



PRECARIOUS & VULNERABLE
LONE MOTHERS ON INCOME ASSISTANCE

DECEMBER 2008

BY PENNY GURSTEIN & MICHAEL GOLDBERG
WITH SYLVIA FULLER, PAUL KERSHAW, JANE PULKINGHAM &
SYLVIA VILCHES

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PREPARED BY THE SOCIAL PLANNING AND RESEARCH COUNCIL OF BRITISH COLUMBIA

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GOLDBERG, MICHAEL, 1943 –
PRECARIOUS & VULNERABLE: LONE MOTHERS ON INCOME ASSISTANCE/ PENNY GURSTEIN
WITH SYLVIA FULLER, PAUL KERSHAW, JANE PULKINGHAM AND SYLVIA VILCHES

GURSTEIN, PENNY, 1950 –
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INCLUDES BIBLIOGRAPHICAL REFERENCES.
ALSO AVAILABLE IN ELECTRONIC FORMAT.

ISBN 978-09809157-8-5

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Acknowledgments

We would like to thank the Consortium for Health, Intervention, Learning and Development (CHILD) Project at UBC for their support for this research project. The CHILD project was directed by Dr. Hillel Goelman and was funded by Social Science and Humanities Research Council of Canada (SSHRC) through their program on Major Collaborative Research Initiatives.

The team for this research project also included Jane Pulkingham (SFU); Sylvia Fuller (UBC); Paul Kershaw (UBC); Silvia Vilches (UBC) and Dara Culhane (SFU). We want to thank our team members for their outstanding work in conducting interviews, working on the analysis and for reviewing earlier drafts of this report. It has been a joy to work with such great collaborators.

We would also like to thank the social service agencies in East Vancouver who assisted in recruiting our research participants and who provided valuable insights about the situations of lone mothers who accessed their services.

Finally, we would like to thank the research participants who so eloquently and generously shared their life experiences with us in the hope that their experiences could help inform policies and practices regarding lone mothers on income assistance.

The opinions in this paper are those of the authors and do not necessarily reflect those of the publisher or funder of this report.

Penny Gurstein (UBC);
Michael Goldberg (SPARC BC)

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Summary

The British Columbia government introduced sweeping changes to its income assistance program in 2002. Although the changes made life more difficult for everyone on income assistance, lone mothers and their children were particularly hard hit. This report explores the impact that these changes have had on lone mothers with young children.

Interviews were conducted every 6 months over a three-year period with 17 Aboriginal and non-Aboriginal women living in East Vancouver. The key themes that emerged during the interviews with the participants and the focus group discussions with social service providers include the experience of impoverishment and the resulting struggle for survival. As a result, the participants describe how difficult it has become to “negotiate” within the constraints imposed by the welfare reforms of 2001/02. The women also describe how the limited education and training opportunities hinder rather than support their ability to leave welfare. The lack of safe, affordable housing for most of the participants, along with limited access to affordable, quality child care has placed strains on these women’s already fragile social support networks, thus making their lives harder rather than improving their already desperate circumstances.

There are a number of changes in public policy that could help reduce the extreme material deprivation of lone mothers on income assistance, including:

Raise Income Assistance Rates to levels of adequacy as measured by SPARC BC or the Market Basket Measure developed by the federal government.


Reinstate Earnings Exemptions as BC is the only jurisdiction that does not have earnings exemptions for lone mothers on income assistance.

Raise Minimum Wages to at least \$10.40 per hour (2007) and raise the minimum wage annually based on increases in the cost of living.

Raise the Canada Child Tax Benefit to \$5,100 per year per child (2007) and continue to link annual adjustments to the increases in the cost of living.

Provide Living Wages that will meet the financial needs of families with children. All levels of government should ensure that all their employees and the employees of the companies they contract with pay a living wage.

Provide Appropriate Education and Training by allowing lone mothers to continue education and training while receiving income assistance benefits.



Provide Affordable Housing by increasing the supply of social housing, ensuring that increased income assistance rates includes sufficient funds for transportation, and expanding the Rental Assistance Program to families on income assistance so lone mothers can find more appropriate rental housing.

Provide Child Care that supports families through implementing both universal quality child care and providing sufficient financial support for mothering.

Better coordination of government agencies to eliminate the contradictory expectations between child welfare (MCFD) and employment (MEIA).

This study has shown that lone mothers on income assistance and their children live in precarious and vulnerable situations. While the BC government policies have succeeded in reducing the number of people on welfare, the results of this study show that such policies have not benefited the more vulnerable lone mothers on income assistance. Policies that force lone mothers to find any work at any cost prevent them from pursuing schooling and from having the time and resources needed to fulfill their role as mothers. Implementing the policies suggested above would be one step towards reducing the precarious and vulnerable situation for virtually all of the lone mothers who participated in the study, and to supporting better futures for the children in their care.

Introduction

The British Columbia government introduced sweeping changes to its income assistance program in 2002. Although the changes made life more difficult for everyone on income assistance, lone mothers and their children were particularly hard hit. Lone mothers and their children had to make do with less money to pay for housing (reductions in the shelter allowance), and for their day-to-day needs (reductions in the support allowance). They could no longer keep some money from paid employment and from child-support, and they were expected to find employment (and get off welfare) once their youngest child turned 3 (previously mothers could wait until their youngest child was 7). Time limits for receiving welfare were also imposed – mothers who passed such limits faced further reductions in the amount of their welfare cheque. This report explores the impact that these changes have had on lone mothers with young children.

Over one in four families with children are led by a lone parent, and the majority (80%) are mothers.¹ Lone parenthood is much more common among aboriginal families where approximately 30% of aboriginal families with children are headed by a lone parent (compared to 13% among non-aboriginal families). Among aboriginal children who are living off-reserve, 46% live with a lone parent.²

1. Statistics Canada 2006 Census: Census Families by Province and Territory Census families in private households by family structure and presence of children, by province and territory (2006 Census); <http://www40.statcan.ca/101/cst01/famil54a.htm>

2. Statistics Canada. 2005. Aboriginal people living in metropolitan areas <http://www.statcan.ca/Daily/English/050623/d050623b.htm>

The Policy Context

The British Columbia government has initiated the most extensive welfare and social services restructuring in Canada.³ In January 2002 the Government announced that the operating budget of the ministry responsible for social assistance would be cut by \$581 million (or 30 %) over the next three years. The cut in fact grew to \$609 million in the 2003 Budget. To achieve this cut, the Ministry eliminated 459 full-time equivalent positions and closed 36 welfare offices across the province. A combination of cuts to welfare benefits and a further tightening of eligibility rules achieved the remaining budget savings.⁴

The policy changes for lone parents have been dramatic.⁵ Lone parents who are categorized as employable (i.e. not a person with a disability (PWD), or a “Person with Persistent Multiple Barriers” (PPMB) but “expected to work” (ETW) are now expected to work when their youngest child reaches age three, rather than age seven, as was previously the case. These ‘employable’ lone parents used to receive a support allowance for food and necessities of \$377 per month in 2001 but this was reduced to \$325.58.⁶ Families with three or more people had their shelter allowance cut by \$55 to \$75 per month, amounts that were already 60% lower than the average cost to rent a home in Vancouver. Before the reforms, lone parents were also allowed to keep up to \$100 per month of child support money they received from ex-partners; the government now claws back every dollar of child support payments by deducting the total amount given by ex-partners from mothers’ welfare cheques. Fathers are also taxed on the amount they give, making the total government “take” larger than the amount given for child support. Emergency grants were also capped. No matter what the circumstances, lone mothers could now only get emergency cash of \$20 for food per person per month, one month’s shelter allowance for a security deposit per year, and \$100 per person for work related clothing per year. Not declaring gifts of cash or with cash-value could now lead to a lifetime ban from receiving income assistance. Many benefits designed to help people on income assistance enter the work force have also been eliminated. Students in accredited post-secondary programs that are eligible for BC Student Financial Assistance (loans) are no longer eligible for income assistance. Employable lone parents were previously entitled to keep \$200 of any earnings per month, but now

3. For further details on the changes in BC see Goldberg, Michael and Kari Wolanski 2005 *Left Behind: A Comparison of Living Costs and Employment and Assistance Rates in British Columbia*: SPARC BC and Klein, Seth and Andrea Long 2003 *A Bad Time to be Poor: An Analysis of British Columbia’s New Welfare Policies*: CCPA and SPARC BC.

4. Ibid Klein and Long

5. Income assistance in BC consists of a base rate, which is divided into shelter and support portions. For single mothers the support portion is reduced by the amount of the federal child tax credit, so while the overall amount is higher for single parents than for single employables, their sources of income are divided into three – a provincial shelter portion, a provincial support portion, and a federal child tax portion. In 2002 the base rate was reduced, some special supplements and exemptions were eliminated, and the eligibility for others was made more restrictive.

6. The BC Government increased the monthly support allowance for lone parents in April 2007 to \$375.58

7. This figure is based on “market” rental costs and so does not include the (generally lower) costs of government-subsidized rental housing. Shelter allowances were increased in April 2007, thus restoring them to the previous amount for families with three or more people. There have been no changes to the shelter allowance rates since then.

have every dollar earned deducted from their welfare cheque. Lone mothers in the ETW category, whose youngest child is three years of age or older who do not leave welfare for work on their own, must follow the plan that their welfare worker sets out to help them find a job (this may include doing particular things to look for a job and/or attending programmes designed to make them more employable). If they fail to do so, their already small welfare cheques may be cut by \$100 per month.

There were also cut-backs to related social services that potentially impacted lone parents on income assistance. For example, women's centres lost all of their funding and family support programs and neighbourhood houses saw their core funding change to project funding, reducing their flexibility to respond to local needs. Child care spending, another key support to lone mothers, was hit by reductions in operating grants, parent subsidies and wage supports to child care workers, although parent subsidies for child care were later restored.⁸

Overall, the changes resulted in both absolute reductions in the amount of money lone mothers on welfare could receive as well as changes in categories and rules. The change in rules was sudden, and quite confusing for recipients. Additionally, as Richard Shillington pointed out, both BC and Ontario used the increased federal child tax benefit to reduce overall welfare rates, in essence shifting some of the financial burden from the province to the federal government.⁹

8. For further details on the changes to the child care subsidy amounts in BC see Klein, Seth and Andrea Long 2003 *A Bad Time to be Poor: An Analysis of British Columbia's New Welfare Policies*: CCPA and SPARC BC, pp. 24-25.

9. Shillington, R. (2000). "Two casualties of the child tax benefit: Truth and the poor." *Policy Options* November: 62-67.



Methodological Approach

The data for this report comes from “The Income Assistance Project”.¹⁰ This project investigated how low-income, lone-mother families are affected by provincial policy changes that reduced social assistance and enforced paid work obligations for people receiving income assistance. The researchers interviewed 17 Aboriginal and non-Aboriginal women living in East Vancouver every 6 months over a three-year period (2003-2006). The interviews usually took two hours, and were open-ended, allowing the researchers to delve deeply into the issues and experiences the mothers and their children were grappling with. The initial interview began with the prompt “Tell me about a typical day”. Subsequent interviews invited participants to respond to the prompt “What has changed since the last interview?”

The recruitment of the mothers was based on those that responded to posters placed in the northeast neighbourhood of Vancouver. The selection from those that responded to the poster coincided with the purpose of the study. The youngest child was under three years old in half the families at the start of the study and between 3 and 6 in the other half.¹¹ The research focused on women with children in this age group to learn how their lives and those of their children were affected when their situation changed from being allowed to stay home full-time to being expected to find a job. Half of the women had been on income assistance less than two years and the other half had been on longer.

Because the same women were interviewed over a three year period, it is possible to see the relationship between policy changes and changes in the lives of the study respondents. Such observation and qualitative discussion with the parents helps to reveal the gap between what the participants aimed and hoped for and what actually happened in their lives, as well as the tensions between constraints and supports.

Three focus groups were also held with agencies that provide services to lone mothers on income assistance. Two of the focus groups were with representatives from aboriginal service agencies. Both of those focus group sessions were held at aboriginal agencies. The focus group with non-Aboriginal agencies was held at the downtown campus of Simon Fraser University.

10. The Income Assistance Project is a five-year study that is part of the CHILD research program housed at UBC. CHILD is funded by the Social Science and Humanities Research Council (SSHRC) under their Major Collaborative Research Initiative.

11. The full study also included interviews with six lone mothers in Northern BC. The situation in Northern rural communities was very different from that in Urban Vancouver so those results will be analyzed separately.

Impacts of IA Policies & Programs

One of the government's key claims was that the changes in the income assistance rates would encourage lone mothers to get off welfare and find a job. Government statistics confirm that there are now far fewer lone parents on income assistance.

Table 1:
BC Employment and Income Assistance Annual Caseload
Single Parent Families

Year	Temporary Assistance Cases					PWD	Total
	Expected to work	Medical Condition	Temporarily Excused	Persons with Persistent and Multiple Barriers	Sub-Total	Persons with Disabilities	
2003	10,444	-	8,787	1,069	20,300	3,259	23,559
2006	4,024	1,041	4,775	1,121	10,961	4,141	15,102

Source: Ministry of Housing and Social Development Monthly Summary Report available at <http://www.eia.gov.bc.ca/research/>.

The data from the Ministry also shows that the number of single parents receiving income assistance continued to decrease through 2007 although there appears to be a slight increase in the number of cases in the Expected to Work (ETW) category over the first five months of 2008.

While the caseload reductions are impressive, other research has suggested that approximately half of the reduction was due to the improving economy and half was due to making it more difficult for people to be eligible for income assistance in the first place, even if in need.¹²

The outcomes for the participants in this study were less spectacular.

As can be seen from table 2, approximately one in four of the women were employed at the end of the study. Most notably, five of the twelve who participated in the last interview were reclassified as Persons with Persistent and Multiple Barriers (PPMB) or Persons With a Disability (PWD) and therefore were no longer required to search for employment as a condition of receiving assistance.

12. Wallace, Bruce, Seth Klein, and Marge Reitsma-Street 2006. Denied Assistance: Closing the Front Door on Welfare in BC. VIPIRG and CCPA

Table 2:
Income Assistance Status of Participants at First and Last Interview

Status	First Interview 2003	Last Interview 2006
Number of respondents	17 ¹³	12 ¹⁴
Expected to work	7	2
Temporarily Excused ¹⁵	10	1
PPMB, PWD Status	0	5
Employed, not on Income Assistance	0	3
Married, not on Income Assistance	0	1

These results are similar to those found in another study *Living on Welfare in BC*.¹⁶ That study also found that a large number of people were reclassified from expected to work to PPMB or PWD. While only one in four left assistance for employment overall, those that did find employment were better off financially compared to what they received on income assistance. However, compared to other welfare recipients, many of the lone parents were only a little better off. On average, lone mothers who left welfare for work earned around \$1,000 per month (Pulkingham, personal communication).

The key themes that emerged during the interviews with the participants in Vancouver and the focus group discussions with social service providers are discussed below. These themes include the experience of impoverishment and the resulting struggle for survival. As a result, the participants describe how difficult it has become to “negotiate” within the constraints imposed by the welfare reforms of 2001/02. The women also describe how the limited education and training opportunities hinder rather than support their ability to leave welfare. As the findings below illustrate, the lack of safe, affordable housing for most of the participants, along with limited access to affordable, quality child care has placed strains on these women’s already fragile social support networks, thus making their lives harder rather than improving their already fairly desperate circumstances.

13. The team lost contact with one mother after her children were apprehended following the first interview. She was replaced by another mother who completed all six interviews.

14. Sixteen participants completed three or more interviews. Contact with one woman was discontinued after the third interview due to a compromise in being able to retain confidentiality. Contact with another participant was lost following the third interview when her child was apprehended and she lost her housing. Another women stopped voluntarily after interview four when she started working, and contact with a fifth was lost at interview five due to a traumatic event in her life.

15. ‘Temporarily Excused’ is the category used to excuse women with children under three years of age. Due to the design of the study, the youngest children in all but four families aged beyond the three year threshold. In the other four families, one woman started with an infant, and three had new pregnancies.

16. Klein, Seth and Jane Pulkingham. 2008. *Living on Welfare in BC: Experiences of Longer-Term “Expected to Work” Recipients*. Vancouver: Canadian Centre for Policy Alternatives BC Office.

Impoverishment

Welfare in BC has never been generous – being on social assistance has always meant living in poverty. However, the intensity of poverty has increased, leading to more dramatic effects. Key informants from social service agencies reported that, whereas they used to deal with issues for women “in poverty” before the cutbacks, poverty is now “the issue”. This means that lone mothers lack food, stable accommodation, transportation, and suitable options for child care. The amount of social assistance is so low that these women cannot live on the income provided by Income Assistance (IA) and thus have to rely on a variety of strategies to provide for their family. All but one of the lone mothers used a food bank on a regular basis as well as other alternatives such as bartering and trading to obtain commodities like food, clothing, babysitting and so on.

‘Carla’s’¹⁷ experiences negotiating her rent illustrates the meticulous care and attention to money management of those living on the very restricted budget of income assistance.

He brought the price up, I tried to bring it down, he brought the price up again, I tried to bring it down again. So we basically negotiated for like half an hour what the price was going to be for me. And finally he brought it down a bit. And so, I added up all my bills, added up my monthly groceries, how much is this going to cost, how much is that going to cost. Food for my daughter, food for me, laundry detergent, dish soap, all that stuff. I added it all up before I can agree to anything, because, I need to budget it all out and make sure I got some—a little bit of money left to live on. So, I was able to do it, and was able to manage. That leaves me \$70-80 [for groceries] to last ‘til the next cheque. And be able to buy odds and ends, food here and there, right?

To survive financially, some of the women in the study are doing employment in the informal economy. Such employment creates vulnerabilities and puts their ability to be deemed responsible parents at risk. ‘Arlita’ revealed that she had been participating in organized ‘dates’ and working for an escort service. She explained why she had done it;

And my girlfriend says, “Oh what did you do with all your money?” All my money? I mean I pay my phone bill, I don’t have cable, like that’s just not happening in my lifetime right now, and I pay my phone bill and I try and get some food in the house and people wonder why I make dates with guys.

The time and energy required just to try to make ends meet left little time to work on other issues in the mothers’ lives. As an agency worker noted in one of the focus groups, “when poverty becomes the primary focus all the time, the therapeutic needs increase, but the ability to effectively and efficiently use those therapeutic interventions decrease.” In other words, extreme poverty increased mental and emotional stresses and strains, but also meant that agency workers had to be so focused on basic issues of survival that they were less able to help mothers deal with such problems.

17. All names are pseudonyms to protect the identity of the study’s respondents. Quotes are only used the first time the pseudonym is mentioned.

Food Insecurity

Food insecurity is a regular occurrence with lone mothers on income assistance. Many of the mothers recounted how they did not have enough money to pay for food so they went hungry.

My kids got to have something first before I [eat]. I don't care if I don't eat. I always say that [to myself], I don't care about me but I care about you ('Olivia').

For 'Natalie', a recent immigrant, hunger and despair ravage her and her children:

It's too much, it's so stressful, you know...my son want to suicide...he was like...first I want to kill my sister and my brother, and I'm going to [start] with kill myself. He was serious. That day there's no food in the house. You know, it's pressure.

Mothers in the study repeatedly describe complex strategies they used to ensure that they and their children have a sufficient quantity and quality of food and some of the women talked about being in the sex trade so that they can buy food. All the women but one (who has extended family whom she extensively relied on) could not have survived the month without accessing free food on a weekly, and sometimes daily basis, including food banks and hot meal programs. This is consistent with the findings of another study where 77% of the income assistance recipients reported using a food bank or soup kitchen in the previous month.¹⁸

'Jeanie' describes the complexity of accessing food banks:

... you're only allowed to go to one food bank a week. You can't go anywhere else... Well, there's actually the Salvation Army, but that, you can go there every 3 months, and I've done that a few times. I've had to. And same with (the) Church downtown, I think it's 3 times a year you can go there. I'll tell you I appreciate the food bank and stuff, but there's been weeks where I've gotten a can of beans, a can of soup, garbage bags, clean..., stuff that you can't really use, you know? People need the fruit and stuff, but some weeks, you get maybe, pork and beans, a can of soup. One time it was all junk food that came in... the line up is so long you have to get there like 7 o'clock in the morning and start lining up. Otherwise, there's nothing left because there's so many people going there. (Jeanie)

For those without money for transit, getting free food often meant walking long distances. In economic terms, there is no "elasticity" in the situation for Jeanie and the others. These mothers have to compensate for reductions in government allowances by doing what they can to obtain food or risk removal of their children. The lack of food in a home is often construed as child neglect, as it was in Arlita's case.

18. Op.Cit. Klein and Pulkingham Living on Welfare

Lack of Safe, Affordable Housing

Both service providers and lone mothers identified the lack of safe, affordable housing as the most critical issue facing single parent families. Lone mothers on income assistance are often forced into substandard housing in unsafe neighbourhoods because they cannot afford anything better. This puts their families in danger from violence and poor health.

Housing is not just important as shelter, it is also a home, and provides the ability for women to organize their lives and meet their needs. 'Jemma' has found it extremely difficult to find housing for herself as a single mother with two children.


I gave my notice and couldn't find anything and I ended up luckily, where I'm living, they accepted me, or I would have been in a shelter with the kids, because it is really hard to find a place with children and being on welfare So I moved into this place, and there's no bathtub, there's no laundry. The ceilings are just above my head...My son suffers from asthma, and he's been hospitalized twice, It's the mould, it's the dampness, it's everything.

And yet, Jemma felt lucky to have a place even though it was so substandard it created health issues for her children.

Jemma's experience is not unique; it is the norm among the women in the study who were not in public housing. One woman's basement suite flooded for six weeks in the Vancouver rain, and she discovered that it did so every winter. The glass pane fell out of a child's bedroom window in another house. Women were driven from house to house, not able to find a place that was large enough to fit their children and themselves, or in good enough condition to stay. Women ended up solving their problems by living with others, taking illegal boarders, sleeping on their couches or the floor, putting youth in grimy basements, and so on.

'Natasha', who had one preschool-age child, moved from a one-bedroom apartment with a walk-in closet that doubled as her son's bedroom, to her mother's home, to a girl friend's place, where she and her son slept on a couch, to a smaller, but less expensive apartment in East Vancouver, where her previous apartment was, back to her mother's home, then to an apartment in her grandmother's building and finally to her boyfriend's one-bedroom apartment. The constant moving was likely a contributing factor to a regression in her child's development. Her child was later removed by child protection authorities because she did not have adequate housing and because the child appeared to be becoming more anxious, likely caused by the constant moving.

Those who were in social housing have fixed rent, sufficient living space, appliances that worked, and so on. Their rent was geared to income so that if they exited from welfare they



were not suddenly facing a steep cost. Mostly, the women appreciated the financial security offered by social housing.

Well, in a positive way for sure. Like, I know I won't be forced to go anywhere. Because I know the rent will never be increased unless my income increases. And it's safe. And you know, they have a yard and it's just better. ('Andrea')

For others, as it was with Andrea, the children had friends to play with in a safe environment where supervision was often shared. The stability enabled Andrea to finish a training course, obtain her Grade 12 equivalency (GESD) and she is now employed. Social housing, however, did not work for all of the women. Natalie lost all her local support networks when relocated to a distant social housing complex and Carla felt that both her privacy and health were at risk in the social housing complex where she lived because of intrusive, divisive and prying neighbours and a bullying manager. Lone mothers who are in safe, stable and affordable housing generally fare much better than those who aren't, and are much more likely to move forward in their lives in terms of attaining further education and employment.

Lack of Quality Child Care

Pursuing education and securing employment is impossible without adequate, affordable child care. The mothers used a variety of strategies to find care for their children, including reliance on ex-partners, neighbours, friends, older siblings, and when it was available, drop-in child care. Parents also relied on young siblings to do child minding at home. This particularly affected girls. Licensed child care was often not available, was inconvenient for women without transportation, and expensive for more than one child.

I've actually gone and inquired to every daycare, kindergarten, preschool in the Lower Mainland, and they all have big waiting lists. Now, there's one across the bridge in North Vancouver that doesn't have a waiting list; they're waiting to accept me, but, you know, I can afford to put him in for two days, and that's it. And, albeit two days a week is two days where I could be working.
(Natasha)

The child care Natasha did find required a 45 minute commute in the opposite direction from her work, a time that doubled in rush hour. Not surprisingly, she found this unworkable and had to give up her work shortly after she started. Natasha only had one child, but mothers with more than one often had the additional difficulty of not being able to find one child care facility that could take all of them.

Women who weren't working or in employment programs could not afford child care. The alternative was to have friends or relatives help out, or to do informal exchanges with neighbours. These relationships had other problems, including instability and lack of safety. Finding the right kind of person to take care of their children was problematic.

When you're living in povertyIt's hard to find someone that you can actually trust with your kids, to find somebody that's in the right state of mind to actually have the attention span for your kids, you know? And in my particular case, now that my mother is in (away in another community), that will be a lot less often as well. ('Anne')

A few other mothers were able to make extensive use of support programs such as neighbourhood houses, day drop-in centres, and semi-residential programs. The wide variety of strategies that these lone mothers use, however, is a reminder of the precariousness of their finances and social networks.

Vulnerability to Abuse, Violence & Harassment

Many lone mothers in this study reveal a legacy of, and/or ongoing violence from parents or (past) partners. This intersects in complex ways with their strategies for providing for their own and their children's needs. While the lack of employment is seen by policymakers as the primary problem that women parenting alone grapple with, this glosses over male violence against women and male neglect of child care. These issues were often what led them to being on welfare in the first place.

A separation from her husband caused Natalie, a mother of three children, to go on Income Assistance. The separation followed the disclosure, by her eldest son, of the physical and sexual abuse he endured at the hands of his father. Natalie had also suffered years of extreme physical violence, psychological abuse and emotional humiliation at the hands of her husband. A number of the beatings resulted in hospitalization. Her youngest daughter too suffered abuse (being thrown by her father as an infant). The Ministry of Children and Families have apprehended Natalie's children on a number of occasions. Natalie lives in fear that her children will be taken again if she fails to attend counselling or if her children fail to attend school and daycare.

While male violence often precipitates women applying for income assistance, men are "clinging" to women for survival because they are also having a harder time accessing income assistance. This can have disastrous repercussions. 'Regine' lost her support because her boyfriend was using her home as a permanent address but not filing income tax returns. The father of Jeanie's children was placed with her by social services after a health breakdown so that he could transition onto financial support without going through eligibility criteria. They only had two bedrooms for everyone, and this closeness resulted in a third child between them.

Some of the mothers felt that they were being harassed by their Employment Assistance worker. For example, Natalie felt she was being verbally abused by her EA worker.

...they want to kick me out of welfare. It is really hard when you don't have education, so they put me this program, after program, after program. My social—my welfare worker is—he's a little bit not smart. He's putting me down, emotional, like—...he's insulting, he, you know, like he is like if I did it why you can not do it? Because you did it, you have education, me I don't have education. And for me as a single mom looking to three children, it's hard. So they putting me this program and it's too hard.

Natalie was required to attend training programs but they did not work out for her because she cannot read or write. She reported that welfare payments were withheld and she would receive notices from social housing because her rent was not paid on time in the months that her welfare cheque was withheld.

Fragile Social Support Networks

The reduction in financial support is putting increasing pressure on lone mothers to rely on the support of family and friends. However, for many of the women, their family and friends also had limited resources. The support offered through family, friends and neighbourhood networks are essential to a woman's well-being and a family's stability, but requiring women to lean on these sources of support on a regular basis actually gave them less to draw on in times of crisis. Only two of the participants had family and friends who could offer resources regularly. The rest of the women were supporting those in their extended network. People in their networks had often been affected by the same cutbacks that the women were experiencing.


For example, Andrea could not receive government assistance for moving when she found safer, better housing. Welfare regulations only provided moving expenses if the rent of the new residence was lower than the previous place, or when it was recommended by a social worker for child protection reasons. Since Andrea took the initiative to assure the safety of her children without meeting either of those conditions, income assistance staff told her to rely on her informal social networks for the costs of the move.

However, this has material consequences for those in her social network as well as for her. Andrea used all her grocery money to pay for moving costs because neither she nor her friends had a car.

Well, later on when I do run out (of grocery money), and I am really stuck, their [government] position is use up what resources you have, friends, family. And when that is all gone then I can get a crisis grant for the month....I haven't yet, but I will end up borrowing money from [my mom], which is tough because we're going out to see her (in another province) at the end of the month....And I don't have any family here except for the boys' dad. And he's unemployed and unreliable. (Andrea)

Andrea was clear that both the reductions in income assistance amounts and denial of crisis grants forced her to lean more on friends and family. This put the whole social network at risk for those whose friends and family were also in precarious states.

Lone mothers are not only recipients of support: they also provide help for a circle of family and friends. 'Nancy' exemplifies some of these complex relationships. Although Nancy is on income assistance and caring for her three young children in a four-bedroom townhouse, she is also sharing space with her siblings and the family, including children, of one of those siblings. The groceries and daily routine are a burden, but she does not like to ask her siblings for help.



If they want to help out then they'll help out, but if they don't, then that's fine with me because it's my responsibility not hers. And like, with my [siblings], I try not to get them to watch my kids too much also, especially my younger one. (Nancy)

It is difficult for lone mothers to sustain even fragile supports because of the impoverishment in their social networks.

Institutions like schools also do not have the capacity to serve the needs of families in crisis. While parents rely on schools for a variety of supports, including free meal programs, schools need the parents to sustain these school programs through support from the PAC, fundraising, etc. Lone mothers who are at their limit in terms of their own resources do not have the resources needed by their children's schools.

Lone mothers on income assistance also do not believe they have the needed support from their income assistance workers to avert crises. Rather than preventive intervention, the escalation of crisis situations often involves a complex array of agencies and the potential loss of their children. For example, Arlita was worried about her mental health and called her former social workers to ask for support to address this. They did not follow up, and without an open file, she could not get the support she wanted (respite and counselling). Subsequently, there was an assault in her home. The police brought social workers, who investigated the welfare of the children but did not remove them. Later the social workers approached one of her children at school and asked about the amount of food they had in their house. Arlita was investigated and her children were removed. She was identified as a person with a substance use problem, and required to go to detox and stay clean in order to get her children back. If her original request for mental health support had been heeded, she might have been able to deal with her issues without having the children removed.

One reason that needed support may not be forthcoming is that the workers these lone mothers deal with change so often – one woman actually had five different workers in six months. Such rapid turnover makes it difficult to build trusting relationships between workers and their clients. High caseloads also make this difficult because workers are simply too busy to spend much time with any one person. The lone mothers interviewed for this study often reported phone calls unreturned by their workers and curt conversations which made them feel that they were very low on their worker's list of priorities. Such stressful working conditions are also likely unhealthy for the staff in the ministry as well.

The lack of public supports has resulted in an increasing reliance by impoverished women on the social supports of family and friends to obtain basic necessities, while in turn, increasing family and friends' reliance on these women.

Survival Strategies

Women were driven to inventive solutions, including bartering, selling, sharing, and taking their children to meal programs. Volunteering has also become an important way to attain needed resources. Key informants from the social agencies reported that volunteering opportunities are being developed for participants on the basis of what the opportunity can give them to meet immediate needs such as food, language learning, transportation, etc. Agency staff pointed out that this was a shift away from volunteering for the sake of giving, or for gaining experience, and that agencies were restructuring to help women obtain benefits for volunteering. In some situations, volunteering can count as training, which then makes parents eligible for the child care subsidy. Many of the mothers, however, described how the inherent worth of the volunteer work that they performed made them feel that they were making important contributions both for themselves and to others:

I was helping out at the Food Bank for a little while. And then stopped doing that, but I have to get back into that soon too. Because I think it's really good and helpful. And it's something to do, to let me remind myself that I'm being helpful, and that's where I am, and that's where I like to be, is be helpful to others and it helps me a lot." (Carla)

While the lone mothers recognized the inherent worth of volunteering, the 2002 policy that requires deduction from welfare payments of all earnings, including child maintenance payments, gifts, honouraria and pensions places them in a difficult situation. Under these circumstances, providing for one's child can be 'criminalized' because the cost of putting food on the table means choosing, for example, not to report volunteer work that provides in-kind benefits such as food. If caught, the possible penalty is to lose all benefits for a lifetime if convicted of fraud. Sometimes mothers do not realize that they need to report any honouraria, which would then lead to a similar reduction in their next income assistance allowance. 'Laura,' for example, when queried about cooking that she was doing at a neighbourhood house was under the impression that she was allowed to keep the \$50 honourarium for this work. While this was the case once she was reclassified as a Person with Persistent Multiple Barriers, it would not have been the case when she was classified as Expected to Work.



Life Transitions

There is an enormous mismatch between the realities of mothers' lives and expectations and the BC Employment and Assistance Policy in regards to the timing of certain events such as the completion of education, having children, and work. There are stark contrasts between the expectations for when these should occur, in what order and over what time frame and the lived reality. Ministry of Employment and Income Assistance legislation imposes specific social timetables such that lone mothers are now expected to work when their youngest child turns three years of age; they are expected to have completed their basic elementary and secondary education since they will not be allowed to do so while on welfare; similarly they are not allowed to pursue post-secondary education and receive welfare.

This research shows that many mothers do not follow the expected social timetables or linear timing of the transitions presupposed in income assistance policy. The findings challenge the desirability of the transitions expected by Employment Assistance Policy and the impacts on mothers and their children when they are punished for failing to accomplish them. The policies of the BC Government imply that "a job, any job" is what we should expect lone mothers to achieve. While not articulated explicitly in any regulations, program implementation by Employment Assistance workers disproportionately direct mothers, and women more generally, to "any job" that can be found, primarily in the service sector. Since the primary concern is to reduce the welfare caseload, this discourages poor women from pursuing their aspirations for education and/or training which would help them earn more and sustain their families.

Since 'Marissa's' son turned three she has been under pressure from her social worker to take a job orientation program. Marissa does not want to go to another job orientation program that provides only limited training. She wants, "to do something that will train me so I can just go and get a job instead of going to all these programs." She has not completed high school. Marissa feels that she can only do one thing at a time and is feeling enormous pressure from her social worker to address all of her issues – housing, daycare, going to school – at once. She is feeling very discouraged;

...because I don't think I'm having any luck with anything. And now with the jobs and stuff -- I want like, something that pays good, like a medical, dental, like I want something good, but with what little I have, and now it's hard to find certain things, and they want this, this and this...

Key informants from the service agencies reported that some low-income working lone mothers are doing less well than families on income assistance because of the pressures of trying to manage both full-time work and parenting. None-the-less, such mothers are considered the "success" stories because of the push to get a job.

Jemma is one of those ‘successes.’ While on IA she went back to school with education credits she had saved from a previous government program. She graduated at the top of her class from a homecare worker program. For the last year of interviews, she was working. However, the reality of trying to balance work and domestic responsibilities overwhelmed Jemma. She may have just managed to juggle all of these responsibilities but both her son and daughter have social and behavioural problems she finds difficult to cope with. She is making risky decisions such as letting people she does not know well care for her children. She needs more support in place if she is to keep her job, otherwise, she will be back on IA. She recognizes her dilemma.

Well, it's interesting because I—part of me wants to just stay home and go back to how things were in one way, but then part of me wants to be working and trying to better my life. But it's not really gotten any better financially because there's more cost involved when you're working.

Some of the women in this and other studies were able to leave income assistance for poor paying jobs, but then reported having a hard time getting back on IA if their job did not work out. Reapplying for income assistance in BC requires that the applicant complete a three-week work search and work orientation session prior to having an interview with a financial aid worker to determine eligibility for benefits.

Mothers – as Parents & Workers

While lone mothers on income assistance are often portrayed as neglectful parents, in spite of the odds, the mothers in our study found strength and a tremendous sense of purpose and identity in mothering. All of the women interviewed wanted to work, and detailed at length their hopes and aspirations for work. At the same time, their role as mothers often hindered their seeking and maintaining employment. Jemma is contemplating returning to IA because her children have social and behavioural problems that require constant attention. Her work schedule gives her little flexibility to manage those mothering responsibilities and her wages are not adequate to provide for skilled paid care for her children.

The provincial government argues that a job, any job, is better than welfare. The assumption behind harsh welfare conditions is that mothers will not work hard enough to find employment unless they are pushed. But this assumption that lone mothers on income assistance are not working hard enough is not borne out by the experiences of the lone mothers in this study.

All the lone mothers in this study work hard. They work hard to ensure their very survival by piecing together the food and other material necessities from a patchwork of uncoordinated systems. They work hard at caring for their children. They often volunteer for practical purposes and to feel good about giving, and they work hard at maintaining their social networks where they both receive and give support to family and friends.

These lone mothers are very busy, even before considering employment or training. The argument that lone mothers on income assistance need to be deprived of material goods in order to encourage them to work hard does not mesh with the reality of the women who participated in this study.

Like anybody who poor here or even less than fairly well off, is actually really clever and really smart and really wily 'cause you see everybody who's poor all out getting cans, they're working extremely hard from, you know, all day, every day. Like you have to actually be that smart. And you're not even being smart to get a raise at your work or some position; you're being that smart just to survive. ('MaryJane')

The choices available to these mothers are in stark contrast to two-parent families who, though stretched for time and resources, can have some flexibility in arranging their schedules to achieve a better balance between work and parenting.

A lot of married couples don't have both people in the workforce when their kids are little because it's not really worth it. So welfare kind of wants stuff out of single women that they wouldn't even expect out of themselves or expect out of anybody else. (MaryJane)

While this study reveals the enormous amount of effort lone mothers on income assistance engage in to provide for their families, the policies and practices that they must live under do little to assist them. Most lone mothers want employment. The problem wasn't a lack of motivation or unwillingness to work hard, but there were other issues, such as a lack of education and training that impeded finding good employment. In addition, there is a growing body of evidence that discusses the importance of work-life balance. As the findings show, the multiple responsibilities of the lone mothers need to be recognized within the policy framework of income assistance. So long as it is women who generally shoulder parenting work, and not men, including the biological fathers of many children on welfare, then the employment aspirations that the mothers in this study wish to achieve will remain very difficult to attain.

Conclusions & Policy Implications

The lone mothers in this study live difficult lives and it would be easy to sit in judgment about some of the decisions that they make. Some have on-going issues with drug and alcohol use and it is easy to say, “if only so and so did not start on drugs again”, “if only so and so did not hook up with that abusive man again”. Such judgments are easy since most of us who would make the judgement have not walked in the footsteps of these women.

The lives of these 17 women are very complex. Many have significant health problems including suffering from depression. Many of the mothers in this study had difficult pasts, which mean these women needed extra resources, to cope. Their children also often have health issues such as asthma, pneumonia and exposure to rodent and insect infestation because of substandard housing. In addition, a few of the children have social/behavioural issues and symptoms related to exposure to alcohol and drugs in the womb.

Impoverishment damages the health and well being of lone mothers and their families and their ability to provide for the basics of daily life. It saps their energy and makes it difficult to access the resources necessary to find and keep employment (e.g. time, transportation, reliable and safe child care). There are a number of changes in public policy that could help reduce the extreme material deprivation of lone mothers on income assistance.

The following considerations focus on the policies that would provide more adequate support so lone mothers on income assistance can address their issues.

Raise Income Assistance Rates – Even with the recent increases in income assistance rates in BC and the increases in federal child benefits, the incomes of lone mothers continue to fall far below any commonly used measure of adequacy. The government should identify and make public the criteria it uses to determine if income assistance rates are adequate and how these compare to the measures of adequacy used by SPARC BC or to the Market Basket Measure developed by the federal government’s department of Human Resources and Social Development.

Reinstate Earnings Exemptions – BC is the only jurisdiction that does not have earnings exemptions for lone mothers on income assistance. There needs to be a flat rate earnings exemption that recognizes that there are fixed costs to taking on part-time work or to transition into full-time employment (this was \$200/month for lone parents prior to its elimination in 2002). There also needs to be incentives whereby recipients can benefit by increasing their earnings. Most other provinces gradually reduce social assistance at rates lower than 100% for earned income beyond the flat rate exemption. The rate of reduction (steepness) ranges from 50% to 90% for each dollar of additional earnings. We suggest that

the IA recipient should be able to retain: 100% of the first \$200 in monthly earnings; 75% of the second \$200;¹⁹ 50% of the third \$200, 25% of the fourth \$200. Social assistance is automatically eliminated over a certain threshold. It will be critical that other benefits that may be reduced as income rise are coordinated to avoid the “poverty trap” that many low-income families experience with the current uncoordinated benefits structure.²⁰

Raise Minimum Wages – The current \$8.00 per hour minimum wage was introduced in 2001 and has not been raised since. Other reports have argued that the minimum wage should be raised to the before tax Low Income Cut Off line for a metropolitan area like Vancouver so that a single persons working 40 hours per week would not live in poverty. This would require a minimum wage of \$10.40 per hour based on the LICO for 2007. Equally as important is the need to raise the minimum wage annually based on increases in the cost of living. This would then ensure that the wage is not eroded over time and would avoid the need for sudden large increase to catch up with the cost of living.


Raise the Canada Child Tax Benefit – The minimum wage for a single person would not cover the additional expenses for raising a child. Campaign 2000 has estimated that the Canada Child Tax Benefit would need to increase to \$5,100 per year per child if a single parent working full time at a minimum wage was to reach the poverty line.²¹

Provide Affordable Housing – Virtually all of the mothers in this study had difficulties with housing, either because the cost was beyond the maximum shelter allowance, the housing was of extremely poor quality, and/or the housing was located in an area that the mothers felt was not safe for their children. While social housing was affordable for the few mothers who were able to get in, mothers also reported that the concentration of “poor people” in social housing was not always safe for their children. While expanding the amount of social housing is desirable, the comments from the mothers indicate that such housing should be scattered to all areas of the lower mainland. The increased income assistance rates would need to ensure that there are sufficient funds for transportation so that the lone mothers were able to access the services they required. While the recent increases in eligibility for the BC Rental Assistance Program will assist families with low earned income, it does not apply to families receiving income assistance. Expanding the Rental Assistance Program to families on income assistance could be one of the mechanisms to help lone mothers find more appropriate rental housing.

19. In reality, provincial government reduce the amount in income assistance based on reported earnings. In this situation, the mother would see her income assistance decreased by \$50 if she earned \$400 in the previous month.

20. See Kerstetter, Steve and Michael Goldberg (2006) A Review of Policy Options for Increasing Food Security and Income Security in British Columbia. A report prepared for the Provincial Health Services Authority for more detailed examples on the poverty trap. The report is available at <http://www.phsa.ca/HealthPro/PreventionPromoProtect/default.htm>.

21. See Novick, Marvyn (2007) Summoned to Stewardship Campaign 2000 Policy Perspectives for a more detailed discussion on the Canada Child Tax Benefit.



Provide Child Care that supports families – While child care issues were front and centre for these lone mothers, there remains tension between the system's lack of recognition for the “right to care for one’s own child” and the need to have others care in order for the women to participate in schooling, volunteering, training or employment. The narratives suggest that there is no easy solution to address this tension. However, policies that would implement both universal quality child care and provide sufficient financial support for mothering would support better quality care for low-income children whether at home or away from home.

The provision of universal affordable child care could provide some assurance about quality through licensing and regulation. Much of the child care the women in this study accessed was informal, unregulated, and without programming or educational benefit for children. This is a serious issue if early learning support is a government priority. Research has shown that a universal system of quality child care can benefit all children regardless of the employment and education situation of the parent(s) as well as enabling parents to participate in education, training, volunteering or employment should they so choose.²²

Better coordination of government agencies – The women in this study were constantly expected to meet the demands of various government agencies. The contradictory expectations between child welfare (MCFD) and employment (MEIA) raise some important practice / policy issues. On the one hand, MCFD might require parents with open child protection files to see several services either to prevent an apprehension or to get her “ready” to have her children returned to her. At the same time, MEIA might require her to be actively searching for employment.²³ There is not sufficient time in such stressful situations for women to meet both expectations. Written protocols should be developed by MCFD and MEIA concerning families with children in care and these protocols could be readily available on the respective ministries’ web sites. This may help mothers from being caught in a catch-22 situation.

Better coordination between agencies on its own, however, will not alleviate the general impression by lone mothers on income assistance that they have little support from their government financial aid and child welfare workers. This would require more continuity in staff and smaller caseloads for workers.

This study has shown that lone mothers on income assistance and their children live in precarious and vulnerable situations. While the BC government policies have succeeded in reducing the number of people on welfare, the results of this study show that such policies

22. Organization for Economic Cooperation and Development (OECD) 2006 Strong Start II: Public Policy in Early Childhood Education and Care. Paris

23. Women are sometimes exempted for actively searching for employment while attending to child welfare issues but it is not consistently applied.

have not benefited the more vulnerable lone mothers on income assistance. Policies that force lone mothers to find any work at any cost prevent them from pursuing schooling and from having the time and resources needed to fulfill their role as mothers. Implementing the policies suggested above would be one step towards reducing the precarious and vulnerable situation for virtually all of the lone mothers who participated in the study, and to supporting better futures for the children in their care.

THIS REPORT IS PUBLISHED BY SPARC BC
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