locations, many arenas. Work in the area of moral regulation has been characterized by

> a common interest in analyzing post-religious forms of ethical and moral regulatory practices whose precise relationship to economic and political forms is not predicated by 'the Theory' but rather requires empirical study as well as collateral theoretical and political support (Valverde 1994: viii).

Generally, moral regulation is accepted "as an analytical tool in examining the on-going process of rule, the methods and procedures implemented to form and to inform the moral

character of citizens"(Little 1995: 91). It is also generally accepted that in liberal democracies, overt control is not employed in the construction of dominant ideologies. Thus, it is seen that "moral regulation operates through a hegemonic and dispersed authority rather than through coercion" (Rodgers 1995: 23). Similarly, Barbara Marshall writes,

> In most cases...this regulation is not explicit, but implicit - disguised by supposedly neutral categories such as tax-payer, worker, dependent, client, recipient, citizen, consumer and the ubiquitous 'family' (Marshall 1994: 129).

Also interested in the assumed neutrality of agencies of moral regulation , Corrigan and Sayer have challenged a liberal understanding of the state as a neutral arbitrator.

> The 'State' seeks to stand alone in its authority claims to be the only legitimate agency equally for this or that form of knowledge, provision, regulation or - that wonderfully neutral word - 'administration' (Corrigan and Sayer 1985: 10).

Ultimately, if the goal of moral regulation is reached, "a particular moral order is presented as description suppressing alternative interpretations and giving the *illusion* that this is the only permissible interpretation" (Marshall 1994: 136; emphasis added). Moral regulation works to inform our understanding of what is 'natural', 'neutral' and 'universal'. Corrigan and Sayer assert that these understandings, while shared, are anything but natural, neutral or universal (Brodie 1995: 27). "They are simply 'impositional claims' - assertions about reality which are self-interested, biased, historically specific, and thus subject to political contestation" (Ibid.).

The concept of moral regulation, from a Marxist perspective, was most fully developed by

Philip Corrigan, beginning with his graduate work, and culminating in the publication of The Great Arch, written with Derek Sayer. Corrigan and Sayer argue that moral regulation is "a project of normalizing, rendering natural, taken for granted, in a word, 'obvious', what are in fact ontological and epistemological premises of a particular and historical form of social order" (1985: 4). This ground-breaking work has paved the way for further work on moral regulation. Other scholars working within the broad tradition of moral regulation have expanded on the work initiated by Corrigan, largely accepting the basic tenets of his work.

Influenced by Durkheim, Corrigan sees the state as the primary vehicle for moral regulation. Durkheim saw the state as "above all, supremely, the organ of moral discipline" (Durkheim, in Corrigan and Sayer 1985: 5). In The Great Arch, Corrigan does not argue that the state is the only vehicle of moral regulation, but it is accepted as the *primary* source of such regulation. Corrigan has drawn on Durkheim's notion of moral authority:

> The problem of sociology - if we can speak of a sociological problem - consists in seeking, among the different forms of external constraint, the different forms of moral authority corresponding to them *and discovering the causes which have determined these latter* (Durkheim, cited in Corrigan and Sayer 1985: 9).

Corrigan and Sayer opt for the term moral *regulation* rather than moral *authority*, in recognition of the power of the state over its citizenry; in order to make sense of what they call the 'machinery of the government' (Corrigan and Sayer 1985: 11). They understand the state to hold more than casual influence over the moral conduct of citizens.

That machinery, they write,

> is moralized not simply by overt and separate justification, but centrally in the combination of the mundane routines (which tend to drop below visibility in many accounts) and the magnificent rituals (too easily dismissed as decorative, or...'dignified') of state (Corrigan and Sayer 1985: 10).

In the opening pages of The Great Arch, Corrigan and Sayer write that their book "is concerned with how forms of social order were historically constructed" (1985: 1). The authors maintain that within historical writing, "state formation is hived off into the specialized sub-disciplines of constitutional or administrative inquiry" (Corrigan and Sayer 1985: 2). They argue that "neither the shape of the state, nor oppositional cultures, can be properly understood without the context of the mutually formative (and continuing) struggle between them: in other words, historically" (Corrigan and Sayer 1985: 7). Their project then, is to contribute to a holistic study of the state.

Central to their argument is the notion that state formation is cultural, not exclusively economic. It is a mistake, they contend, to see the formation of the state only in terms of economic development.

> The State is as much the concentrated and organized force of society in the cultural sense as in the economic, concerting wider forms of regulation and modes of social discipline through which capitalist relations of production and patriarchal relations of production are organized (Corrigan and Sayer 1985: 5).

They aim to contribute to the work that will see state formation as a cultural problematic, as well as an economic one. They do not intend to replace an economic determinism with

a political one, but they do argue that a solely economic understanding of the development of the state is inadequate (Corrigan and Sayer 1985: 200).

Evident in their discussion of the state, which is seen as "a message of domination" (1985: 7), is wariness of the seemingly absolute power of the state. They agree with Philip Abrams' assertion that "not to see the state as in the first instance an exercise in legitimation is...surely to participate in the mystification which is the vital point in the construction of the state" (Abrams, cited in Corrigan and Sayer 1985: 9). The authors aim to decode this message of domination. Corrigan and Sayer forward the notion that the state, as primary negotiator of moral regulation, has a privileged position in the development of the morality of its citizens:

> The general paradigm of regulation...is of continuous and more or less violent suppressions of alternatives coupled with active 'encouragement' by state agencies and activities of preferred forms.... The ordinary procedures of state inflate to become taken-for-granted boundaries of the possible - occupying - in the way an army does a territory - the field of social vision (1985: 198).

In this project of moral regulation, the state is conferred near ultimate power over the citizenry. The state project, then, "concerns the construction of aspiration and the internalization of bourgeois norms as constitutive of personalities" (Dean 1994: 150). Ultimately, if successful, moral regulation would see the citizenry paralyzed by the influence of the state - unable to create heterodox beliefs, or at least, unable to act upon them. For Corrigan and Sayer, like Antonio Gramsci, the potential for resistance lies in a subordinate group's ability to resist the power of hegemony. We saw that Scott (above)

argues that subordinate groups have never been 'taken in' by the power of hegemony; that such ideological incorporation is never complete.

Corrigan and Sayer attempt to make sense "not [of] the process by which 'Society' necessarily stamps itself on the personality of individuals but the means by which 'constructed' identities come to be formed, reformed and taken to be natural and normal"(Dean 1994: 146). Beyond this broad consensus surrounding what moral regulation is, there is a great deal of debate regarding who does the regulating.

An emphasis on the routinization of rule, whether the focus is on 'the state' or 'governmentality', implies that "we need equally to examine, from the point of view of their cultural consequences, the more apparently mundane, workaday facets of state activity - private law, taxation, 'administration': the routines of rule" (Corrigan and Sayer 1985: 203).

Foucault's work has influenced debates on moral regulation through his awareness of the routinized processes of normalizing inequality, of 'conducting the conduct' of others. Foucault de-centres the state, "refusing to recognize any unity of power as it appears in particular institutionalized hierarchies such as state forms, or any continuity of privilege across locations" (Marshall 1994: 124). Foucault might concede that examining the governance of the state is important, but would argue that it is more useful to discuss

governance of oneself, of souls and lives, of children *as well as* of the state. To Foucault, political government is only one of many forms of governance.

Foucault has greatly influenced the work of many scholars moving away from a state-centric approach to moral regulation. This theme is demonstrated in the work of Mary Louise Adams, who argues that it is necessary "to look at moral regulation as a consequence of more subtle, less direct processes" (Adams 1994: 218). This attests not only to the fact that there are both state and civil agents of moral regulation, but also that the state is not a homogeneous entity (Dean 1994: 152). The state is not an organization with one single directive or goal. Mitchell Dean not only recognizes the complexity of agencies of moral regulation, but goes further, acknowledging that the source of moral regulation (the agent) can be less than apparent (Dean 1994: 153). Like power, moral regulation can be, and often is, unauthored.

Interest in the diversity and complexity of sources of moral regulation is particularly relevant to welfare provision. Mariana Valverde has argued that there has not been enough interest in the examination of the complex relationship between state and civil providers of welfare. She maintains that "a re-writing of the history of the symbiotic relation between public and private resources in the management of poverty, crime, and 'vice' is necessary and timely" (Valverde 1995: 36). Valverde's work illustrates the importance of understanding the relations between all groups implicated in moral regulation. It is not

enough to understand that moral regulation can be initiated by *either* a state *or* a civil source.

Further, Valverde asserts that it is a mistake to view the 'scope and the mode' of moral regulation as constant (Valverde 1991: 167). Regulation has undergone major shifts: in terms of the agencies of moral regulation, as well as in terms of the framing of social problems. Moral regulation, it is argued, requires separate analysis in each instance (Valverde 1991: 167).

Scholarship on moral regulation has pointed towards an understanding of domination in arenas other than economic. In understanding this aspect of moral regulation, several scholars have chosen to focus their gaze on issues of dignity and autonomy, rather than directly on material exploitation (see for example, Scott 1990: xii; Valverde 1994b). Bourdieu's understanding of class, for instance, goes beyond an exclusively economic understanding of class and exploitation.

For Bourdieu, no single property is suitable as an indicator of class (Brubaker 1985: 767), and Bourdieu's work on capital suggests that "economic production is not the site upon which classes are formed" (Valverde 1994b: 215). Bourdieu developed the concept of cultural capital to explain why there were differences in educational performances and cultural practices, which remained unexplained by economic inequities (Brubaker 1985:

757).

> Cultural capital refers to cultural knowledge as a resource of power used by individuals and social groups to improve their position within the social class structure (Joppke, cited in Risseeuw 1988: 189).

The payoff for cultural capital is not automatic, but "is contingent on the existence of gate-keeping mechanisms that regulate access to desirable positions by somehow taking account of cultivated dispositions - by attending, for example, to the intangibles of style or manner" (Brubaker 1985: 757). Informal mechanisms such as selection regarding hiring and courtship practices, keep the endogamous nature of classes (Brubaker 1985: 757).

To discussions specific to moral regulation, Mariana Valverde has offered a parallel analysis of 'moral capital'. Borrowing heavily from Bourdieu's theoretical understandings of cultural capital, Valverde argues that the "accumulation of moral capital...mimics that of economic capital, and yet it also acts as an external limit to economic capital accumulation" (Valverde 1994b: 213).

Valverde seeks to further develop a theory of moral regulation with a 'society-centred' rather than a 'state-centric' approach. There is an effort to move away from an exclusive focus on the state (Valverde 1994b: 215). Valverde's interest lies in the "parallel process by which certain moral dispositions and 'habits' are constituted and naturalized" (Valverde 1994b: 216).

Valverde writes that civil society can usefully be seen as constituted through the interaction of three circuits: economic, cultural and moral (Valverde 1994b: 218). She sees these circuits, not as distinct social sites, but as fluid-like processes which occur throughout the social (1994b: 219). To begin to specify the dynamics of the circuits, we need to understand, as Marx did, that "the circuit of economic capital is not aimed at producing tangible commodities but rather...increasingly rarefied, even 'spiritual' forms of value". Capital has become "virtually intangible, abstract and extra-local" (1994b: 219).

Where this abstraction is evident in the circuit of economic capital, it is even more obvious at the levels of cultural and moral capital. Valverde writes that in terms of cultural capital,

> the endpoint and final cause of the circuit of cultural capital is not an amount of commodities but rather an intangible and continually self-reproducing capital embodied in the soul: the cultured personality, reflected in one's goods and one's actions but not exhausted by them (Valverde 1994b: 219).

Similarly, being moral, possessing moral capital, is "not so much a set of visible actions as the cultivation of a particular subjectivity" (1994b: 220).

The attainment of cultural or moral capital is the result of regulatory processes, but these processes are often invisible to the actors involved (1994b: 216). Valverde aims to decode these social processes, and make clear the goals. Valverde argues that "the work of agencies of moral regulation...can be usefully conceptualized as oriented to the maximization of both the individual moral capital of the recipients and the aggregate moral capital of the nation" (1994b: 215).

In the case of welfare provision, in order to attain this goal, "aid - increasingly taking the form of services or advice rather than money - is now supposed to 'moralize' the poor, to make them thrifty, clean, hard-working and sober" (1994b: 221). This theory of moral capital is a tool to be used in the analysis of the changing policies of welfare, where "the currency with which the poor pay back what they have received is that elusive inward essence, 'character' (also known as 'moral fibre')"(Ibid.). In the welfare state in Canada in the 1990s, we can see this idea that the poor 'owe' it to society to behave in morally acceptable ways. "We see it every day both in bourgeois pronouncements and in the populist working-class contempt for 'scroungers'"(1994b: 232). We also see it in the changing policies of social assistance, for instance, in the new co-habitation law, which penalizes women who decide to live common-law with their male partners. Key to Valverde's understanding of moral capital is the recognition that moral capital can not be attained without consent from 'professionals'.

> Just as cultural capital usually required certification by academic or artistic authorities, moral capital requires a similar certification process. At one time official churches had a quasi-monopoly on the certification of moral capital, but today a variety of professional groups are involved in this (Valverde 1994b: 216).

In order to benefit from welfare, claimants must at least *appear* to tacitly agree to the certification process, meeting the standards of moral capital, as certified by the judgment of their welfare case worker. Refusal to adhere to this judgment is understood to result in denial or reassessment of benefits. In essence, social assistance recipients must strive to attain (subjective) moral capital in order to be granted the (meagre) economic capital of social assistance benefits. "A key assumption is that moral capital has its proper circuit,

and that those in whom the State invests owe something in return, something embodied in the poor's moral currency, character" (Valverde 1994b: 231).

Margaret Little's work on single mothers living on welfare in Ontario has also emphasized the importance of the non-economic aspects of moral regulation of welfare claimants. She argues that "the state utilizes a number of moral administrative instruments that do not directly benefit capital to regulate the lives of citizens" (Little 1995: 91). Little argues that "the financial scrutiny of poor single mothers' lives is intertwined with moral issues" (1994: 240). In interviews carried out by Little, it was found that the visits by welfare workers and whispers from neighbours about how claimants dress, talk, manage their homes, and raise their children were most irritating and humiliating to them (Ibid.).

While a study of social assistance claimants has shown that moral judgment has an extremely detrimental effect on the lives of recipients (Little 1994), moral regulation is 'endured' by recipients and applicants in return for the meagre economic benefits promised to those applicants who are deemed 'worthy'. For women living on social assistance then, the *appearance* of acceptance in the moral regulation of citizens is mandatory for the 'privilege' of receiving benefits.

Many welfare scholars, interested in moral regulation, have been exploring the multiple manifestations of the regulation of social assistance claimants. Little, in her study of

Ontario Mothers' Allowance, found that "many other people, neither paid by, nor directly accountable to the state, participated in the initiation and the administration of this policy" (Little 1995: 90). It is in this fact, argues Little, that we can see the blurring of the boundaries between the public and private administration of welfare.

The complex interrelation of public and private welfare provision (and moral regulation) illustrates why the notion of the state as *the* vehicle for moral regulation is inadequate. While it is the state that has created policies for social assistance, these policies are administered by many agents working both directly and indirectly for the state. Valverde argues that "future work on moral regulation might usefully take up the question of the complicated relationship between private and public means of moral regulation" (Valverde 1994a: ix). Similarly, Nikolas Rose and Peter Miller argue that

> the political vocabulary structured by oppositions between state and civil society, public and private, government and market, coercion and consent, sovereignty and autonomy and the like...do...not adequately characterise the diverse ways in which rule is exercised in advanced liberal democracies (Rose and Miller 1992: 177).

The goal of moral regulation is to achieve active 'acceptance' of dominant ideologies, or at least tolerance of that ideology - as natural and inevitable. However, an uncritical acceptance of this hegemonic project must be questioned, if we are going to recognize the tenacity of acts of defiance and resistance taken routinely by subordinate groups. As an example, in his work studying welfare claimants, Jordan realized that while overt resistance seldom occurs, when it does, the experience for claimants "was not of

struggling to overcome false consciousness, but of building on well-established practices of resistance and discourse of dissatisfaction" (1993: 205).

This re-examination of power is essential for any discourse on moral regulation which aims also to study reactions and resistances by a subordinate group. There is an understanding, as we have seen, that moral regulation is not created through a coherent assemblance of domination (state or otherwise). Essential to an understanding of moral regulation, but largely ignored by scholars working within this loosely based theoretical framework, is an examination of power. While some scholars working in this area have challenged traditional notions of power (see for example, Corrigan and Sayer 1985; Valverde 1991,1994; Dean 1991, 1994); this interest has largely remained parenthetical. In this study of women's resistances while living on welfare, the gendered aspects of their experiences are significant, and the absence of a gendered analysis is problematic. Women have a particularly tenuous relationship to paid-labour: they are responsible for the lion's share of care-giving for sick or elderly dependants; women are also more likely to take time away from paid labour, with breaks for raising children and other family responsibilities. Also, when they are in the labour force, women are more likely to work in part-time, temporary and low wage jobs. Due to this economic disparity between men and women, the latter have a greater reliance on the welfare system. In order to understand women's particular experiences relying on social assistance, we must recognize this unique relationship to paid labour, and to public assistance.

In this chapter, we have explored moral regulation as a field of inquiry in coming to understand the situation faced by women trying to 'get by' on social assistance. We have seen that social assistance claimants are reluctant participants in a moral code for people living in poverty, which is compulsory for receipt of benefits. We have also seen, however, that this code of behavior is only half of the story.

We examined scholarship around everyday acts of resistance, and acts of insubordination routinely employed by subordinate groups. I began by arguing that, in order to understand the ordinary acts of resistance, we must first examine the circumstances that are the normal context in which class conflict ordinarily occurs. We saw that the 'weapons of the weak' are logically easy and common, and that acts of survival *are* often acts of resistance, when they aim to mitigate claims made on subordinate groups by superordinate ones. We re-examined conventional notions of what constitutes resistance, incorporating commonplace and covert acts. I argued that to see resistance only in acts that are selfless, overt and collective was to ignore the most common forms of resistance employed by subordinates. I further argued that an expanded understanding of resistance would see defiance and insubordination where it is typically overlooked by scholarship. Finally, I proceeded to illustrate by example, theories of everyday resistance.

For women living on welfare it would be foolhardy to overtly resist the rules and

regulations of the General Welfare Assistance and Family Benefits Acts. There is little that social assistance recipients can do in response to changes to social assistance law - no labour action, no shut downs; and there is much to lose - loss of financial benefits. Thus, the ramifications of overt defiance for social assistance claimants, ensures that insubordination remains largely covert and concealed. As we will see in ensuing chapters, theories of everyday acts of resistance are particularly appropriate for studying the acts of defiance employed by women living on social assistance in Ontario.

In examining the everyday resistances of the morally regulated, we can discover that even where that goal of ideological incorporation may *appear* unfaltering, scholars would do well to look behind the curtain, to the hidden transcripts of the subordinate groups to unmask the appearance of quiescence.

Chapter Three
A History of Welfare in Ontario

The connection between 'deserving' and 'undeserving' poor is increasingly evident in the Ontario welfare state of the 1990s. James Struthers reminds us that the election of 1995 was the first provincial election in Ontario since the Great Depression in which welfare became a core issue (Struthers 1996: 1). The questions of deservedness and worthiness have once again come to the fore in the politics of the Ontario welfare state.

This chapter will sketch the history of some major events in the development of social assistance in Ontario. We will see that the punitive atmosphere facing claimants today, has its roots in 80 years of public policy in Ontario. We will begin by looking at the first public assistance plan, the Ontario Mother's Allowance (OMA) of 1920, followed by briefly looking at the General Welfare Assistance Act of 1958. We will then trace the development of the federal Canada Assistance Plan (CAP) in 1966, a framework document which would shape welfare legislation in Canada for thirty years. After the enactment of CAP, the Ontario government quickly drafted the Family Benefits Act in 1967, in order to take advantage of financial incentives in CAP. We will see that the FBA was largely a continuation of the OMA. We will address the significance of the elimination of CAP, and its replacement by the Canada Health and Social Transfer (CHST) in 1996. Recognizing that no policy is written in an ahistorical vacuum, a chronological approach has been taken here. While it is outside of the scope of this chapter to provide a comprehensive history of the development of social assistance in Ontario, this overview will allow us to discern several themes which have been present throughout its

development.

The generosity of social assistance rates have risen and fallen over the years; however, benefits have never reached adequate levels, and there has continually been a climate of punitive regulations and administration. Claimants on Ontario's public assistance programmes have continually had to prove themselves as deserving of benefits, through intrusive and stigmatizing investigative procedures. Historically, single mothers have been under the most intense scrutiny - since the beginning of Ontario's modern welfare state, with the introduction of Ontario's Mothers' Allowance (OMA) in 1920. The OMA was the first public assistance program in Ontario, and the implications of this framework document continue to resonate in Ontario's social assistance system into the late 1990s.

The First World War had affected the psyche of Canadians, who were increasingly concerned with the welfare of the nuclear family and of children in particular, many of whom had lost their fathers to the war effort. It was argued that "losses on the battlefield could most logically be made up by renewed efforts to reduce infant mortality" (Strong-Boag 1979: 25). Improved care for mothers and children was to protect the next generation, such that Canada would have "a generation morally and physically fit to inherit the 'brave new world' for which Canada's soldiers had fought" (Strong-Boag 1979: 25).

It has been argued that the loss of lives in the War, as well as loss of life in the influenza

epidemic of 1918 were persuasive in the development of mothers' allowances across Canada. "The country's anguish at this double blow was an additional element contributing to an increased concern for children and a sympathy for mothers left alone to raise a family" (Guest 1985: 51). During this period in the early 1900s, several provinces and states enacted mothers' allowances or mothers' pensions.

Loss of soldiers on the battle field and loss of life to epidemic illnesses, were not the only motivations for introducing such legislation, however. Pressure came from newly enfranchised maternal feminists who were arguing that "state's recognition of the value of childbearing would demonstrate society's commitment to the set of more humane causes which women as a sex more clearly espoused" (Strong-Boag 1979: 24). There was additional pressure to alleviate the inequities caused by war pensions which were available to families made dependant by the war, but not for other families who were similarly poor" (Moscovitch and Drover 1987: 24). Finally, mothers' allowances were one method of encouraging women to return to the home, after having entered the labour force en mass in support of the war (Ibid.).

According to Dennis Guest,

> Canadians from Ontario to British Columbia by 1920 had decided that the haphazard system of municipal and private charity would no longer suffice for mothers with dependent children. Here, for the first time, was a continuing programme of financial aid to one segment of the poor, administered and financed by the provincial government (Guest 1985: 63)[1].

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[1]Ontario did require that municipalities paid a share of the cost of aid. The province would cover 100 per cent of the administration costs, requiring the municipality to cover 50 per cent

The legislation marked a move away from charity-based relief, towards a centralized government relief program. The legislation also marked a move away from use of orphanages and industrial schools for children 'in need'.

Its emphasis on the reconstruction of the nuclear family as the unequalled environment for optimal child development entailed a significant break with much of previous practice. In the past, institutions such as orphanages, refuges and industrial schools were designed to compensate for the shortcomings of inadequate, usually poor, families (Strong-Boag 1979: 24; see also Guest 1985).

In public hearings, supporters of mothers' pensions had unanimously condemned the "infant mortality and juvenile delinquency which so often ship-wrecked mother-led families" (Strong-Boag 1979: 26). Strong-Boag writes that the final report of the public hearings summed up the feelings of feminists, social workers, ministers and patriotic fund workers.

> Sorrow and disappointment in the breaking up of families, the insufficiency of institutional life, the stigma later attached to the institutional child, the overcrowding of our institutions, all these were advanced as arguments by many speakers. The family remains the unit of society and nothing compensates the child for the lack of a mother's care... And with homes intact and mothers at home to take care of their children, there would be less of juvenile waywardness and crime (quoted in Strong-Boag: 1979: 26).

There have been two principal readings of the history of the development of welfare in

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of the cost of the allowances (Guest 1985: 254n49).

Canada. The first sees a progressive development away from the ad hoc and punitive charity-based relief, to an objective and unbiased government based program. One influential proponent of this approach, for a study of mothers' allowance, is Dennis Guest[2]. Guest paints a favourable picture of government supported mothers' pensions.

> The status of public welfare was raised by the development of mothers' pensions from an *ad hoc*, poorly administered function of government to a point where specially trained staff were recruited and a centralized system of administration was developed with money appropriated from provincial treasuries to pay for the programme. With improved, centralized administration there was a reduction in the capricious discretionary power of local officials, which had characterized so much of poor relief administration up to this time (Guest 1985: 63).

A second, and strikingly dissimilar picture of the development of Ontario's first public assistance programme is painted by other authors of the history of the development of social welfare. Scholars such as James Struthers, Veronica Strong-Boag and Margaret Little have written a history of the welfare state that is less simplistic, taking into account the moral assumptions of the day, and the symbiotic relationship between the state and charities' approaches to providing relief to needy families. Little demonstrates that if we study how the welfare state functions, "we may find that the relationship between public or state welfare and private or charity-run welfare is blurred and that one does not function autonomously from the other" (Little 1995: 89).

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[2]Several scholars have pointed to the work of liberal scholars such as Dennis Guest (1985) and Richard Splane (1965), whose work assumes that the moral regulation and punitive nature of social assistance in Canada disappeared along with the charity-based administration of public relief. See for example, Valverde 1995; Little 1995.

In illustration, Struthers describes the process by which mothers' allowance investigators were appointed. Although a recommendation had been made that investigators for the new Mothers' Allowance be chosen 'from the ranks of experienced social workers' and that they 'should be free from the taint of patronage', this was not the case in choosing investigators. Struthers argues that many of the investigators chosen owed the appointment to good political connections (Struthers 1994: 33). This practice of appointing politically well-connected workers is demonstrative of the tie that remained between charity and government relief systems.

In fact, charities which had been providing relief to needy Ontarians played an instrumental role in the development and administration of mothers' allowance in Ontario. This was not considered a dilemma for government officials of the day. Since the inception of the OMA, officials were arguing against the elimination of the role of charities. This philosophy of a partnership between public and private welfare continued into the 1960s, when an OMA annual report stated that:

> Some private interests would apparently prefer to have the total welfare responsibility assumed by governments.... There can be no question that there is an important and essential place for neighbourly and informal endeavors of the smaller voluntary groups within the social welfare program of this Province (quoted in Little 1995: 102).

The Canadian Patriotic Fund, a charity based organization providing relief for needy families of men overseas, helped to develop the public opinion that women and children effected by losses of the First World War were worthy, and in need of support from the

state. "Such views were given specific focus after the ministrations of the Canadian Patriotic Fund throughout the war had accustomed citizens to the support and supervision of large numbers of fatherless families" (Strong-Boag 1979: 25). The administration and structure of the Fund would become a guide for the development of the Ontario Mothers' Allowance. "The experience gained from the administration of pensions to soldiers' dependants by the Patriotic Fund,' Ontario officials argued during the war, served as 'a guide' to their efforts in designing mothers' allowances for a postwar world (Struthers 1994: 26).

The Canadian Patriotic Fund had, throughout the duration of the War, provided relief to needy families. The goal of the Fund, "was the maintenance of home life, enriched if possible, of Canada's fighting men" (Strong-Boag 1979: 25).

James Struthers argues that three features of the Fund are particularly important, in their influence in the development of the OMA. First, is the supervisory role held over recipients of funds. It was assumed that "[w]omen getting help needed 'the supervising and personal touch' to enable them to 'do the best with the sum allowed,' while the community needed a 'safeguard [to] prevent...an unintelligent distribution of public monies'" (Struthers 1994: 26). Regular home visits were therefore a regular part of the administration of the fund (Ibid.). Home visits would be a key tool used by administrators of mothers' allowances as well, in establishing the worthiness of applicants.

OMA officials were encouraged to conduct extremely thorough investigations and to advise an applicant on everything from bedding, care of children, sleeping arrangements and even the use of profane language (Little 1995: 94).

A second significant feature, writes Struthers, was the structure of the Fund. With a centralized administration, local committees of volunteers and visitors operated at the local and municipal levels. Advocates of Ontario mothers' pensions argued that this model could successfully be applied to the administration of mothers' allowances (Struthers 1994: 26). When the legislation was adopted, just as the Patriotic Fund had a centralized administration, with local volunteers working on individual cases, local mothers' allowance boards would receive initial applications and would advise the central commission in Toronto of their worthiness (Struthers 1994: 33).

The third feature important identified by Struthers is the goal to provide support entirely free of stigma, with "no suggestion of charity" (Struthers 1994: 26). "Simply put", argues Struthers, "the stigma of charity was dispelled by paying women and their children an adequate and decent allowance geared to actual costs of living in the community" (Struthers 1994: 27).

This commitment to adequate standard of living was not carried into the drafting of the OMA, however.

Although mothers' allowances in Ontario would borrow much from the Patriotic Fund experience in its design and operation, this commitment to basic adequacy as the cost of avoiding stigma and humiliation for its clients was deliberately forgotten (Struthers 1994: 27).

The amount of support paid to recipients of Mothers' Allowance would be roughly half that used by the Patriotic Fund, as a standard for 'decent' living (Struthers 1994: 32). Where it had been a stated goal of the Patriotic Fund to maintain and enrich the home life of soldiers' dependents, this would not be the case for OMA. "The commission acknowledged from the start that the allowances it paid were 'insufficient to maintain the family and can only be regarded as supplementary to the mother's own earnings or other source of income'" (Struthers 1994: 39).

Struthers' examination of the role of the Patriotic Fund as a guide to the development of Ontario Mothers' Allowance, is illustrative of the role played by numerous charities operating at this time. It is clear that the OMA was heavily influenced by the charity work of the turn of the century. Little argues that "the private sector played a leading role both in the initiation of this state policy and the on-going scrutiny of its recipients" (Little 1995: 92). Further, asserts Little, "under the guise of new practices, routines and procedures, the state continued many of the old notions of private or charity-styled welfare" (Little 1995: 94).

The administrative structure, the moral regulatory practices, and appointment of non-professionals to the commissions; all reflect methods and philosophies of a charity-based assistance scheme. The influence of charities did not diminish with the enactment of OMA. Little's work is again illustrative.

New state bureaucrats often turned to leaders in charity and other social organizations for help and legitimacy. Members of various social organizations would often help the OMA administrators in their deliberations over eligibility by providing background not supplied by the applicant, offering meeting space for the Local Board, and overseeing certain questionable mothers (Little 1995: 96).

No decision was as critical to the development of Ontario's Mothers' Allowance, as who would be eligible for funds (Struthers 1994: 28). Leaders of women's organizations came out strongly against including deserted and unmarried women into those eligible for mothers' allowance. Despite pretences to understanding that 'worthless' husbands could be responsible for abandoning 'worthy' women, "a strong aura of suspicion and moral disapprobation hung over the heads of women abandoned by their husbands" (Struthers 1994: 29).

In the end, allowances were restricted to needy widows with two or more children. Women who did not know of the whereabouts of their husbands, for at least seven years were to be deemed eligible (Struthers 1994: 34), as were women whose husbands were 'permanently disabled and incapable of contributing to the support of his family'(OMA 1920). The Act stipulated that every applicant must be 'a fit and proper person' and deemed to be so at the discretion of the Commissioner, in an unappealable decision (Ibid.). Even if a mother did satisfy the eligibility requirements as set out in the legislation, this did not ensure receipt of mothers' allowance (Strong-Boag 1979: 27). This was indicated in the following section from the Ontario Mothers' Allowance Commission's Annual Report of 1920/21:

> The mother is regarded as an applicant for employment as a guardian of future citizens of the State, and if she does not measure up to the State's standards for such guardians, other arrangements must be sought in the best interests of the children and to prevent increase in the number of dependents of this nature (quoted in Strong-Boag 1979: 27).

The implementation of Mothers' Allowance legislation in Ontario "constituted a significant development in Ontario since it marked the first time that a category of the poor was paid a permanent living allowance" (Irving 1987: 16). However, the legacy of the punitive 1920 OMA legislation, with its intrusive investigative practices, and meager benefits, would continue to pervade social assistance legislation introduced over ensuing years.

Where the OMA filled a gap, providing support for many families with dependants, many needy Ontarians remained without a public programme of support. Throughout the 1930s, a series of federal-provincial-municipal cost-sharing agreements meant that the provincial and municipal governments were not left alone with the burden of relief (Irving 1987: 24). In the 1940s and 1950s, however, the federal government's policies regarding unemployed employables fluctuated dramatically.

"The federal government oscillated between asserting complete responsibility for the jobless in its Green Book proposals of 1945 to denying any obligation five years later for those not covered by its insurance scheme" (Struthers n.d.: 3). Unfortunately for Ontario's unemployed, the federal government suspended all payments for relief in 1941. The federal

government would not become involved again in relief for employables until the passage of the Unemployment Assistance Act, 15 years later.

While unemployment rates at this time remained comparatively low, "no provincial or municipal government was willing to provide aid to those they deemed were a federal responsibility" (Struthers: n.d.: 3). "In the best 19th century tradition, unemployed employables were once again cast on the mercy of municipalities" (Ibid.). Charities continued to provide support privately, after the federal government backed away from unemployment assistance. Between 1941 and 1957, an estimated one third of the unemployed 'employables' in Ontario were unprotected by any form of public assistance (Struthers 1994:182).

> Jurisdictional battles between the federal, provincial and municipal governments meant that those ineligible for the federal unemployment insurance plan, or for mothers' allowance, still had no public assistance scheme on which to rely (Struthers 1994: 166).

Provinces and municipalities had no desire to re-live the Depression experience, where four provinces and hundreds of municipalities were crippled by shouldering most of the costs of unemployment relief (Struthers 1994: 166). Accompanying the memories of the Great Depression was the notion that misery and poverty could no longer be seen wholly to be the fault of the unemployed.

> As the human toll of unemployment, and related problems of malnourishment, vagrancy, and despair persisted with each passing year, often with no perceivable relief in sight, it became increasingly evident that overwhelming economic forces outside an individual's control could not be overcome by such traditionally extolled values as individual tenacity, resourcefulness, and hard work....Ultimately, the Depression ushered in a new era of

centralized, publicly-sponsored social welfare (Graham 1991: 15).

The public assistance void was to be filled by the General Welfare Assistance Act (GWAA), passed in 1958. In order to talk about the GWAA however, it is necessary first to have an understanding of the Unemployment Assistance Act, established in 1956.

The Unemployment Assistance Act was offered to provinces in a strategic attempt by Ottawa to retain taxing powers held by the federal government (Struthers 1994: 167). Through the Unemployment Assistance Act, the federal government promised to share the costs of assistance payments to the unemployed with the provinces (Haddow 1990: 217). The Act was to provide a federal share of programmes for those in need that were *not* already covered by existing categorical programmes of old age assistance, blind and disabled allowances, mothers' allowances and war veterans' allowances (Guest 1985: 146).

This solution for the unemployed would not be immediately accepted by all provinces, however. Ontario was one of four provinces who initially chose to remain outside of the Unemployment Assistance Act. With an extremely low unemployment rate in the summer of 1956, and "knowing he could always opt into the existing legislation if conditions deteriorated", premier Leslie Frost felt no "immediate political pressure to act" (Struthers 1994: 177). Thus, the able-bodied unemployed who were not covered by federal unemployment insurance, remained without public assistance in Ontario.

In the next year, Ontario would see a worsening economy however, and the provincial government would work harder to reach a deal with the newly elected federal government of Diefenbaker (Struthers 1994: 178). On the first of January, 1958, Ontario came under the terms of the Unemployment Assistance Act - with a more generous federal compromise of 50/50 cost sharing (Ibid.). The provincial government passed along the cost savings negotiated with the federal government, to municipalities under the General Welfare Assistance Act of 1958 (Struthers 1994: 178). The province consequently reduced the municipal share of relief costs from 50 per cent to 20 per cent. Municipalities did not receive any support from either the provincial or federal governments in hiring or training new staff for the dramatically larger caseload (Ibid.). The enactment of the General Welfare Assistance Act in Ontario marked the first time since 1941 that the provincial government contributed funds towards providing relief to unemployed employables (Irving 1987: 29).

Conditions for unemployables in Ontario did not change dramatically with the enactment of the General Welfare Assistance Act, however. The GWAA was a 'stay the course' financial policy, which operated under the regulations and allowance scales of the revised 1957 Unemployment Act (Struthers 1994: 178). The "Unemployment Assistance Act was an extremely flexible and open-ended document, which federal officials acknowledged, 'lays down no restrictions as to amounts or conditions of eligibility: it offers to share fifty per cent of the costs of assistance provided to individuals under *whatever scales or*

conditions of assistance are considered valid by provincial and municipal authorities'" (Struthers 1994: 178; emphasis in original).

As had been the case with claimants on Mothers' Allowance, claimants on General Welfare Assistance were subject to the judgement of their welfare administrators. Claimants on the program had to prove that they were doing everything that was 'reasonably possible' to secure employment (Irving 1987: 27). "If a welfare administrator was not certain that an applicant was living up to these conditions then applicants could be refused GWA or removed from the rolls" (Ibid.). Thus, for the first time, the able-bodied unemployed had access to public assistance. However, the welfare system in Ontario remained an uncoordinated and fragmentary set of programmes.

What endured for Ontario's poor after the Second World War was not a rationalized and reformed public welfare system, but essentially, the old relief structure put together in the 1930s, with its inadequate allowances, incompetent municipal administration, and stigmatizing practices of moral regulation still intact (Struthers 1994: 181).

The booming post World War Two economy had operated as a catalyst for the creation and expansion of welfare programmes in Canada. During that period, many public welfare programmes were developed, giving relief during periods of unemployment and poverty, creating a social safety net for Canadians. In addition to the General Welfare Assistance

Act, several additional programmes were developed in aid of poor Ontarians, including the Old Age Security and Old Age Assistance Acts, as well as the Disabled Persons Act. However, the development of these programs *individually* meant that Canada was quickly developing a patchwork of programmes, with different responses for distinct categories of need (National Council of Welfare 1987: 4).

The citizenry of a country that had seen the devastating results of nation-wide poverty through the Great Depression, was eager to ensure that they would not suffer again in times of economic decline. Thus, the political and economic means for expanding welfare programmes were present through the 1950s and 1960s; and at this time, the seeds of the current welfare system were planted.

The Canada Assistance Plan (CAP) of 1966, was drafted in an attempt by Ottawa to gain some control over this patchwork system of welfare. Originally planning amendments to the Unemployment Assistance Act, the committee directed to improve the existing legislation "quickly concluded that little was to be gained by attempting to amend the Act" (Struthers 1994: 202). Instead, the committee set about preparing an umbrella legislation that would incorporate existing social programmes under one piece of legislation.

CAP extended many of the commitments originally made in the Unemployment Assistance Act, including a 50/50 cost sharing between federal and provincial governments, and the

understanding that the delivery of relief to families in need, would be assured, *regardless of cause* of need (Guest 1965: 156). The cost sharing, and the understanding of benefits as a *right* for poor Canadians, were defining characteristics of the legislation.

> [CAP] consolidated and expanded the federal government's involvement in the assistance field. It eliminated the categorical programmes by integrating all existing legislation in one comprehensive act, and covered those parts of provincial assistance programmes that were previously excluded from federal cost-sharing (Haddow 1990: 216).

Finally, there was a national program for financial assistance for all people in need. "For the first time ever, welfare was available everywhere in Canada to all people who were unable to provide for their own needs" (National Council of Welfare 1995: 3). The largest portion of CAP, two-thirds, was ear-marked for welfare spending, with the federal government paying fifty per cent of associated costs (Ibid.).

Due to its heavy portion in the form of transfer payments, the federal government was able to place conditions and standards on social service spending. In return for assistance in financing, provinces agreed to meet five basic conditions:

> provide social assistance to any person in the province who is in need; not require a period of residence in the province as a condition of eligibility; establish a social assistance appeals procedure within one year of the signing of the agreement; account for all spending on social assistance and welfare services in the province; and to supply copies of all relevant provincial Acts and Regulations to the federal government (Moscovitch 1996: 68).

Following a history of fragmentary assistance schemes, for the first time Canada could be said to have national standards for the provision of public assistance.

While CAP did create a framework under which welfare was to develop across the country, the new system put in place by CAP did not eliminate the problems associated with delivering welfare. The age old problems associated with the delivery of programs to the poor endured.

> It is virtually an axiom of social services experience that where social welfare programs are designed exclusively for 'the poor' they become second-rate services - often punitive and grudging in administration, invariably meagre in benefit, and, above all, stigmatizing to the citizen who uses them (Guest 1985: 159).

CAP was saddled with problems from the beginning. Few provinces met the conditions for receiving federal funds. The concept of right to appeal was 'slow to gain acceptance' (Guest 1985: 159), and provinces were not eager to provide welfare to their 'employable' unemployed (Ibid.). CAP did *not* result in a standardization of rates of social assistance across the country, in a raising of the rates to levels of adequacy; or in the standardization of appeal processes. Guest has attributed this to three causes:

> the failure of the cost-sharing formula to cope with Canada's age old problem of the 'have' and 'have-not' provinces; the absence of any consensus about the standard of living that public assistance programmes should support...; and the concern that improving assistance rates would adversely affect the work incentive of welfare recipients and more particularly the working poor (Guest 1985: 158).

Under CAP, the system of welfare in all provinces became a more complicated system governed by regulations requiring 'interpretation and the exercise of administrative discretion' (National Council of Welfare 1987: 29). As had been the case with the OMA of 1920, decisions based on personal opinions of officials remained the order of the day. "Personal judgements invariably...[gave] rise to inconsistencies in the treatment of

recipients within and between jurisdictions" (Ibid.).

While it is clear that the enactment of CAP did not result in the elimination of the patchwork system of welfare programs; it has been identified as 'a quantum leap' over previous public assistance plans (National Council of Welfare 1987: 7). So, although it did not create a coherent, adequate system of benefits, the enactment of CAP reflected the recognition by welfare administrators, social policy critics and politicians alike, for the need for policy reform in Canada. For the next thirty years, social legislation in Canada would be based on the loose framework as set out in CAP.

Following the enactment of CAP, the Ontario government enacted legislation to take advantage of financial incentives of this new legislation, whose funding would include programmes previously not covered by federal-provincial agreements. The Family Benefits Act, enacted amidst the prosperity of Canada's centennial year, continued the federally inspired project of consolidating assistance programmes. The 1967 FBA incorporated many distinct public assistance programmes into one long term assistance scheme. The Act gathered existing categorical programs for the elderly, the blind, the disabled, for elderly widows, unmarried women, and for women supporting dependent children into a single long-term assistance program, to be administered by the province (Struthers 1994: 237).

The legislation brought fifteen to twenty per cent increases to benefits, representing the

first increase in two years (Struthers 1994: 238). Officials overseeing the FBA resolved that the new welfare allowances would be 'generous'. However, FBA rates remained inadequate (Struthers 1994: 238). While the influx of federal money guaranteed under CAP ensured that welfare rates in Ontario rose; the rates remained woefully insufficient, with a family of four reaching only sixty per cent of the basic adequacy rate as determined by Toronto's Social Planning Council (Struthers 1994: 258).

The Family Benefits Act continued the philosophy of the Ontario Mothers' Allowance of 47 years earlier, with the added provision that 'any persons in need' (FBA 1996) were entitled to receive benefits, as had been legislated under CAP. Officially, the prerequisite for receiving benefits was no longer that women were 'fit and proper persons' (OMA 1920), but only that they were in need, regardless of cause. Margaret Little has shown, however, that women 'in need' have continued to have to prove themselves as morally and financially deserving of the allowance (Little 1994: 234); and that claimants continue to be under intense scrutiny (see Little 1995).

When the Canada Assistance Plan (CAP) was announced, in 1966, social policy critics were quick to argue that there were many problems associated with the legislation. Historian K.J. Rea wrote, for instance, that "by the 1970s, the welfare system in Ontario had evolved into a complex collection of programs the logic and interrelations of which few people could be expected to understand" (quoted in Irving 1987: 31). Nonetheless, it

was recognized by many scholars and anti-poverty advocates that CAP represented a major step in the right direction.

While quick to criticize the shortcomings of the system and to make recommendations for improvements, the Council regarded the Canada Assistance Plan as a necessary feature of the social policy landscape and a true mark of a civilized society (National Council of Welfare 1995: 3/4). Identified as an imperfect legislation, the importance of CAP was recognized.

In 1990, the Federal Conservative government began to back down from the commitments made in CAP, with an announcement of a funding 'cap on CAP'. The three 'have' provinces, (Ontario, British Columbia and Alberta) would no longer receive fifty per cent of the costs associated with delivering welfare and social services. Instead, there was a five percent per year maximum imposed on increases in federal funding. Any costs over and above this amount were to be assumed by those provinces (National Council of Welfare 1994: 13). It has been estimated that by the 1992/93 fiscal year, the federal share of CAP in Ontario had dropped to 28 percent (Ibid.).

Not long after the announcement of 'cap on CAP', the Federal Conservative government was replaced by a liberal majority government. The newly elected Liberals argued that the 'cap on CAP' was unfair to the 'have' provinces. In a 1994 discussion paper, Improving

Social Security in Canada, the Liberal government argued that:

> the ceiling has had an uneven impact on federal financial support for social assistance recipients across Canada.... Fairness suggests a need to examine how the social security system can be redesigned to provide comparable levels of federal support for people on social assistance throughout the country (qtd in National Council of Welfare 1994: 13).

This commitment to equity in social assistance would be forgotten by the Liberals over the next two years, however. Further retreat from financial support for social service spending was still to come. Rather than reinstating the 50/50 cost-sharing of CAP, the Cretien government repealed the legislation entirely.

As of April first 1996, "cost-sharing under the Canada Assistance Plan [gave] way to a form of 'block-funding' known as the Canada Health and Social Transfer that cover[s] medical and post-secondary education as well as welfare and social services" (National Council of Welfare 1994: 1). The change in funding transfers led to the elimination of almost all of the conditions that had been set out in CAP for receiving Federal funding for social spending. In addition, the introduction the CHST reduced the total amount of Federal funding to social programs (NAPO 1996:1).

Prior to the elimination of CAP in 1996, provinces and territories already had "a free hand to change their welfare systems without the approval of the federal government" within the broad guidelines of CAP (National Council of Welfare 1992:1). These guidelines have been removed with the CHST, leading to increasingly diverse welfare jurisdictions across

Canada. Provinces have been handed sweeping control over social services spending and administration. Under federal control with the CHST, only the basic condition that there is no minimum residency requirement remained (National Council of welfare 1995: 9). Provinces were once again free to implement work-for-welfare programs and to exclude entire groups from eligibility for welfare. As well, provinces became free to divert money received in block funding away from welfare spending, into education or medicare, the latter being among the most popular social programs, with the former one of the least popular (National Council of Welfare 1995: 18).

> The elimination of CAP has been identified as regressive for the social security of all Canadians. The federal budget speech of February 27, 1995, marked a giant step backward in Canadian social policy. Followed through to its most likely conclusion, it would dismantle a nation-wide system of welfare and social services that took a generation to build. Sadly, the policies of the 1990s would take us back to the 1950s (National Council of Welfare 1995: 1).

Allan Moscovitch has similarly argued that unless national standards are set, as was done with CAP, the CHST "represents an abdication of a national responsibility to protect the poor and the vulnerable wherever they live in the country" (Moscovitch 1996: 74). Further, "Canada's minimum income system will be replaced by a patchwork of provincial programs with increasingly widely varying conditions of access and benefits" (Moscovitch 1996: 67). Given the relative unpopularity of welfare programs, it is not surprising that some provincial governments, including Ontario's, have chosen to cut welfare rates before cutting health or education spending.

It would be a mistake to argue, however, that the decline in welfare spending began with the changes to CAP in the 1990s. Since the late 1970's there has been a slow but steady decline in spending. The real purchasing power of GWAA and FBA recipients between 1975 and 1982, for instance, decreased by an estimated one third, and twenty-five percent, respectively (Moscovitch 1986: 81). Moscovitch argued, at this time, that "we have not seen...a sustained, purposeful ideological attack on welfare recipients, the unemployed, and women" (1986: 78). Instead, Moscovitch identified 'a quiet and constant erosion' of welfare (1986: 81). In the 1990s, we have seen such an attack, and the ramifications for women surviving on social assistance in Ontario are staggering.

The quiet decline in spending took on a new character in the late 1980s, one which continues into the late 1990s. "Rather than just quietly cutting, the government - and others eager to see our social spending reduced - are now trying to get us to change the way we think about our social programs" (McQuaig 1993: 4). The welfare state is being dramatically reconfigured in the 1990s. The elimination of the Canada Assistance Plan (CAP) has made it possible for many initiatives of the current provincial government to take place. The new Canada Health and Social Transfer (CHST) has made it possible for the provincial government to replace the Family Benefits Act and the General Welfare Assistance Act with a new Act (Social Assistance Reform Act). These changes in legislation mark shifts that have changed the face of welfare in Ontario, forever.

The Ontario Conservative government was elected on a platform of welfare reform, including mandatory work-for-welfare; drastic cuts in assistance rates; and increasingly intrusive investigative procedures. The Harris government's philosophy of cuts was reflected in its first budget.

> The people of Ontario expect their government to live within its means. To eliminate the deficit, we are finding savings in every area of government activity. The government is making the same difficult decisions and adjustments that we have all had to make at home and at work in our everyday lives (Ontario 1996a: 6).

Since taking power in 1995, the government has dramatically reduced the number of Ontarians receiving social assistance; a transition which has not been painless for Ontario's poor. The government has worked hard at reducing the number of people living on social assistance in Ontario, and is proud of its accomplishment.

> The most recent data show the number of people depending on social assistance has fallen for nine consecutive months and was 129 700 lower in March than last June - a drop of 9.6 per cent. We have brought our welfare rates back into line with other provinces, and we have taken a hard line against fraud and abuse (Ontario 1996b: 7).

What is not reported in statistics such as these, is the human cost associated with such drastic and rapid cuts. Welfare is deemed the income support of *last* resort. Given that the Ontario government has eliminated hundreds of thousands from its welfare role, we are left asking: if Ontarians can no longer depend on the income programme of last resort, what is left for them to depend on? In the 1990s, as in and before the 1950s, there is no guarantee of income support for Ontarians in need.

In addition to the reduction in numbers of eligible claimants, those who remain on the welfare rolls, have experienced drastic cuts to their benefits. Immediately following the election in 1995, social assistance rates were reduced by 21.6% (General Welfare *and* Family Benefits). This was the largest single reduction to social assistance in the program's history. Reports have shown that increasing numbers of claimants and their families are facing greater difficulties in meeting their basic needs for food, shelter, clothing, transportation etc. (NAPO 1996: 9).

Eligibility requirements have also been tightened concerning common-law status. As of October 1, 1995, common law status is instant for social assistance claimants.
Prior to the amendment, the Family Benefits Act held the same time limit as the Family Law Act - three years. Now, if two people of the opposite sex are found to be living in the same household, and sharing finances, they are deemed to be spouses, and are not eligible for welfare as single people. The onus of proof lies in the hands of the social assistance claimant.

> The definition of 'spouse'...unless the applicant or recipient provides evidence to satisfy the director to the contrary, it is presumed that if a person of the opposite sex to the applicant or recipient is residing in the same dwelling place as the applicant or recipient, the person is the spouse of the applicant or recipient (Family Benefits Act, Reg 336).

These changing rates of assistance and changing eligibility requirements, are all a part of a transitional stage. The provincial government has embarked on a project of rewriting the basic legislation on which our welfare system has rested for thirty years. As of January 1,

1998, the provincial government has replaced the General Welfare Assistance and Family Benefits Acts with an umbrella legislation: the Social Assistance Reform Act. The implementation of the Act has not yet occurred, but the philosophy of the Act was adopted upon the election of the Conservative government. This is demonstrated by Community and Social Services Minister, Janet Ecker, who argued that

> as a government we owe it to people on social assistance to provide them with opportunities to help them become self-sufficient. *Equally*, we owe it to taxpayers to ensure that their dollars are going to help those *truly* in need" (Ontario 1997: 2; emphasis added).

It is noteworthy that the first debt to welfare claimants is *not* seen as the right to receive assistance, as had been highlighted in the Canada Assistance Plan of in 1966. It is also significant that the Conservative government does not appear to view social assistance recipients as taxpayers. Neither does the purpose of the Ontario Works Act, also introduced by the Conservatives in 1996, assume the *right* of needy Ontarians to receive financial assistance.

> The purpose of this Act is to establish a program that,
> (a) recognizes individual responsibility and promotes self reliance through employment;
> (b) provides temporary financial assistance to those most in need while they satisfy obligations to become and stay employed;
> (c) effectively serves people needing assistance; and
> (d) is accountable to the tax payers of Ontario (Social Assistance Reform Act 1997).

Rather than a priority of serving the needs of Ontario's poor, we see here a priority of providing conditional, temporary assistance to people deemed, by the government and by 'taxpayers', to be in need. Significantly, public assistance in Ontario is, for the first time since 1966, no longer a *right*.

Chapter Three
A History of Welfare in Ontario

The language of inclusion which existed in the Family Benefits Act, that 'any person in need' shall receive benefits has been replaced. The language of the Social Assistance Reform and Ontario Works Acts, is of *ex*clusion; 'no person is eligible for income assistance unless' they meet the restrictions as set out in the Act (Social Assistance Reform Act 1997).

Universally, social workers are reporting increasing distress, to the point of desperation and despair, in clients and families whose social assistance benefits have been drastically reduced. "Parents have less money to pay for children's nutritional, clothing, recreation and even health care needs" (NAPO 1996: 11). A report by the Ontario Social Safety Network concluded that "the welfare cuts have caused misery across the province with much more to come" (NAPO 1996: 11). It further states that this rate reduction has caused hunger, housing crises and health problems (Ibid.).

James Struthers has argued that the policies of the Harries government are linked with the 16th century Poor Law ideology that "All whom God, not their idleness makes poor, must be relieved" (qtd in Struthers 1996: 1). Further, argues Struthers,this distinction between deserving and undeserving poor "runs like a thread linking Elizabethan England to Mike Harris' Ontario" (Ibid.). This does not appear to be an unreasonable connection, once we examine government initiatives to 'combat fraud' and to become 'accountable to tax payers'.

This chapter has provided a thumbnail sketch and historical contextualization of the development of the welfare state in Ontario. Through this historical exploration, several themes have emerged, which continue to effect the lives of claimants in the 1990s. The legacy of welfare in Ontario is one of moral judgement and regulation, as well as grossly inadequate financial benefits and stigmatizing administration.

We saw that under the Ontario Mothers' Allowance in 1920, eligibility was dependant on the notion that recipients be 'fit and proper persons'. Next, emerging from the experiences of poverty in the Great Depression, and enabled by the booming post World War Two economy; we saw the expansion of public assistance in Ontario. With the development of the Unemployment Assistance Act and Canada Assistance Plan in the 1950s and 1960s, we saw the development of the idea that poor Ontarians can not be held wholly responsible for their poverty. Persons were, for the first time, officially at least, deemed to be eligible for benefits, 'regardless of cause' of their poverty. Following the enactment of the umbrella legislation of CAP, we saw the development of social programmes that formed the basis of our social assistance system up until the 1990's.

More recently, we have seen the restructuring of welfare in Ontario. Beginning with the elimination of the Canada Assistance Plan in 1996, we began to see both federal and provincial governments withdrawing from their responsibility for the well being of the poorest in the country. Through the 1990s, the theme of deservedness and worthiness,

reminiscent of pre-CAP policies have emerged; welfare policies reflect the growing assumption that welfare claimants are 'fraudulent', 'lazy' and somehow deserving of their misfortune.

Sadly, it may take another Great Depression for Canadians to remember the hard lessons learned in the 1930s, where the extraordinary magnitude of suffering dramatically changed the sense of social responsibility for those plagued by economic misfortune.

Chapter Four
A Few Words on Methods

No matter how hard we try to deny it we are still operating within an environment where the ethic prevails that those who are published are experts and those who are written about are not (Ribbens 1989: 76).

I came to my graduate work and to this project from working with several anti-poverty organizations, including an advocacy group for families surviving on social assistance. This grassroots involvement has informed my academic work, and framed my political consciousness toward social assistance policy as it plays out in Ontario in the 1990's. I have thus approached my research with a highly politicized viewpoint.

I do not believe that such a standpoint is a dilemma. I recognize that "passion is a disruption of conventional research etiquette" (Reinharz 1992: 259); however, this is a disruption that I welcome. This is not a dispassionate or sterile piece of research, and I feel it is far better to state this than to deny it.

When I embarked upon this research project, I had no idea how intensely frustrating, heartbreaking and overwhelming it would become. Neither did I know that the strength of the women who participated was to be so inspiring. I had put together a package of information for participants, with phone numbers of legal clinics, community resource centres and anti-poverty organizations, picturing my role as one of researcher/advocate.

As it happened, *I* walked away from interviews with tears streaming down *my* face, exhausted from the intensity of the time spent with the women. Participants had long since

learned that to survive on social assistance they were forced to become their *own* advocates, actively search out information about social assistance, and learning about changes to policies and how they will affect them. For many participants, this information gathering has become almost as routine as grocery shopping.

I had not anticipated being comforted by participants - but that is often what happened. Of course, what participants told me were not revelations for them, they were talking about how they live their lives – every day. For me however, the stories *were* revelatory, causing an emotional response I simply had not anticipated.

The research methodologies employed in this study reflect this personal and political background. Participants were located using the snowball method, with most participants contacted through anti-poverty activist and community centre contacts. As such, participants do not necessarily reflect a representative cross-section of social assistance claimants[1]. Participants of this study tended to be well educated, all were extremely articulate, and had relatively high anti-government and political sentiments. I would not argue that the information gathered here would be representative of social assistance claimants province-wide, however, I do think that trends found in this research hold wider significance than to the participants of the study.

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1 I have opted to use the term assistance 'claimant' rather than the passive terms assistance 'recipient' throughout this study, in recognition of the active roles played by participants in their claims on the state.

Chapter Four
A Few Words on Methods

I made the decision to avoid contacting social assistance claimants through their case workers. This would have allowed me easy access to a greater number of assistance claimants, thereby making locating potential participants a good deal easier. However, I was unwilling to sacrifice the higher level of trust which could be attained through more personal (and political) connections. Women surviving on social assistance are routinely questioned by their case workers about their income, their finances and their coping strategies. The resemblance between a welfare researcher and a welfare case worker is compelling, and as I would be asking many similar questions, I aimed to distance myself from case workers as much as was possible. I hoped to create a more intimate and more egalitarian relationship with participants. This method of reaching participants has meant that I have had personal relationships with some of the women involved. I believe that this has been beneficial to the interview process.

One of the main goals of this project has been to allow the voices of un- or mis-represented women surviving on social assistance to be heard. In order to attain the information necessary to accomplish this, research was done employing in-depth interviews. After consulting with several social assistance claimants, I decided to use informal, conversational interviews. The intention was to create a comfortable and non-threatening atmosphere for participants. I began by doing an initial interview with a woman who had previously been on assistance for several years. With her help, I was able to re-formulate questions to be more relevant to women living on assistance.

In all cases except one, interviews took place in claimants' homes. The location of the interviews was intended to minimize inconvenience and expense for claimants who might have had difficulty with transportation and child care costs. All interviews were taped for later review.

The in-depth, semi-structured interviews were designed to allow the research to be participant-directed. Using open ended questions, I hoped to allow interviews to progress in directions that were most important to participants. The risk of such an approach, of course, is that the questions most important to the *researcher* may become eclipsed. However, since my goal was to learn about the things that were of key importance to the women on assistance, this did not pose a large problem.

Sally Cole contends that using women's stories may help keep anthropologists from imposing any totalizing scheme over their lives (Cole 1995). It has been my intention that the voices of the women interviewed enter directly into the text of my work. Thus, their words are used, unedited, in the text of the thesis. My role as the ethnographer/researcher is to contextualize women's accounts and provide coherence to their experiences.

I had originally intended to do multiple interviews with each woman, so that there would be time to establish a high level of trust and payoff with more productive interviews. However, *time* is the one precious commodity that social assistance claimants have some

control over, and many participants were hesitant to relinquish this much needed resource. In the end, I opted to do one single interview with each woman. Interviews ranged in length from about 45 minutes to over four hours, with the intensity of the interviews ranging widely as well. While interviews were not standardized, there was a standard list of open-ended questions which were used in each interview.

Every effort has been made to ensure anonymity for participants of the study. Participants have not been identified by name or by place of residence. Each participant was given the opportunity to assign their own pseudonym, and to review information used in the interviews, prior to being used in the thesis. Ultimately, however, the only guarantees can come from the level of trust built between interviewer and interviewee.

Many feminist scholars have argued that the power relationships between research subjects and researchers must strive for more equality. Sally Cole asserts that we "need to recognize the absolute necessity of continuing to seek ways to democratize the research process" (Cole: 201). Shulamit Reinharz also argues in favour of including the subjects in the design and implementation of research projects. In fact Reinharz asserts that "in feminist participatory research, the distinction between the researcher(s) and those on whom the research is done, disappears...differences in social status and background give way as shared decision-making and self-disclosure develop" (Reinharz 1992: 181).

While this is a laudable goal, I find the belief that the inequality between researcher and researched can simply disappear is problematic. There *are* power differences between the researcher (an academic), and the women being researched; particularly in a situation where the researched represent a disadvantaged group. The idea that a research project can be collaborative and egalitarian, with power imbalance magically 'melting away' is not only naive; I believe it is potentially more damaging than openly acknowledging the inequalities in that relationship. Judith Stacey argues that the highly personal nature of this research process masks the actual power differences, leaving subjects at "grave risk of manipulation and betrayal by the ethnographer" (quoted in Mascia-Lees et al 1989: 21).

I will not claim that what I am doing is egalitarian or collaborative research; not because I object to such lofty goals. As the researcher, *I* have established what questions *I* want answered, by whom, and to what end. While I have asked for input on my methods, ultimately they are *my* methods. I can, and have, endeavoured to be *more* egalitarian. However, it does more harm than good, I think, to pretend away the power differences between women on social assistance and the graduate student studying them. The researcher is the one who ultimately walks away with the project and/or academic credentials.

> In the end the power and responsibility which go with it are [the researcher's]. She interprets the accounts of those whose lives are being researched; and she presents her results to an audience which is largely inaccessible to the women she has interviewed. This is the bottom line and it is surely better to acknowledge it than to deny it (Cotterill: 605).

Chapter Four
A Few Words on Methods

All too often, in the media, the story of welfare plays out in much the same way. Social assistance claimants are routinely dehumanized and presented as cold numbers and statistics. In an effort to avoid this pitfall in my work, I begin now by introduce the participants in some detail.

Angela, is a single mother of two young children, both of whom are under five years old. Angela is in her late twenties. She has a grade ten education and has been on Family Benefits for two years. Angela is an exception in this study, in that she has not found it particularly difficult to 'get by' on Benefits. Angela came onto Family Benefits after the Harris government came into power in 1995, so she has not had to adjust to the 21.6% cut in pay. Still, she works in several occasional part time jobs which help to make ends meet.

Angela is engaged and does not anticipate being on Benefits following marriage in a few months. Her fiancé is employed full time, and will be able to support the family on his income. Angela plans to remain a stay-at-home parent following marriage. Angela feels that this role will be respected by society, although she still will not be earning a regular pay cheque. To Angela, this does not make any sense. Either way, now or after she gets married, Angela is working. *"I think that people should work for their money...but also being a mother is working for your money"*.

Ruth moved from the city to live on a farm in a rural area, after experiencing *'multiple*

break ins and vandalism' in the city. Before moving from the city, Ruth worked as a crisis worker, depending on Family Benefits only between employment contracts. Since moving, employment has been more difficult to find, and Ruth has relied more heavily on Benefits. *"Once I moved up here, I mean, the jobs just aren't here, so I stayed on Mothers' Allowance"*. Ruth has been on Family Benefits steadily for six years now.

Ruth has health complications which provide additional challenges to finding full employment. At the time of our interview, Ruth had just had all of her upper front teeth removed, a medical necessity. Family Benefits covered the cost of the tooth extractions, but does not cover the cost of their replacement – an aspect of the treatment that she simply can not afford. The irony of the job-focussed approach to welfare is not lost on Ruth. *"It is interesting because they say you have to go to work you know, and who is going to hire somebody with no teeth [laughs]"?* Ruth's health complications are a factor in her not being able to work full-time, however she has been unable to switch her benefits claim to a disability benefit. *"And with my disabilities...I mean I can't get on disability pension because I am not disabled* enough, *and that's very frustrating"*.

When she moved to the area where she now lives, Ruth worked very hard to find full time employment. *"When I first came to [this] County, I applied for every job that I felt I was capable of doing and got nowhere"*. Now with her deteriorating health, it would be impossible for her to maintain full employment.

Bev is in her forties and single mother of two children (18 and 20 years old) who are financially dependant on her. Bev came onto Benefits after leaving an abusive husband and moving temporarily into a women's shelter. *"I would love to not have been on assistance, but when I was married for all those years, I took a lot of abuse...I mean I had nowhere else to go"*.

Since she has been on Benefits, Bev has steadily taken correspondence courses, and has travelled to a nearby community college for courses as well. This is very important to Bev, who is keenly aware of the stereotypes of welfare claimants. *"I wanted to do something...I am* not *sitting on my butt"!* Bev can not work in paid employment, as she was forced to quit her profession as a hairdresser and cosmetologist due to health problems. Bev is asthmatic, and has arthritis and tendinitis in her wrists and hands. Due to severe allergies, she can not use bleach in her laundry or hang her clothes out to dry on the line. She has had to have all drapes and carpets removed from her home, and requires a central vacuum cleaner. Bev's health is a contributing factor in her not being able to maintain full time employment. *"I had to get my house renovated to live in...for my medical reasons. How am I supposed to go and work in an office that doesn't have any of this*"? More recently, she has developed serious back problems which work to exacerbate her already failing health.

Bev has been directed to go to one medical specialist weekly in a nearby town, and to

another twice monthly in Ottawa. Due to the expense of travel and accommodation, Bev does not receive any of this treatment, and her health is suffering. Without a car, and no public transportation in her small village, Bev simply cannot afford to go to her treatments. Bev is trying to have her assistance claim changed so that she is receiving disability benefits.

Shirley is a 38 year old single mother of two: a sixteen year old, and a baby boy - from different relationships. She moved to the area 13 years ago, when her marriage broke up. Her older child lives with Shirley's parents, an hour drive away. Shirley and the baby live together in an apartment in a small town.

Shirley had been involved with the father of her baby for five years. When she told him she was pregnant, he left. Shirley has been attempting to get financial support from the father, but he has not taken this seriously: he was drunk at his first court appearance. The father has been negligent with support payments, so Shirley remains on Benefits. *"I have to hold on to Mother's Allowance just in case I don't get that support".*

The transformation of the reputation of women living on assistance is at its most complete for women who also are single mothers. Shirley found that in addition to losing the baby's father, she lost many people she had previously considered to be friends. *"I don't have friends anymore. Because they think I purposefully went out and got myself pregnant just*

to trap his father". Similarly, when another participant, Eliza, left her husband, she was told by many people in her small community: *"you made your bed, now lie in it"*.

Shirley is a qualified medical laboratory assistant. Although unable to find work in her field, she works full time in a low-paying position, a half hour drive from her home. She relies on Family Benefits for a small monthly payment, and the drug and dental cards which come with Family Benefits cheques.

Chris has two adult children, one of whom has recently moved in with her, in order to share expenses. Her son is also on General Welfare. Prior to being on Welfare for six years, she moved to the rural area from the city, hoping that life would be easier out of the city and the cost of living, lower. She is now in the process of trying to get financial support to move back to the city, where she hopes that there will be more employment opportunities.

Chris has found the processes of the administration of welfare very frustrating, in a town where the eligibility requirements often do not make sense. Since she is on General Welfare, it is mandatory that Chris apply for 21 new jobs every month. She does not own a car, and lives in a town that only has 30 businesses. Every month, Chris is forced to apply to the same businesses, even though she knows that they do not have a job for her. Chris finds it to be a very humiliating process, where business owners often tell her before

she even begins to speak - that they *still* do not have work for her. Chris has steadily looked for full time employment and has been employed periodically over the past few years. Lately, she feels like she is really being dragged down by the system of welfare, and is trying to get out of the *'rut'* she is in.

Eliza is a single mother of three school age children. She has been on her own for five years, since she left an emotionally abusive husband. During her marriage, after helping to put her husband through teacher's college, Eliza began her own college course as a hairdresser. Working largely from her home, Eliza used the income as a hairdresser to supplement the household income. *"It provided some spare money and it was something for me to do"*. Eliza chose this career, as it would not interfere with her responsibilities as primary caregiver, since it was a short college program, and she would be able to cut hair from her home.

A few years later, after all three children were in school, Eliza began to take an early childhood educator course. She had completed one year of the two year course, when she left her husband. Eliza left without a job, and without any financial security. *"I left with $400 in my pocket, and I thought 'okay, I have enough money for a months rent and I have no job and I haven't finished my education, so I don't know how it will go, but I have to make it go'"* . Eliza went onto Family Benefits in order to support her and the three children during the final year of her college program.

Eliza has since completed her college program. She has been able to find full time employment and get off assistance. She is now among the ranks of the working poor. The entire time that she was on assistance, however, Eliza was concerned about the stigma attached to families dependent on Family Benefits. She did not want her children to suffer because her marriage had broken down, or because they were thrust into a situation of poverty. She wanted them to be able to *"just be kids"* rather that have to *"carry the weight of a missing partner"*. When she came home and told her children that she had found full time work, they finally expressed their feelings about having been on Family Benefits: *"Oh good! Now we can be like everyone else"*.

Jane, like Eliza, has recently gotten off Family Benefits. She had been on Benefits for twenty years, until the youngest of her three children moved away from home. Like Ruth, Jane had been sporadically employed in the city, relying on Benefits between job contracts. When she moved to the rural area where she now lives, there were not as many jobs, and so Jane began to rely on Benefits more steadily.

With lower costs of living, Jane has been able to earn enough money in part time work that she does not have to rely on assistance. Since getting off social assistance, she has felt the approval from people around her. She has also felt better about herself – a reflection of how societal approval has helped to shape her self image. *"I noticed a big difference in how I felt about myself and I perceived differences in how other people were reacting to*

me that were positive when I was off". Since leaving the rolls, Jane has constantly worried that she might have to re-apply for assistance. *"I keep thinking that I'll have to go back on...it's a hand-to-mouth living".*

Sandra, single mother, has two school age children: 18 and five years old. She has been on Family Benefits for ten years. Like Eliza and Bev, Sandra came on to the system immediately following separation from her husband. Again like Eliza, Sandra put herself through a two year college program while on Benefits. She graduated almost two years ago. Her education has led to three jobs, all of which *"are directly related"* to her college diploma. However, each of the jobs are part-time, and her hours are inconsistent: she works anywhere from 12 to 60 hours a week. Sandra relies on Family Benefits for those 'lean' weeks, when her hours worked are particularly low. She expects that before long, one of her positions will become full time and she will be able to leave the Benefits rolls. Sandra feels that it is very important to break down the stereotypes about assistance claimants, and she sees that her unusual employment situation helps to do that.

People can't pin me down...I don't fit the stereotype because of the fact that I have three jobs and I am on Family Benefits, and I also have been seen standing in line at Christmas for the Christmas basket.

Maria, a single mother, has three children, one of whom has a disability. Maria, a qualified school teacher, made the difficult decision to go onto Benefits as a transition period,

during which she could spend more time with her disabled child. She wanted to make sure that he received the kind of quality care that she felt he deserved, and that she knew she could provide him. *"I felt like a bit of a failure, going on Benefits...but I tried not to approach it that way. I'm a teacher but I couldn't leave my son because he was so sick. So I looked at it like a fair exchange".*

When Maria applied for Benefits, she also decided to home school all of her children. The result was that she lost the children's portions of the Benefits for the six month period of time that her children were home-schooled. For a qualified school teacher, this was disheartening. *"It was frustrating to know that I was doing a good job and they don't give a shit, you know"?* Now that the children are all a little bit older, Maria is once again seeking full time employment.

Joe is the only participant who is *not* a single mother. Joe has a three year community college diploma, and worked for several years in her field until she unexpectedly lost her job. Joe is in her fifties and has five children, three of whom live at home. All of her children were born before she came onto social assistance. At the time, Joe had a well paying, professional career and Bob was a full time stay-at-home father.

When they were planning their family size, Joe and Bob never imagined that they would end up on social assistance. Now that they are on assistance, their decision to have five

children has been questioned. Their worker asked them: *"why did you go out and have so many children"?* The case worker felt that five children was too many for a family relying on welfare. The worker could not see Joe and Bob as a family come onto unexpected hard times. Instead, she saw a welfare family with too many children. The myth that sees assistance claimants having more children so that they can receive 'extra' money on their welfare cheques was played out by the assumptions of the case worker. Joe and her partner rent their home. They have been in and out of the system for over ten years.

Chapter Five
Regulation and Defiant Acts

The laws that apply to every other person in this country are changed for me, because I am on assistance – Joe, claimant.

There is a prevalent myth concerning social assistance claimants, which sees them as single mothers who had their children as teenagers, have a poor education, and little or no prospects of getting off assistance. This picture also sees them as lazy and often, as fraudulent. Claimants are then criticized for that portrait, as it becomes re-interpreted to depict welfare claimants – instead of a myth about them. *"Harris [falsely] sees all women as barefoot and pregnant, and then he blames them for it"!* The accounts of the women featured here, attest to the fact that this depiction is just that, a myth.

I do not want to help perpetuate myths which portray social assistance claimants only in relation to their claims on the welfare system. The participants of this study do not, as the stereotype goes, *'sit home'* waiting for their Benefits cheques. The women are active in anti-poverty organizations, in Girl Guides and Boy Scouts, in their children's schools and in countless community organizations. They sit on boards of directors, volunteer in libraries, and attend school (both correspondence and on-site).

The facts of their lives are diverse and their stories do not paint a picture of the 'representative' woman surviving on social assistance in Ontario in the late 1990's – there is no such woman, no such portrait to be painted. In an effort to paint a human face on the system of welfare, which all too often is represented in a statistical and impersonal manner,

Chapter Five
Regulation and Defiant Acts

I begin by introducing the participants of this study. Ten women are featured in this study: Angela, Maria, Shirley, Jane, Eliza, Joe, Chris, Bev, Ruth and Sandra. Two of the women, Eliza and Jane (who had been on Family Benefits), have now met the goal of getting off Family Benefits, leaving eight women currently on social assistance. Chris and Joe are on General Welfare Assistance, the other six are on Family Benefits.

Participants grew up in various cities and towns and in the rural area in which they all now live. Their educational backgrounds range from grade ten; to community college; to multiple post-secondary degrees, and span everywhere in between. They range in age from the youngest participant, in her early twenties; to the oldest, in her early sixties.

The women have relied on assistance for different lengths of time - anywhere from under two years to over twenty years. All participants, with the exception of one, are single mothers. Some are recently separated from their husbands, others have always been single mothers. Some fathers are emotionally and financially supportive – others, inconsistent or negligent. The women work in full time jobs, in part time jobs and they stay home full time with their children. They come from families with poor backgrounds as well as from affluent ones. The one common feature is that *every single participant expressed the common goal of getting off social assistance.*

Chapter Five
Regulation and Defiant Acts

During the interview process, two women disclosed that they are survivors of domestic abuse. Both women came onto Family Benefits when they left abusive husbands, who were the family bread winners – and have lived in poverty since their separations. Both had helped to support their husbands through college or university, in order to establish a family income that would allow them to stay home with their children. When they separated from their husbands, they left their financial security behind them.

One woman disclosed childhood physical and sexual abuse to which she attributes difficulties in terms of her mental health and ability to maintain full employment. In all, three of the ten women have health conditions making maintaining full employment difficult, if not impossible. These health conditions include severe asthma, arthritis, serious back problems and tendinitis.

Many of the women have had to struggle against self-blame, against buying into the criticisms that they hear voiced against claimants everyday. For many, this is one of the hardest things about life on Benefits. *"The most difficult thing about living on Family Benefits would be the stigma attached to it more than anything else...and my feelings about it, that I should be out working." (Angela).*

I do not want to portray claimants' lives as one bleak day following another: after all, they do not see their own lives this way. On the contrary, interviews were full of laughter,

hope and energy. Not once was my tape recorder turned off because a participant felt overwhelmed by the bleakness of their situation; however, it was turned off numerous times because I was being told stories of rule breaking and defiance. Claimants were justifiably concerned with the protection of their claims. Participants were candid in talking about the moral regulation, the despair and anxiety. Not surprisingly, they were more reserved in talking about those moments of defiance and resistance, and in the ordinary pleasures and joys of life. Each time the women break a social assistance rule, they are not only asserting their rights to control their own lives – which they certainly are doing; they are also risking the security of their claims. I was therefore not surprised when many participants stated early in interviews that they *"wouldn't know"* which rules were being broken by other claimants, and that they were not taking the risk of breaking rules themselves. This false picture of compliance began to disappear as interviews progressed.

For social assistance claimants, living under the intense scrutiny of their workers and of society, small acts of noncompliance become moments of resistance. It appears that welfare claimants are *supposed* to be poor, unhappy and resigned to their poverty. Claimants feel this pressure to be poor. *"There was such a strong insistence that I live in poverty" (Maria).* Deviation from this role is interpreted as ungratefulness on the part of claimants.

I have found that participants heeded those rules they agreed with, ignoring those that appeared to them to be illogical or unreasonable. Several women stated that they have been *'forced'* to break the rules, in order to survive. Participants are often unable to make ends meet without borrowing money, using credit cards or arranging a line of credit with their banks. Every year Ruth watches her overdraft increase in size, and her unpaid credit card balance rise. *"You're always worrying about money...I* wish *I could just hit zero when the FBA cheque comes in".* In the experience of most participants, it is simply not possible to *'get by'* on the money accorded them each month. Thus, for many, breaking the rules is simply a way of life, a method of survival.

Anybody on welfare...the way they survive, is they have to somehow make more money than what's there and that's illegal.... I know a woman who babysits on top of her regular [reported] job. She doesn't declare it, because her kid needs shoes, what's she supposed *to do? (Bob)*

The idea that rules of welfare can be broken in *law*, while not breaking any code of honesty or morality, is a theme that pervaded interviews. When Bev was asked about *her* rule breaking, she stated clearly that she does not break the rules: it simply is not worth the risk of losing Benefits.

What she *did* tell me illustrates why acquiring information about rule breaking is difficult for non-claimants. With all of the changes to the legislation of social assistance, the climate for claimants has changed significantly. The *'crack down on fraud'* has meant that claimants are reticent to share their experiences with friends, neighbours, even with other people who are on assistance, much less an 'outside' researcher.

I don't know...because every body is being so secretive. You can't even trust your friends anymore – because they can turn you in as fast as anyone else. The less people know about you, the better. You don't talk about your life at all...about what's going on, who you're seeing, or what you're doing.

While Bev herself is not comfortable earning unreported money, she is not critical of other claimants who are breaking those rules. She told stories of families who are sharing their homes, while receiving social assistance claims to separate addresses. In other cases, she told me about families who have received grants for renovating their homes, and instead used the money for day-to-day subsistence. While she is aware of many cases where families are 'breaking rules', she remains silent about their activities.

The way I look at it now, that's ratting on somebody whose trying to make it...because of my being on the system myself, I know what it's like, how hard it is. If somebody can do something and get away with it, hey, go for it. Because the system is going to screw you anyway. If you can screw them – give it right back! Me? Myself, I couldn't do it. (Bev)

Given the punitive atmosphere in which claimants live, it should come as no surprise that the participants were hesitant to share stories about rule breaking. For Bob[1], this climate of fear is telling. *"That's what they have, when people are afraid to talk...[the government] can do whatever they like to [people on welfare]".*

Few of the actions taken by participants could be said to be what is traditionally understood as resistance (by demonstrating with placards, or attending political rallies for example). However, I have found that participants did in fact, exhibit a culture of resistance. In their strongly anti-government sentiments, and in their refusal to abide by

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[1]Joe's partner (Bob) also participated in the interview.

many of the rules, participants defy the restrictions of social assistance and force their own agendas into its administration. A culture of fear has resulted in a culture of quiet resistance.

Participants felt a change in the political climate with the 1995 election of the Progressive Conservative government of Mike Harris. Major changes were implemented, including a 21.6% cut to assistance rates and participants felt the increased financial pressure. *"It's a struggle. I mean it's never been easy and now with the cuts, it is even worse" (Ruth).* Participants are sinking into deeper poverty with these cuts. *"You can only live on credit so long - then finally it catches up and with [the cost of] everything increasing, we're just about at our limit of what we can afford".* Maria has begun to feel increased financial stress and intensity in her poverty: *"over the last year [since the cuts], I am feeling poorer...and I know that [my] son feels that he doesn't have what other kids have.* He *feels very poor".*

This decrease in payments and increased financial stress, is not the only change noted by claimants, however. Jane has detected a fundamental change in the delivery of social assistance. *"[Now] the premise they seem to be operating from is that everyone is out to cheat the government. That's how they treat people, it's just a basic underlying philosophy".* Bev feels that the Conservative politics are directly to blame for much of the situation of poverty faced by so many families today.

Harris says that the teachers' strike was hurting the children - what is he *doing to the children? It's hypocritical...Give me a break. It's the government who makes people poor... He's destroying families, he's destroying towns, he's destroying people. (Bev)*

Like Bev, Shirley blames the Harris government for policies that she sees as aimed against women and children:

I am so pissed off at Harris. That's the bottom line: regardless of how old you are or whether you are working full time, or part time, or not at all...Harris is prejudiced against women...it's not our fault, but we're being punished for it. It's unfair.

These expressions of anger are representative of the anger demonstrated by most participants, who indicated a direct connection between the Harris administration and a worsening situation for poor families. *"That's what we are seeing...people are frustrated and beating up their wives and beating up their kids. They're frustrated and there are no jobs because [Harris] has taken them all. I don't understand what he expects us to do. I had three jobs – they were all cut back".*

Significantly, those participants who *were* open about rule breaking, talked about it as *'out of character'* behaviour - by claimants who have been placed in a *'no win situation'* by an unfair system of welfare. Participants indicated that the breaking of rules was caused by the fact that social assistance does not meet the basic material needs of claimants.

Shirley's taxes were recently reassessed for a period of time prior to when she was receiving Benefits and she received a sizable amount of money. She has received advice

from her lawyer indicating that she *has* to report this income. Since the reassessment covers a period of time that she was not on Benefits, Shirley feels that *'it is none of their business'*. She did not report the money. Shirley describes a significant breach of social assistance law. However, what stands out for her, is *not* the rule breaking, it is the difficulty associated with rule *abiding*.

I am going so by the rules, I wouldn't know which ones are easy to break. I went back to full-time work, I'm reporting what I'm supposed to report, I'm not making any more money than that – except for that tax money...*and we're waiting to find out about that...(Shirley)*

Besides the defiant aspect of refusing to inform her case worker about the income, there is a practical element to Shirley's silence. Without the reassessment, Shirley does not know how she would be getting by. *"That's why we're not doing so bad now...my situation isn't too bad...no help of Mothers' Allowance"*.

Although hesitant to *talk* about moments of defiance and resistance, participants continually challenge decisions regarding their claims. While Ruth is no longer employed as a crisis worker, her experience working with women on assistance means that she is very knowledgeable about social assistance law. She is also a founding member of a support group for families on social assistance, and she remains an active member of several anti-poverty organizations. Through these associations, Ruth continues to stay well informed on changes to social assistance in Ontario. She brought this political consciousness with her from her employment history. *"I've been a bit of an activist since I got here...that's kind of way of life in the city so when I came here, I was looking for*

that". Ruth's approach to her poverty and to social assistance has led to ongoing problems with her worker:

You have to pry information out of my worker and because I was a crisis worker and kind of was on top of all the laws under the Family Benefits Act, she was surprised that I would know things that she wasn't sharing with me...the stem of the problem was that I really knew too much.

Claimants quickly find out that it is important to *not* rely on case workers to act as claimants' advocates. Sandra put it this way: *"You can not* not *know your rights or you won't survive"*. Increased familiarity with the rules and regulations does mean that claimants are more able to assert their rights; however, an active approach to their claims on the state can create problematic relationships with workers.

When Shirley first came onto social assistance, she was quite outspoken regarding her claim. When she disagreed with decisions, Shirley has sent letters to her local member of provincial parliament, the Reeve of her township, her lawyer and her case worker. Shirley continues to be outspoken about her beliefs about the unfairness of the welfare system. This caused her a good deal of problems later. *"Since I mouthed off at the beginning, I've had a really hard time with my worker"*.

Joe and Bob have had ongoing difficulty with their worker, since they appealed a ruling made by their worker to the Social Assistance Review Board, and won the appeal. The worker was found to have made false statements about the ownership of Bob and Joe's rental home, in an attempt to deny them the residential component of their Benefits. It was

ruled that their worker's action was *"disrespecting the legislation...[which is] an abuse of power"*. From this time onward, they have had continuous difficulty with their worker.

On many occasions, their worker has threatened to terminate their Benefits. Upon consultation with their lawyer, each time they found that none of the threats were based on provisions of the General Welfare Assistance Act. Time and time again Joe and Bob have had to rely on expert legal advice to help them navigate their way through the maze of social assistance. They have recently been transferred to a new case worker. The new worker could not find any record of Bob and Joe ever having been on social assistance, although they have been on and off the system for over ten years. Joe and Bob suspect that their worker destroyed the file when she left her job.

This study found it to be common for claimants to work earning undeclared cash, in 'under the table' employment. In fact, many participants work in multiple locations. Of the ten women, five indicated that they have worked *extensively* in unreported employment, including babysitting, waitressing, as clerks in stores, baking, sewing, gardening, cleaning houses and cutting hair.

Eliza, for instance worked in four jobs while on social assistance. Eliza was working as a waitress in a local tavern, where she worked as a cleaner in the mornings. She also worked in a local gift shop as a salesperson, and continued to work as a hairdresser out of her

home. Eliza found that even while working almost steadily under the table, money remained tight. *"It's just been a fact of life for me, for the past five years, being on my own that I can't pay the bills"*. Eliza has found it frustrating that while on Benefits, she was unable to get any credit which would have helped her get by when she did have not any money. She found it very frustrating to know that her inability to get credit was not related to the *security* of her income, rather it was associated with the value associated with people who work in paid labour. *"I couldn't get credit before and now that I have a job [I can]. I mean, are they going to cut you off and let you starve? I don't think so, but they consider...[welfare] less secure than a job that I could lose tomorrow"!*

While Eliza cut hair for the entire time that she was on social assistance, Bev never cuts hair. Given recent changes to the social assistance system in Ontario, Bev is more concerned about the ramifications of this undeclared income. *"Before Harris came in, you felt a little bit more free to do a two dollar haircut...whereas now, you can't do that. And I'm not talking about thousands of dollars, I'm talking about* two bucks *for a haircut"!*

Every single claimant interviewed in this project clearly expressed one common goal: to get off welfare. Ironically, claimants have not often felt that they have had the support of their case workers in achieving this goal. When Chris bid on a contract to do janitorial services, she found that any support that she was looking for would not come from her case worker. Chris was the successful bidder, only later to realize that she had underbid

and could not afford to keep the contract. When she told her worker about the situation, she was informed that if she was *"planning on losing jobs - [she] shouldn't expect to get welfare"!* Rather than support in her efforts to get off the system, Chris was scolded like a child for her failure.

The myth goes that social assistance claimants defraud the system in order to get more money while staying, often illegally, on welfare. Ironically, social assistance claimants often find themselves breaking the rules *in an effort to get off.* Rather than resembling the stereotype of the welfare recipient who cheats the system to get extra money; these claimants are doing their best to get ahead, so that they can leave the assistance rolls forever. This is the case for Joe, who started her own business in order to get off of assistance.

According to the rules of social assistance, she is only allowed to work part time on her business, and devote the rest of the time to looking for full time employment. Instead, she works very long hours, trying to make her business work, so that she can become economically self-sufficient. Her partner also works on the business, although technically, only one person is supposed to, leaving the other to look for full time work. While she is breaking the rules, Joe is not apologetic. *"I don't feel that I have anything to hide. I just work harder and that's the only thing that I'm hiding...*really*! Is that bad? We work really hard at our business and that's what we're* not *supposed to do. Right"*?!

Joe is shocked that she is on welfare at this stage of her life, and she is doing everything in her power to get off of social assistance. She is not getting the support from the system however, that would make it possible. Rather than having a system that supports people in their attempts to get off welfare, Joe sees a system that keeps people trapped in poverty.

I can't believe at 50 years old, I am going through this. I mean, I thought I was going to pleasantly be retired. But here I am on assistance, flipping in and out of it all the time and having to lie here, and having to lie there to try and get off it (Joe).

Joe and Bob operate a small business and have been working towards leaving Welfare behind them. However, the frustrations of trying to make a business work while on social assistance has brought the business to the brink of failure many times. Any money that comes from sales of their product is counted by the social assistance system as profit, with no adjustment for expenses. Gross sales are counted as though it was profit for the business. Raw materials, advertising and any other associated costs are not taken into account.

Joe and Bob feel that they have been put in a position where they have had no choice but to break the rules. Rather than declaring any profit, Bob and Joe put the money directly into their business. Without claiming the money, they hope to be able to build a strong enough business that they will be able to make it truly profitable self-sufficient. In doing this, they will meet the common goal of all participants – and finally, after ten years, get off assistance.

It is frustrating to Joe that her hard work on her business is not valued by the system, and that she is forced to continue to look for full time employment, when her business is showing good signs of growth. She is required to apply for twenty-one jobs a month, and her business is not counted as even one application, nor are any business contacts that she makes throughout the month. To her, the rules of the system simply do not make sense. *"I don't want a job. I have a job. I have a really good job. I have a job that I work really hard at" (Joe).* Instead of feeling that she is getting a 'free ride', from welfare, Joe feels caught by the system of welfare and powerless to get off. *"I'm caught in a situation and I feel trapped in it* because of *the system, the welfare system, and because of the way it is, I don't foresee getting off it".* The irony is that the rule that Joe and her partner are breaking, is that they are working too hard. For this, they would be labelled fraudulent.

This sense that claimants are fighting against the system in order to try to get off of it pervades the accounts of many participants. From the perspective of many claimants, the system of welfare works to keep people down. *"All you have to do is try to do anything to better yourself, but if you're not off the system, they'll try to get that money back to them... They claw you back when you almost get off the system" (Bob).*

Participants with older children also indicated that their children often worked 'under the table' earning undeclared cash. Several children babysat, others cut grass, and still others worked in their fathers' businesses. This cash is often used directly in the household: with

children not only buying their own clothing, but also buying groceries, and general household items.

While unreported earnings perhaps holds the spot light in the media, claimants defy the rules and regulations of social assistance in many and diverse ways. Some participants own property or valuables which are not reported, and therefore not counted as assets in determining eligibility for Benefits. Many claimants hope to avoid the situation Maria faced when she first applied for Family Benefits. *"I was forced to cash in my pension fund and then I had to spend it before I could get Mothers' Allowance. It was ridiculous! It was my security"* .

Shirley owns property and she plans to purchase a mobile home for the property and ultimately live there. Since both Shirley and her sister are on Benefits, her parents hold the property in trust. There is no house on the property, so she continues to rent an apartment in a nearby town. This way, it can not be used to disentitle either Shirley or her sister from receiving Benefits. It was her intention to purchase a mobile home for the property and live there, saving the cost of rent.

When she was not able to find a mobile home that she could afford to place on her property, Shirley needed to find a home for the winter. Shirley moved in with a close friend (Cindy), who is employed full time, and not on Family Benefits. Shirley and Cindy

were able to work out an arrangement that would allow Shirley to get an increase in her Family Benefits. While Shirley was unable to pay Cindy rent in cash, Shirley is an artist and was able to do some work for Cindy on her home which was being renovated at the time.

I didn't pay Cindy, but I reported [my rent cost as] two hundred dollars a month, so they gave us a little bit extra... We worked it out that we would report so much and in turn I would finish [a painting] for her. (Shirley)

Many participants indicated that they are able to save money by *not* reporting roommates to the Family Benefits and General Welfare offices. When a case worker is informed that a claimant has a roommate, it is assumed that the roommate is contributing to the household expenses, so money is reduced from the Benefits cheques accordingly. Thus, if a claimant does not report a roommate, the money is not reduced from their cheque. Similarly, contributions made by that roommate are often *not* reported to workers and thus not removed from cheques.

Claimants see that they are penalized anytime they report roommates, and, not surprisingly, participants of this study tended *not* to. Angela, Maria, Shirley and Jane have all had roommates for a period of time that was not reported to their worker. This was rationalized by those participants by the fact that they were not earning extra money from their roommates. The roommates simply helped to defray the cost of living. While a roommate would help to buy groceries and therefore reduce grocery bills, the arguments goes - more groceries would need to be purchased. While a hydro bill may be split

between roommates, more hydro is used with more people in the house.

Many claimants receive support from their families – which is not reported to their workers. This support has included gifts and loans of money, firewood and groceries. These small gifts can add up to a good deal of support for claimants. However, accepting such gifts can become a difficult task. Claimants are required to report '*substantial*' gifts, which are then counted as income for the calculation of Benefits. Chris is not able to accept cheques from family members, since any cheque would be traced through her bank records which she is obligated to show to her case worker.

Creative thinking is required for claimants to accept gifts from family members when it is not possible to give cash. Family members have filled up Chris' oil tank, and then paid the bill directly – with the bills filed in their names. Since nothing in this case is in the claimant's name, such transactions are not traceable. Chris was saved the cost of her heating bill for the winter.

For many people, it would be difficult to think about the decision to accept a gift of fuel or even of money as an act of resistance, since most other citizens are free to do so. For claimants, the rules are different. Simply accepting a gift can become an act of resistance, since they are breaking the Family Benefits or General Welfare Assistance Act to do so.

Unlike most participants of this study, Angela has not found it particularly difficult to get from month to month on Family Benefits. Angela came onto the system after the cuts were made to Benefits rates, so the adjustment to lower levels would not have been an additional challenge for Angela. Her mother was on Family Benefits, and Angela attributes some of her ease with social assistance to that. *"Mom was on Mother's Allowance all her life and she just never spent what she didn't have, you know...and she was always really good at budgeting and not paying a lot of money for things that weren't really necessary".*

However, there is another aspect to Angela's ability to get by on the Benefits. Angela works on a semi-regular basis earning money that is not reported to her worker. Angela babysits sporadically and she cleans houses on an average of one day a week. She also does some work for a local business in exchange for credit at the store. *"That way, the kids can have a treat if we walk into town or something".* So, although she does not have difficulty 'getting by' on Benefits, Angela works in several part time jobs which supplement her income.

Claimants indicated that they would work to earn money as is allowed under the Acts, and they would report *some* of these earnings. However, they would also earn money that was not reported. Jane, as an example, often declared *some* of the cash that she earned babysitting but would not report the entire amount. Similarly, Shirley's sister, who is also

on Benefits *"shovels three driveways and only report one"*. Jane, while on assistance, babysat, did sewing work, and worked in a book store, all for cash. Jane babysat *"pretty much full time"*. While she did *often* report most of the earnings from babysitting, the other earnings were not reported. *"I would get an odd day work, here and there.... Bits of things, you know, if you babysit for the weekend you don't report the money, I mean, you don't". (Jane)*

Although the focus of moments of resistance so far, have been on the attainment of additional income, participants of this study also resist the control of their workers in areas that are not related to money. One of the demands made by Ruth's worker, is to see her children's report cards on a regular basis. This request is justified because of the requirement of the Family Benefits Act, that any dependent of claimants *"attends an educational institution...and...is making satisfactory progress"* (FBA: Chapter F2.). Ruth's sixteen year old daughter, a straight A student, has recently decided that she does not want the case worker to see the grades on her report cards any longer. She feels that this is an invasion of her privacy and she is not willing to participate.

Ruth decided to respect this request by her daughter while still fulfilling the requirement of proving school attendance: *"So we whited out the grades on the cards"*. This decision was met by anger and threats from her worker. *"The worker threw a heart attack and threatened we were going to be cut off...I said 'go right ahead'. Nothing happened*

[laughs]". Ruth felt that since she was already fulfilling the requirements of the Family Benefits Act, any threats from the worker would be empty ones.

Chris is frustrated by a system that has not met her needs, and by a worker who treats her like a child. Because Chris is on General Welfare, she is required to do an extensive job search each month, and document each place that she applies for work. The paperwork associated with her claim is extensive. Chris has often wondered if her worker actually reads much of the paperwork associated with her claim. In letters sent to her worker, Chris has included unrelated information and comments, *"gibberish, just to see if anybody was paying attention"*. Chris found that her worker did not respond to any of these comments, leaving Chris with the belief that she was being forced to jump through administrative hoops, simply to make being on Benefits uncomfortable.

Maria has found the administration of Benefits difficult, since there was so much distrust and a belief that she was being fraudulent. In the beginning, while she did not generally have more money than she was allowed according to Family Benefits, Maria used many bank accounts and transferred money between accounts frequently. She recognizes that her bank accounts made it difficult for case workers to keep track of how much money she had in her possession. However, she is also frustrated by a system that assumed upon application for Benefits that she was being fraudulent. She has changed her banking practises in response to the scrutiny she has felt from her worker. *"I don't keep any*

money around...I have as few cheques going into my account as possible, [so that] they do not see my transactions". Maria keeps all of her money at home instead of at a bank. Also in response to the intense scrutiny she receives, Maria does not report if she goes away for an extended period of time, although this is a requirement. *"I wouldn't dream of telling them if I was going away. They might tell me I can't. I would never ask their* permission".

Maria is one of the few participants who has been able to Benefit from support payments from her children's father. For most participants, whether or not they receive child support from their children's father's has little effect on their income, since any reported support they receive is automatically removed from their Benefits cheques. *"I don't pay very much for [my daughter]. Mothers' Allowance thinks [she] lives with me full time. She does not"*. In fact, Maria's daughter lives with her half time, and Maria receives Benefits for her daughter as though she were there full time. While a small support payment is reported to the FBA office, it is far less than the actual financial support that Maria receives from her ex-husband.

While participants demonstrated a high level of anxiety in talking about their 'rule breaking', they were more candid in talking about 'rule breaking' and defiance in more abstract terms. Often it is openly acknowledged that claimants in general 'break the rules' of the system - although the participant would be hesitant to talk about their own acts of

defiance. In fact, Shirley regrets not having more time to devote to breaking those rules. "*I would like to go on part time and play the game...you know, having a secondary income and not reporting it...like, how much can you get away with? There is a way to do it. There* is *a way to do it*".

Participants reject the notion that every aspect of their lives needs to be scrutinized. Shirley feels that this notion is foolish: *"I might play five dollars on Nevada, and win a hundred. They don't need to know that, it isn't any of their business*". (Shirley).

We have seen that the facts of the lives of General Welfare and Family Benefits claimants are different; but that nonetheless, there are common threads which weave the women's experiences together. The frustrations surrounding life on Benefits – the anxiety of trying to survive on negligible incomes; the disapproval felt by all of the claimants; and frustration with rules that all too often, *'make no sense'* – together weave a tapestry of common struggles. Every participant has experienced the *'sting of disapproval'* from their communities, their families, their case workers and their friends.

In spite of these difficulties, each woman continues not only to survive, but also to resist and to challenge the social assistance system. They are able to insert, if in a minimal way, their own agenda into the administration of social assistance. The women continue to endure and to thrive, in spite of the poverty imposed upon them. They each have

demonstrated their ability to prevail in the face of adversity and to overcome obstacles placed before them.

While it is often difficult to keep the seemingly overwhelming burdens of social assistance from running their lives, participants indicated that it is essential for peace of mind. As Sandra, single mother of two, asserted: *"You have to learn to be able to transcend where you are...to be happy, even"*. It is important to remember that life, as it is today, is not the way it will inevitably be in the future. For Eliza, this knowledge is vital. *"I'm not going to let it get me down, because, you know, I have a lot more things to be happy about, I'm at least getting by. I have friends and I have a job and I can look to the future"*.

The feeling of being a *'third class citizen'* begins for many claimants, with their first encounter with the social assistance system: during the application process. Eliza describes the shock she felt when she came onto assistance and of the condescending treatment she received at the Family Benefits office. Eliza applied for assistance after leaving an abusive husband, on whom she had been financially dependent.

I went to the Mothers' Allowance office and it was totally embarrassing because I had to count out how much money was in my pocket book, in front of them. I had to show her my bank book and have her photocopy it... After having been married to a high school teacher, where you were respected in your community...all of a sudden, I was just this 'welfare case' with no rights.

Eliza's experience is not an anomaly; most of the women indicated that they have been

treated negatively during the administration of their claims. In Ruth's experience, this negative treatment begins with the front desk staff, and continues through every worker in the office. *"You walk into the office and...[the receptionist] was the worst. That would start the ball rolling...I stay right away from [the FBA office]".*

Many participants discovered that after coming onto social assistance, their positions within their communities and their families changed quickly. While on social assistance, claimants are often accorded only one identity – welfare claimant. Not only is that label given to claimants for the time that they are receiving assistance, the label sees claimants fixed in time, as though they had always been on Benefits. It is as though when a claimant applies for social assistance, they give up their rights, not only of their moral identity for the present, but for the past as well.

Every participant indicated that they felt a lack of control over the administration of their claims, and the feeling that Benefits were being held out in front of them, just out of the claimants' grasp. For Maria, *"[i]t is the frustration of them saying 'No, the cheque isn't in. You didn't fill this form in right, so you don't get your cheque'".*

Similarly, Sandra feels like her cheque has been held out *'like a carrot on a stick'* in front of her, by a system *'with no compassion'*. During a meeting between Sandra and her worker, a sheet of plexiglass was being installed in the adjoining office. When she asked

about it, Sandra was told that a client had thrown a telephone across the office in frustration. A plexiglass shield was being installed to prevent case workers from feeling physically threatened by their clients. Sandra understands this level of frustration all too well.

When the right button is pushed, you get your cheque...it is a very humiliating experience and I understood the frustration of people who go into that office and lash out physically. I said 'Wow, isn't that something – I feel like doing that myself right about now'.

Since making that comment, Sandra has never been met without that sheet of plexiglass separating her from her worker. It has been two years. *"You feel like you are being visited in jail...and somebody is coming to interrogate you. It's not a nice feeling at all".*

As we learned in Chapter Three, the proviso that claimants must be *'fit and proper persons'* to be eligible for Benefits was removed from the legislation in the 1960s. However, over thirty years later, in the 1990's, claimants continue to be forced to prove themselves as morally deserving of their cheques. It is not uncommon for the personal belief systems of case workers to become an integral part of their relationships with claimants; beliefs that have nothing to do with the legal administration of claims. Case workers frequently comment on the life styles of claimants, encouraging them to behave in ways that workers and taxpayers would see as '*appropriate*' and discouraging its opposite. Chris has been told by her worker that she has too many people in and out of her home, and that *"it doesn't look good"*. She is *'reminded'* to be aware of what her behaviour looks like to the community. Chris no longer feels that she has the freedom to

set her own social agenda or to live her life by her own code of morality. Chris' worker continues to treat her as though she were a child, in need of moral guidance, even though Chris has two adult children of her own. Her worker reminds her *"I am the one with the grade twelve education"*. Chris has completed a grade 10 education, and the demeaning intent of the insult is almost tangible.

Due to the strength of the stigma attached to social assistance, claimants do not *"advertise that [they are] on Mothers' Allowance"*, since they have found the disapproval to be so widespread. Bev keeps the fact that she is on Family Benefits as quiet as possible. *"You don't go around bragging that you are on assistance"*. In fact, *most* participants indicated that they keep their life on social assistance as low key as they can. Ruth describes her sense of how her community she lives in feels about social assistance claimants:

In this County...people are still living in the 1950's...they really frown on people on social assistance living in their *neighbourhood and shopping in* their *stores, or frequenting* their *restaurants.*

While many of the participants do not tell people that they are on assistance, the reality of rural living means that any real anonymity is unlikely. Furthermore, the moral regulatory influences of the community and of the Ministry of Community and Social Services mean that claimants are often treated as though the money they receive through Family Benefits or General Welfare is not their own. Claimants do not feel free to spend the money in ways *they* see fit. Instead, they are under pressure to spend the money in ways that the

taxpayer might see to be fit. What is usually considered personal and private behaviour (what groceries a person buys, how often they have friends visit, how often they go out etc.) is open for public evaluation when conducted by claimants.

During trips to the grocery store in particular, other shoppers appear free to comment on purchases made by welfare claimants – with what is seen as *taxpayers'* money, rather than as claimants' money. Keenly aware of judgements by members of the community, many claimants are conscious of every purchase they make. Bev, for instance, does not feel that she can go into the local grocery store and buy anything she wants – not only because she cannot afford it, but also because she is aware of people watching what she buys. She is conscious that people expect her to buy the best bargains and wait for sales. She knows that people expect her to buy 'cheap' groceries, and that items such as steak do not meet that standard. *"I don't buy steak unless it has a second price tag... Meat is a luxury"*.

The constraint on personal freedom is a recurrent theme common to all participants who state that when you live on social assistance, *"you just don't feel free"*. Disapproval has been felt in the threats by their workers to *'cut people off'*, which are not the exception, they are a common reality. Ruth confirms that it is *"a fairly standard threat...when you express anger, [the worker] threatens to cut you off"*. Claimants know all too well that these threats are not necessarily empty ones.

After Jane and her husband split up, she did not have the money to hire a lawyer to draw up a legal separation agreement. This was when her problems with her claim for Benefits and with her worker began.

After John and I split up, I went to the post office to pick up my cheque...the cheque wasn't there. Instead there was a letter from social services that said I was cut off until I produced my separation certificate...I had been discussing this with my worker. I didn't have a separation agreement! She had gone on holidays. Cut me off and went on holidays! I straightened it out with her supervisor in one phone call, but they do play these kinds of mind games.

For participants, one of the most difficult aspect of living on assistance is the need to constantly prove themselves as worthy of receiving Benefits. Participants expressed again and again, the frustration associated with having to provide their worker with continual proof of their eligibility; such as their children's report cards, rent and utility receipts, proof of bank transactions, and if they worked or earned any money during the month, photocopies of their pay cheques or pay stubs.

The intense scrutiny of eligibility for Benefits is taken during the initial applications for Benefits, and then, every two years, claimants are audited. At this time, all of their records are required once again. Claimants are obligated to provide copies of all hydro bills, rent receipts and pay stubs, for the past two year period. This accounts keeping is one of the most difficult aspects of life on social assistance for Ruth. *"It's stressful...trying to account for every nickel when it comes time for the biyearly audit...to keep the worker happy".*

The process amounts to a reapplications for Benefits, when claimants must once again prove themselves to be eligible for Benefits. The process is, at best, unnerving for claimants.

You have to account for all that stuff two years down the road and if you don't have it, you feel like a bloody criminal... I'm not used to being treated like a criminal. But I have to do it, what choice do I have? (Ruth)

As Ruth has observed, claimants have little choice but to submit themselves for moral judgement by their case workers. While they may not be buying into the moral orthodoxy, claimants must *appear* to accept the judgements placed upon them, in order to retain the 'right' to collect social assistance.

Moral regulation in the administration and legislation of social assistance is at its most obvious in the re-enactment of the "spouse in the house" legislation which had been removed from social assistance legislation in the 1970's. It was reintroduced by the Harris Conservatives in 1995. The 1990's version of this legislation states that common law status in social assistance law is instant, and is assumed anytime that a woman shares a residence with a man. Many women have found this legislation is very restrictive -- and have found that it limits their ability to develop relationships.

I can't have a boyfriend...because he can't be here more than a couple of days a week. What kind of a relationship is that? I mean that's not helping me get involved with somebody, getting off the system, and maybe get married (Bev).

For most of the social assistance claimants simply trying to get by is an almost overwhelming proposition, with fear of being cut off and the knowledge that they are

being judged for being on social assistance, constant in the back of their minds. Many claimants find that their connection to the welfare system is overwhelming. Chris has found that the longer she is on social assistance, the more she is getting '*tunnel vision*' and that she rarely leaves the house anymore, unless she absolutely has to.

Maria has found that if she wants to get off of social assistance, she will need to break the hold that the social assistance system has on her. *"As long as I am on Family Benefits I'm stuck here, I can't do anything. It's really like a prison, it's so inflexible – it keeps you poor. It makes you so poor, you can't get off. It sort of addicts you to it".*

Bev finds the burdens of life on social assistance nearly overpowering. When the weight of it is too much, Bev tries to break out of the slump. *"Sometimes I go and buy something red – it can be anything...it could be red $1.99 earings...anything to get me out of it".* Likewise, Sandra finds life in poverty exhausting and encompassing. *"It is so much a part of my life...I live and breath being so careful. I impulse buy to try and break out of the stress, but for the most part, I'm watching to see if the lights are left on too long".* Maria finds that the longer she is on Benefits, the more tied to the system, and the more dependent that she feels. *"I am starting to feel trapped. It is getting more and more difficult to feel confident enough to go out and put on good enough clothes to go into a job interview – you know, that whole scene".*

Women living on social assistance are not *only* living in poverty, they are also living lives closely watched by those who feel that they are *"paying the way"* for welfare claimants. Although the Benefits are meagre, and not enough for claimants to live extravagant lifestyles, participants talked more about the moral regulation that the ever-tightening pocket book. Sandra put it this way:

[It is] just being less than anyone else...feeling like you fit in up to a point, and then you don't. And that area where you don't...is so grey and dull and lonely. You sort of feel like you are outside of the mainstream". (Sandra)

Not only do many assistance claimants feel that they do not 'fit in' to the mainstream, they also feel that they do not have the same rights and freedoms as other citizens. Again, Sandra's words are illustrative:

The most difficult thing is being so accountable so much of the time for everything that you do...Feeling like you don't have a life... Every move you make you are accountable to someone... You don't feel free. You don't feel the freedom of not having to tell anyone anything about your business...about your financial life, about your personal life...you just feel like you have to lay your entire life and how you think out on the table for someone. I find it intrusive and invasive. (Sandra)

The whole experience of life on social assistance is overwhelming and draining for many women, who find that their worth is judged by their link to social assistance. Eliza found it difficult to know that people did not feel that she was 'working' as a mother: *"people just feel like they are paying for you"*. The awareness of this judgment bears down heavily on many women receiving social assistance:

I did lose confidence in myself. There is a sucking of one's power...that is what happens to people on welfare. It's a very power-taking experience. It really does take away peoples' energy. It's a downgrading of peoples' vitality. (Maria).

When Maria, a qualified school teacher, made the difficult decision to stay home, she felt

she was making the best decision under difficult circumstances. *"I wanted to make sure that he received the kind of quality care that he deserved and that I knew I could provide for him"*. When she applied for Benefits she found that her decision was questioned.

There was a tremendous amount of suspicion that I was being fraudulent...and this was very upsetting...I felt so dishonoured. I felt that I'd shown who I was and felt that I was leading a worthy life...that I was caring *to look after my children and I felt that was honourable...I really felt that I was deserving of being on Mothers' Allowance...but it wasn't seen or honoured, it was very* dishonouring.

Maria's experience is not unusual. Most of the women have felt distrust from their workers, and from the system of social assistance in general. Joe feels that she is constantly being judged by her worker and she gets the sense that workers are continually looking for ways to disentitle claimants. On many occasions Joe has gotten the impression that her worker begins conversations in an effort to make her admit to rule breaking. *"I honestly think that they try to start conversations with you to try and lead you into saying something that they can use against you"*.

Joe's eligibility for Benefits has repeatedly been challenged by her worker – often solely on the basis of local gossip. Recently, while Joe was waiting for payment from a court settlement, her worker was incorrectly informed that Joe had received a large cash settlement. Her worker accused her of keeping unreported earnings. Although she had not received anything from the settlement, the worker had taken community gossip as reason enough to officially investigate Joe and her partner. This resulted in intrusive questioning and investigation. *"They challenge you, they call you a liar, they go into your personal*

life". Joe hates that her worker has so much power over her finances. *"They have such control. It's power. They have my money. They have my everything! I have* no *control".*

During the interview with Joe, we were interrupted by a lengthy phone call with her worker requesting more documentation regarding their claim. Joe explained to the worker that she had already provided this information to the worker, indicated on which date it had occurred, and politely offered to provide the worker with the information again if it was necessary. Such phone calls occur frequently with her worker and act as a constant reminder that their access to the meagre financial Benefits, is at best, tenuous.

Eliza had separated from her husband at the same time as another woman in their community had been widowed. The treatment of the two women was very different. *"It was interesting...she got lots of community support because that was something that she didn't have a choice about...as if I had* asked *to be emotionally abused and left on my own".* People were very vocal about Eliza's decision to leave her husband. Eliza was told many times: *"you made your bed, now lie in it".*

When she left her husband, Eliza still had one year of her college diploma to complete. While still a student, a single mother, and a social assistance claimant, Eliza couldn't find the energy she needed to get through the day. *"I'd come home and I'd be out there shovelling the driveway, just crying because I didn't have the energy to do it".*

While her place within the community had changed dramatically, Eliza's husband retained his reputation as an upstanding high school teacher, and it was particularly upsetting for Eliza, who lost not only her financial stability, but also her reputation in the community. Her husband, who had been controlling and abusive, lost neither his reputation nor his financial security.

He was still going to the bank and cashing his cheque proudly, which was our income that I'd *helped him work for, for* our *security.... He didn't know what it was like, what I had to go through...the embarrassment of having to go see this Mothers' Allowance woman, or having to go face people at the bank who really didn't appreciate the fact that you had Mothers' Allowance deposited into your account.*

While Eliza has been able to find full time employment and leave the social assistance system behind her, she has not left the memory of her treatment while on Benefits behind her as easily. She is constantly aware that she is 'one pay cheque from poverty'. She vows that she will never again be submitted to the treatment she received as a social assistance claimant.

I'd never go back on Mothers' Allowance again. No, when you are thinking in the back of your brain, 'how far would I go'? It sounds awful, but I'd do anything. Now what would happen? What would we live on? Nothing...I mean I don't want to worry about food. *I couldn't do it - I'd do anything...I'd scrub toilets...I can see why women go and be strippers. I'd do it, if my kids are starving.*

Eliza found that, while on assistance, her role as a full time mother was not respected. When she was married to a high school teacher, and doing the same job, her role was accorded respect in her community. Eliza eloquently challenges myths that see single mothers as lazy, or as simply sitting at home *'waiting for the cheque to come in'*:

It's the hardest job I've *ever had – to try and be a chauffeur, an administrator and a nurse...if you got paid for everything you did as a mother, they couldn't afford you! I mean, you are on call 24 hours a day.*

Perhaps the most enuring myth of social assistance, is that welfare claimants are 'breaking the province's bank' and 'wasting the taxpayers' dollar'. A false picture is painted which sees claimants earning high incomes living comfortably, without having to work for a living. The meagre Benefits given to claimants does not seem to attest strongly enough to the fact that this is simply not the case. Time and time again anti-poverty activists have shown that the insufficient incomes granted to social assistance claimants are not enough to cover even the bare essentials for a family living in Ontario.

Joe's partner, Bob has challenged the notion that money given to claimants is 'wasting the taxpayers' money'. Not only does Bob argue that claimants are not receiving an overly generous sum, he also argues that the money is injected immediately into the local economies. Since social assistance claimants are not able to acquire savings, they spend every cent on day-to-day survival.

And all this money that goes to these welfare recipients, what happens to it? It gets spent. They're not buying RRSPs, or putting it in the bank, or investing it in Brazil or anything. It gets spent right away. Right back into the economy. And its taxed. Fifteen per cent is taken back right away!

Items considered by many to be 'essentials' in the 1990's become luxuries for those women who are worrying if they will have enough milk and bread for their children before the next cheque comes in. Until Bev was given an automatic washing machine by the women's shelter that she stayed in after leaving her abusive husband, she had no way to do

laundry. With two young children, no car, and no laundromat in her small village, Bev needed to wash the boys' clothes. As have so many other women in this study, Bev relied on her ingenuity to solve the problem. For several months, she washed all of the clothes in the bathtub, using a toilet plunger as an agitator. This became increasingly difficult as her tendinitis became more severe, until finally, she was no longer able to do it.

Looking back Bev is now able to laugh at the situation she faced: *"Jeans were the worst!"* With her income on Family Benefits, she would never have been able to purchase a washing machine herself. In another case, when her automatic washing machine broke, Chris could not afford the required repairs. Chris now uses a wringer washer, an appliance twenty-five years out of date, and extremely labour intensive, to do all of her laundry.

Claimants are aware of the continual attention accorded them due to their status as 'welfare recipients'. This attention is particularly relevant to those women living in rural and small town Ontario where any sense of anonymity is virtually impossible. The actions of claimants are carefully observed, with claimants being acutely aware of this 'extra' attention. Jane's story is typical of the kind of treatment received by many claimants.

After going to the food bank one month...I was in the grocery store and the lady who had been in the food bank walked up to me and said 'you be careful how you spend your money, so you have some left at the end of the month'. *No thank you! I'd rather go without. (Jane)*

The women who have had to use food banks, found that experience particularly demoralizing. *"It's very humiliating and demeaning because of the way you are treated"*.

Some food banks are closed from April to November, based on assumptions that clients eat out of their gardens during the summer, or that most have summer employment. This ignores the needs of many social assistance claimants, including many of the participants of this study. For women like Bev, gardening is simply not possible, as her asthma, tendinitis and back problems make it impossible. *"I'd love to garden...but I have a hard enough time getting out of the bathtub"!* One claimant was told that food banks are *'not for welfare recipients, they are for those who are truly in need'*. This comment implies not only that welfare claimants are not truly in *need*, but also that they are not truly *worthy*.

In the smallest communities, which often have only one grocery store, users have no possibility of anonymity. Claimants must walk with groceries *towards* the grocery store, on the only day that the food bank is open. *"You know...you're going up there and coming down with groceries and you've got to walk through town and everybody knows where you've been"*.

When Sandra visited a food bank at Christmas, she found the treatment of food bank users exceptionally degrading. The food baskets given out on one of the busiest streets in town, on, as it turned out, one of the coldest days of the year. *"They brought us in one-by-one – they wouldn't let us stand inside, even though it was 20 degrees below zero...and there was plenty of room inside of the building"*. Even the youngest children, waiting with their

parents for food baskets, were not allowed inside of the building to warm up. The treatment of clients accessing food banks takes a stressful situation – Christmas in poverty, and makes it almost unbearable. *"This is a stressful time, really stressful...It's Christmas...and you want to provide a nice Christmas for your children and make it look like you have all these things and you don't, so its hard" (Sandra).*

Ruth also found this past Christmas to be one of the hardest, now that the 21.6% cut in welfare rates have set in. Ruth is not a regular user of food banks, however this year, she did go to the food bank for a holiday basket. She was turned away, with the food bank administrator telling Ruth that they wanted to serve people who were truly in need – those people who had used the food bank throughout the entire year. Instead of a pat on the back for getting through the year without the support of the food bank, Ruth was curtly turned away.

Several food bank users have falsified their addresses in order to be able to receive food from a food bank outside of their home communities. Using outside food banks may allow people access to *more* food, but it also allows users a level of anonymity not possible in their own home communities. Jane began attending neighbouring food banks following her experience in the grocery store, in order to escape the moral judgement in her hometown.

Anecdotes of intolerance were as common as accounts of visits, with several women

simply stating that they would rather go hungry than have to put up with the treatment they receive at the food bank.

Most claimants interviewed felt that the attention they receive regarding their status as welfare claimants is often due to the fact that there is a general lack of understanding regarding the social assistance system in Ontario. Bev asserts that if people knew how difficult it is to get by on social assistance, they would not be so critical. "*Anybody who says that being on assistance is easy...no...you don't have a life. You* don't *have a life*" *(Bev).*

Claimants on the social assistance system are acutely aware of the perception that they must 'pay back' their debt for receiving financial Benefits. The energy used in paying back these moral debts is as constant as it is exhausting. This pay back in what Mariana Valverde calls 'moral capital' can be calculated in various forms of currency: in what is deemed to be 'appropriate' social behaviour; in increasingly mandatory 'volunteer' services and in the continual evaluation of claimants on a day-to-day basis.

Significantly, the re-payment of these moral debts is increasingly being mandated by the Provincial government in Ontario, as can be seen in terms of the Ontario Works Act which legislates that claimants repay their debts by working in approved placements. While this is now entering into legislation, many claimants had always volunteered in their

communities.

Ruth resents the implication of the Ontario Works Act, that prior to its implementation, social assistance claimants did not volunteer in their communities.

[Volunteering] is my way of repaying...for my assistance...that I would receive from time to time. Ironically, this is all part of...workfare...now [laughs]. They want you to 'volunteer' *17.5 hours a week. That was always my belief...now it is compulsory.*

The intimation is that social assistance claimants sit at home, waiting for their cheques to arrive. Frustration at the lack of understanding and enduring myths of claimants as passively dependent and lazy, are recurring themes in each woman's story.

You're made to feel like a third class citizen to start with and now we're further down the ladder. We're not here because we want to be! Personally, I would rather be employed, but because of my age and my medical inconveniences... I feel like I've done my part and with fostering, I am continuing to do my part in something that I like to do. (Ruth).

Shirley finds it frustrating that there are no rewards, no pats on the back for working hard. Shirley feels trapped by social assistance. Unlike the myth, Shirley is not 'sitting home' collecting welfare. She works full time, using the welfare system only to help her when her baby's father is negligent with support payments. She is frustrated by assumptions that she chose to be a single parent on Mothers' Allowance. *"I never wanted to be a single mom... I feel like I have to love [my baby] that much more. But when I am working, I just don't have the energy... I am just too damned tired".*

For Shirley, the exhaustion of working full time and the stigma of living on Family Benefits give her a situation where she has the worst of both worlds.

It's very stressful. I come home and I am too tired... The weekends aren't long enough because I just start getting it out of my system and start enjoying him [the baby] again...but according to the system, this is what I am supposed to be doing. I'm supposed to be working. I think this system sucks.

Shirley finds that the costs associated with working are significant, but overlooked by the assistance system. *"That's one thing they don't consider. That the women who are doing what they're supposed to do...have costs. It would be easier to stay home"*. Shirley regrets the amount of time that her young son spends at the babysitter, *'growing up under [somebody else's] house rules'*. Shirley does not want to stay at home, she wants to work. She simply wishes that the system would take the issues facing working mothers on Benefits, into consideration.

There's lots to be said about the women who sit at home, with their children and sit on Mothers' Allowance...that's part of the system I did not want to get into...I don't want to be on Mothers' Allowance. That's [just] a statistic as far as I'm concerned and I don't want to be that.

Shirley sees that being at home all day instead of at work would mean that she had time to access resources that many women who live on social assistance are able to utilize. *"Instead, I have to plan everything. That's the disadvantage to working full time. I can't go to the food bank. I can't even go to the resource centre to buy used clothes"*.

Sandra's three jobs keep her busy and out in the community. Like Shirley, she has found that the costs associated with working are over looked by the Family Benefits system. Thus, she has found that the jobs have had both positive and negative affects on her life.

Overall its been positive to have a job and be able to feel like you fit in with your community or society in general...but, its been very draining as well...feeling as though you are jumping through a whole lot more hoops. It's a juggling act.

Significantly, for Sandra, the positive aspects of working, are not in terms of increased financial security. In fact, since she began working, Sandra's cost of living has gone *up*. The added expenses of having to run a vehicle, gas, insurance, and increased child care costs mean that Sandra is not actually earning any extra money. In addition to feeling more like she fits in to the mainstream, the work experience she is getting means that she is one step closer to her goal of leaving social assistance behind her.

Chapter Six
Conclusions

The election of the Harris Conservatives in 1995 signified the beginning of a period of cut backs and policy change. However, it would be a mistake to see this as a deviation from the history of the development of social welfare policy in Ontario. Throughout the development of welfare policy in Ontario there have been rises and declines in rates, and many changes in eligibility requirements. Nonetheless, poor, unemployed Ontarians have always been met by inadequate social assistance levels and punitive legislation. We saw in Chapter Three that beginning with the enactment of the Ontario Mothers' Allowance Act (1920), benefit levels were never intended to be high enough to maintain the households of claimants.

Using the case study of women on social assistance, I have examined how the restrictive environment faced by many disadvantaged groups works to hide and obscure their many moments of defiance. We were able to see how the constant threat of loss of benefits works to restrict the voices of assistance claimants.

> 'Fraud talk' helps construct a generalized atmosphere of oppression and fear which constitutes much of the lived experience of poverty. It fragments and mutes opposition even amongst those who are oppressed by it (Morrison 1998: 29).

This study has largely been devoted to two questions. First, how are the participants of this study affected by the moral judgements made by government, family, friends, communities and by themselves. Second, given the meagre benefits accorded to assistance claimants, what are they doing to 'get by'? Here, I have been most interested in moments

of resistance. Rather than examining formalized resistance, I have addressed those individual moments of resistance which tend to be largely opportunistic and individual. In his research of welfare claimants in Britain, Bill Jordan found that claimants tended to follow the rules that make sense to them, and to break those that did not. That was a finding of this research as well. Many participants talked about the laws of social assistance – not as *their* rules, but as the government's rules.

Just as James C. Scott found that the core of peasant rebellion was often based on meeting basic needs: "land", "bread" and "taxes"; the core of the moments of resistance employed by the social assistance claimants of this study were also based on meeting those basic needs such as food, clothing and adequate shelter.

I have argued that assumptions about the naturalization of dominant ideologies by subordinate groups are the result of an incomplete understanding of relations between dominant and subordinate. I have further argued that subordinate groups have *resisted* the power of hegemony; that they have not been 'taken in' by dominant ideologies, nor have they naturalized those ideologies. Examining these small acts of noncompliance allows us to see the space in which heterodox beliefs can be established, and out of which a climate of resistance is fostered.

Through a re-examination of power and resistance, we have, in effect, lifted the curtain

hiding insubordination by 'weak' groups. We are able to see that social assistance claimants do not tacitly accept (either unconsciously, or with hopeless resignation) the judgments of dominant ideology. In expanding traditional understandings of power, I have attempted to illustrate a place where we can begin to see the potential for defiance and everyday acts of resistance. Once we understand that both powerful and powerless groups are implicated and changed in relations of rule, we can see potential for resistance, rather than a passive acceptance of the moral code imposed by a ruling elite.

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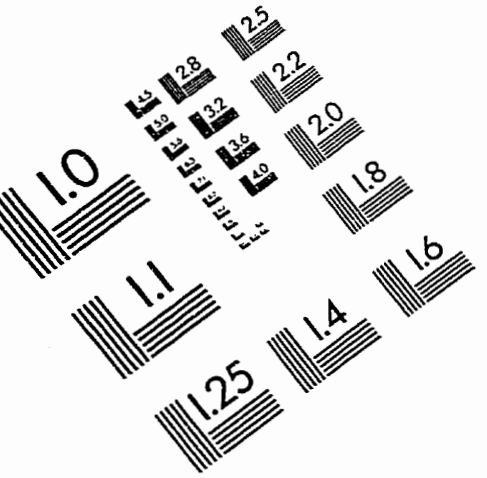
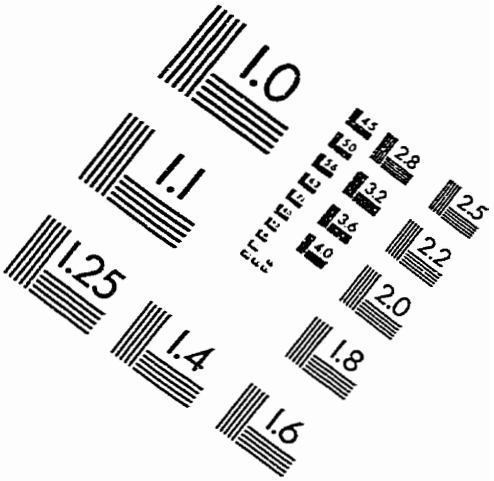
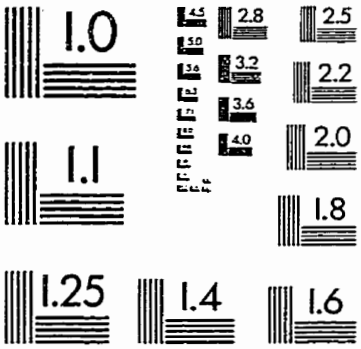
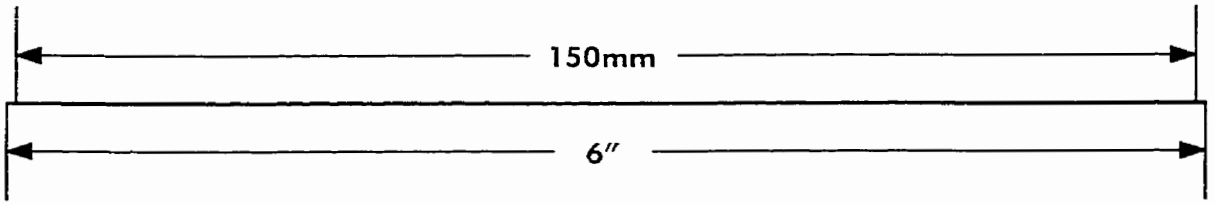
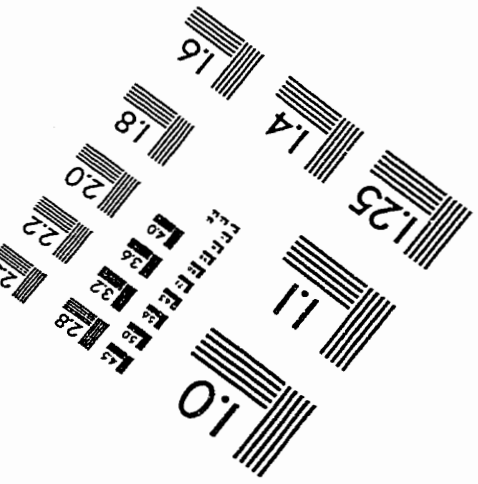
IMAGE EVALUATION TEST TARGET (QA-3)

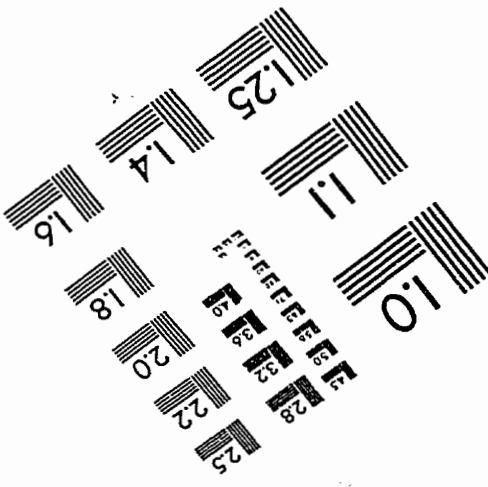












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