

# Income assistance rules exhaust women's resources

The employment requirements for income assistance leave many single mothers on the financial edge—with little hope of rescue, report **Silvia Vilches** and **Penny Gurstein**.

A TEAM OF RESEARCHERS has been working with 22 single mothers since 2004, 16 in urban Vancouver and six in the rural Bulkley Valley, to find out how the new employment requirements for income assistance recipients have impacted them.<sup>1</sup> We have also been investigating how the reductions in social assistance rates that were instituted at the same time as the new employment requirements have been affecting women with small children. One of the issues that has become obvious is that the decreased support has put the women and their children in very precarious financial situations, and when, inevitably, they do need aid, they are told by their social workers to rely on assistance from family and friends first, thereby depleting the resources in their social support networks.

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*“Well, later on when I do run out, and I am really stuck, [the government’s] 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... So, I haven’t yet, but I will end up borrowing money from [my mom], which is tough...”*

—Andrea<sup>2</sup>

Andrea was not alone in talking about being told to turn to others, but many of the women described situations where either they had no one to turn to, or they themselves were the source of support for others in their family. When people like Andrea run out of money for groceries, they are put in an impossible “catch 22” situation by the policies as they attempt to access resources from their families. We are

<sup>1</sup> The Income Assistance Project, a study funded through CHILD, a Social Sciences and Humanities Research Council Major Collaborative Research Initiative project, is a qualitative longitudinal study that investigates how low-income, lone-mother families are affected by provincial policy changes that have reduced social assistance and enforced paid work obligations for assistance recipients. The research team consists of Penny Gurstein (UBC); Michael Goldberg (SPARC BC); Jane Pulkingham (SFU); Jo-Anne Fiske (U. Lethbridge); Dara Culhane (SFU); Sylvia Fuller (UBC); Paul Kershaw (UBC); Silvia Vilches (UBC); Jillian Stockburger (UNBC); and Laverne Gervais (UNBC).

<sup>2</sup> All names used are pseudonyms.

finding that this works against the goals of the income assistance regulations, which aim to support movement to independence, and at the same time puts the health and well-being of the families at risk.

The underlying rationale for asking women to turn to their own resources first is part of an overall government policy of encouraging people to take responsibility for themselves, of encouraging community members to help each other, and of lessening or “reducing” the size and role of government. In theory, this sounds promising and logical. In practice, some of the flaws in the government’s logic in creating their legislation are exposed. The idea that people get help from each other and benefit emotionally, socially, and in material ways, is called social support theory. There are many demonstrated benefits of giving and receiving social support, such as a feeling of belonging, as well of mattering to someone. However, social support requires the presence of social networks. This is not always the case for these lone parents. “Tina” has only one living relative in her entire extended family, someone she has not seen in years, and who she does not want to see. She is not only truly alone in being a single parent, but she also helps her children’s father, who is ill and whose own family is not in a position to help him.

Tina’s circumstances raise a second issue not foreseen by the income assistance regulations. The forms and questions are constructed in such

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a way that our cultural beliefs about the way families “ought” to be structured, as one or two parents with or without children, are the only way that people are allowed to claim entitlements. This means that the responsibilities of women in atypical family situations are not visible. For example, one of the women in the study, “Nancy,” took over supporting her younger siblings because their mother was no longer able to parent. Nancy is now both supporting her younger sister to finish high school and helping to parent her sister’s new baby, in addition to parenting her own children. The work that Nancy is doing is very important, both for society as well as for her own family. Do we want the younger sister to fail? We know that leaving school early will cost the teen in terms of opportunities, and that if she needs support later, the money will come out of the taxpayers’ pocket. The responsibility Nancy is shouldering is even consistent with the government’s own theme of helping to take care of those in our community. When Nancy needs help, though, she is asked to

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“turn to her family and friends” first.

We are finding that the consequences of the income assistance expectations that women will turn to families and friends also puts women and children at risk. Not only have the reductions in rates affected families, but the more

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restrictive conditions for extra grants like the one for special dietary needs, or the requirement to turn to family and friends first before crisis grants can be given, have made the conditions of survival much more difficult. As a result, some of the mothers in our study have been forced to stay in contact with, and rely on, violent family or abusive ex-partners. In other cases, being required to ask friends or family for help, such as Andrea refers to, puts other family members at financial risk, or makes the social networks women have precarious. Who wants a “friend” that the law requires you to support? Friendships and networks rely on trust and reciprocity to function; being required to “draw on” the bank of friendship for help strains relationships and may leave women more isolated than before when a real emergency strikes.

The policies that ask women to turn to friends and family assume that these networks are available and can be a substitute for govern-

ment assistance. Instead, we have found that this requirement is making their networks, if they exist, more fragile. The question is, how can we support these women in their care-giving and strengthen networks so that single mothers can better help themselves? The women in our study

point to many practical small ways that this can be achieved. “Jemima” used the former volunteer credit program to build a reserve education fund. The government matched her volunteer hours, with cash, and she trained in the health care field, where she has now found

employment. “Cynthia” exchanges babysitting with a friend; she doesn’t feel comfortable to leave her developmentally delayed daughter with anyone else. If her friend could be paid as an informal caregiver, Cynthia could take the training program she wants, and work toward a job that would support her, preferably in the construction industry. In Nancy’s and Tina’s cases, they need to be recognized as people who have no family that can support them, and who are supporting others in our society. While the details of how to achieve this might be more complicated than can be outlined here, the outcome should support the strengthening of networks, not the depletion of them. What is needed is a different vision of what constitutes care-giving and receiving within families and communities. We need to recognize that welfare recipients may be financially dependent on the state, but are also people that others rely on for help and support. ■