‘Sisters are Doin’ it for Themselves’: An investigation of the active resiliency of single mothers receiving Ontario Works

by

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ABSTRACT

‘SISTERS ARE DOIN’ IT FOR THEMSELVES’: AN INVESTIGATION OF THE ACTIVE RESILIENCY OF SINGLE MOTHERS RECEIVING ONTARIO WORKS

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This thesis adopts a feminist political economy perspective to explore the lived experiences of twelve single mother recipients of social assistance in the Hamilton area, examining the struggles they face as a result of their receipt of social assistance, as well as the coping mechanisms they employ to improve their families’ overall wellbeing. This thesis focuses on the various social and economic resources that these women utilize in their daily lives, as well as the strength and resiliency that is necessary to ensure the maintenance and survival of their families. The results suggest that, contrary to the common perceptions that single mother recipients of social assistance are lazy and unmotivated, these women work extremely hard to ameliorate their situation by calling upon their strength and resiliency to gain access to social capital and financial resources to offer the best possible life for themselves and their children despite the limited income provided by Ontario Works.
This thesis is dedicated to the twelve amazing women who partook in this study –
I would not have been able to do this without you all...

...and especially to my dad – you may no longer be here, but what you instilled in me for the 18
years I had you is what drives me to pursue my academic goals.
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Chapter 1: Introduction

Ontario Works is the most recent face of social assistance in Ontario, a program that exists as a financial safety net for citizens to rely on in times of economic need. Social assistance in Ontario has taken many different forms, but the most recent phase has been one of much contention and controversy largely because of the impact of these changes on the recipients of this aid. In 1996, under the conservative leadership of Mike Harris, Ontario’s social assistance program underwent a significant overhaul to its services (Little, 1998, p. 186). Whereas social assistance in Canada was previously funded through a cost-sharing program between the provinces and territories and the federal government in the form of the Canada Assistance Plan (CAP), the funding model was then recreated as the Canada Health and Social Transfer (CHST), which has resulted in the federal government providing each province and territory with block funding to be used towards healthcare, education and social assistance. As social assistance is often viewed as less important than healthcare and education, it is no surprise that social assistance in Ontario, as in other provinces and territories, receives fewer resources and less support than the other two social programs. This is arguably a result of the distaste for social assistance programming by the broader community, as well as a lack of understanding of the necessity of this type of financial safety net, as funding for this social service program is seen as a waste of taxpayers’ dollars (Patterson & Briar, 2005, pp. 52-53; Gemelli, 2008, p. 102; Gazso & McDaniel, 2009, p. 372; Mayson, 1999, p. 89; Little, 2001, p. 9). Predictably then, recipients of social assistance in Ontario are painted with the same brush as the program itself, and depicted by many as burdens to the system. This distaste is only exacerbated when the recipients of aid are single mothers.
As a group, single mother recipients of Ontario Works are stigmatized as morally suspect, undeserving and unfit mothers who should be able to provide for themselves and their families rather than depend on social assistance (Little, 2001, p. 9; Grahame & Marston, 2012, p. 82; Chunn & Gavigan, 2004; Gingrich, 2008; Little, 2001; Little & Morrison, 1999). Because single mother recipients of Ontario Works do not have a primary attachment to the labour market to support themselves and their families, they are often alienated and marginalized from the larger community and treated as second-class citizens (Power, 2005, p. 647). However, viewing single mother recipients of Ontario Works as second-class citizens ignores the existing structural barriers that make access to paid employment far more difficult for single mothers who are responsible for both productive, paid work and reproductive, unpaid and domestic labour (Seccombe, James & Walters, 1998). Unfortunately, reproductive labour is becoming evermore invisible, making it easier and easier to ignore the importance of this form of labour in the maintenance and survival of society at large, especially because reproductive work is most often performed by women (Patterson & Briar, 2005, p. 55; Grabham & Smith, 2010, p. 87; Little, 2001, p. 23; Grahame & Marston, 2012, p. 81). This is reflective of the shift towards neoliberalism, wherein the only form of work that holds any value is that which generates a profit; when profit is the motivation, the value of productive labour will always surpass the value of reproductive labour (Gemelli, 2008, p. 103; Gazso & McDaniel, 2009, pp. 369-370; Grabham & Smith, 2010, p. 83; Mayson, 1999, p. 103). As single mother recipients of Ontario Works primarily perform reproductive labour, it is unsurprising that their value and contributions remain invisible.
It is because of this unwarranted invisibility and inattention to the value of the work performed by single mother recipients of Ontario Works that I felt inclined to pursue this project. The research questions guiding this project are:

1. What barriers exist within the Ontario Works program that are particularly difficult for single mother recipients to overcome?

2. How do single mother recipients of Ontario Works cope with these barriers to ensure the wellbeing of their families?
   a. What social resources do single mother recipients utilize to ameliorate their situation?
   b. What economic resources do single mother recipients utilize to ameliorate their situation?
   c. What are some other coping mechanisms utilized by single mother recipients to ameliorate their situation?

These questions will be explored in greater detail in chapter four and chapter five of this thesis. What I uncovered as I carried out my study is that single mother recipients of Ontario Works are some of the most creative and resilient individuals. I therefore felt the need to bring awareness to the strength that so many single mothers exhibit on a daily basis to ensure the maintenance and survival of their families. Single mothers, as some participants pointed out, assume the role of both mother and father in their children’s lives and therefore hold greater responsibilities in providing for their children. Because the financial benefits offered through Ontario Works are very minimal, making it difficult to ensure survival without other sources of support, the single mothers that I spoke with made creative use of social capital in the form of external resources, as well as psychological coping mechanisms, to improve their families’ financial and emotional
One of the main findings of my study is that participants mentioned using resources such as family, friends and community members, subsidized local programming, and broader government assistance to ameliorate their situations, with a significant emphasis on doing so to improve the lives of their children.

For the purpose of this project, I recruited twelve single mother recipients of Ontario Works in the Hamilton area to speak with to uncover both the struggles they face as a result of their receipt of social assistance, as well as the coping mechanisms they employ to improve their families’ overall wellbeing. I chose Hamilton as the site of this research based on my own experience living and working there with CityHousing Hamilton, the largest provider of subsidized housing in the city of Hamilton. Throughout my time with this organization, I was overwhelmed by the prevalence of poverty in Hamilton and the struggles that low-income individuals regularly face as they try to make ends meet. As a result, I began researching the nature of poverty in Hamilton and discovered that the trends in this city were very similar to the themes in the existing literature on single mother recipients of Ontario Works, wherein lone parent, female-headed families are at the greatest risk of experiencing poverty (Shaw, 2009, p. 4). Therefore by bringing together my own experiences, the existing research and the connections I made with CityHousing Hamilton, I chose to conduct my research in Hamilton, with the aim of bringing attention to the lived realities of single mothers recipients of Ontario Works and their families as well as advocating for change. Using a feminist political economy perspective, which explores from a feminist perspective how social, political and economic relations interact and how these can be instrumental in shaping access to resources, I will examine the situation of single mother recipients of Ontario Works, trying to better understand the struggles that they face and how they subsequently cope with these troubles.
This research contributes to our understanding of the situation of single mother recipients of Ontario Works, for it goes beyond simply examining and critiquing the current state of Ontario Works policies and procedures and how they adversely impact single mothers. Instead, this project looks at the barriers that do exist within Ontario Works that are particularly difficult for single mothers to cope with, and demonstrates how these women are instrumental in improving their circumstances. Rather than simply focusing on the disenfranchisement of single mother recipients of Ontario Works, this project offers an alternative approach to the subject matter by examining both the negative aspects of their receipt of social assistance, as well as how these women overcome such adversities, improving their own situations by seeking out resources additional to Ontario Works. In shedding light on the resiliency and strength of single mothers, I hope to alter the way people perceive these women, both in the broader community and in the world of academia. Firstly, I hope to eliminate some of the negative and stereotypical perceptions that are generated within the broader community. Secondly, my study will make an important contribution to changing the approach taken by many scholars that portrays single mother recipients of Ontario Works as powerless victims. Instead, this project offers the opportunity to seriously rethink the way that we, as a society and as scholars, look at single mother recipients of social assistance. In demonstrating the importance of their resiliency in the maintenance and survival of their families, I hope to show that single mother recipients of Ontario Works are strong, actively engaged players in their families’ overall wellbeing.

I will adopt, as mentioned above, a feminist political economy approach to understanding the situation of single mother recipients of Ontario Works. As such, the second chapter of this thesis will briefly explore the history of feminist political economy and the importance of using this theoretical perspective to understand the reality of single mothers receiving social assistance.
Feminist political economy is an important tool for this research, as it allows for an in-depth examination of the multi-layered interactions between social, political and economic forces in the lives of single mother recipients of Ontario Works and how these forces intersect, often resulting in a more disadvantaged position for these women. This theoretical perspective will also be used to discuss the literature on single mother recipients of social assistance, primarily focusing on the literature relevant to Ontario Works, and to examine thematically the work of other scholars. In discussing these themes and trends, I am able to demonstrate how my research is located in the literature and also highlight the gaps in this literature. In the third chapter, I turn to the methodological approach for this study. I explain my background and positionality on this subject matter, the recruitment process, the participants and the interview process, as well as ethical pertaining to this project. The fourth chapter presents a breakdown of my findings. I begin with a detailed discussion of the various barriers faced by the single mother social assistance recipients who participated in this study. I then explore the different types of resources that they utilized in their daily lives to ensure the maintenance and survival of their families. These resources were broken down into financial and social resources, often with overlap between these two types of support. I also explore the emotional coping mechanisms that participants used to improve their psychological wellbeing and how this helped them to deal with their situation. In the fifth chapter, I provide an analysis of the most prevalent and significant themes that arose throughout my discussions with participants, and reintroduce the research questions that guided this project, demonstrating how I was able to use my detailed findings to answer these questions. I also include an analysis of other emergent themes that arose throughout my discussions with participants. In exploring these findings, my goal is to shed light on the proactive involvement participants’ had in their families’ wellbeing, regardless of the adversities
they faced, demonstrating the strength and resiliency that these women possessed. In my conclusion, I present several suggestions that participants made to improve the Ontario Works program. I then discuss how my research fits into the broader literature pertaining to single mother recipients of social assistance, presenting both the strengths and limitations of this study, as well as suggestions for future research in this field. I conclude with a discussion of the intended audience for my research, which, if reached, could potentially benefit single mothers receiving Ontario Works.
Chapter 2: Theoretical Perspective and Literature Review

Participation in government social assistance programs is a necessary evil in the lives of many single mothers in Ontario. These women are in need of financial support, but participation in such programs is often laden with barriers, struggles, and stigmatizations (Chunn & Gavigan, 2004, pp. 230-232; Evans, 2007, p. 38; Gingrich, 2008, p. 383; Herd et al., 2005, p. 15; Little, 2001, p. 9). In addition, poor single mothers requiring social assistance find themselves in a difficult predicament, as they lack the full citizenship rights accorded to those with active ties to the labour market (Little, 2001, pp. 31-32), a situation that has been exacerbated with major transformations to the social assistance regime in Ontario with the introduction of Ontario Works. Gingrich (2008) points out that the requirements to achieve full citizenship rights go beyond simply participating in waged labour; inclusion, in neoliberal terms, is associated with the bodily personifications of “autonomy, competition, self-sufficiency, whiteness and heterosexual maleness” (p. 384). Single mothers requiring financial assistance evidently lack such characteristics based on their class, gender, and reliance on the state, and are subsequently marginalized as burdens to society (Gingrich, 2008). What such an understanding of low-income women fails to recognize are the costs associated with motherhood, and the ways in which motherhood, and especially being a lone parent, can negatively impact earning potential, ties to the labour market, and economic stability (McMullin, et al., 2002, p. 298). As McMullin, et al. (2002) point out, women disproportionately represent the poor in Canadian society and this is only exacerbated when compounded with the status of single mother (p. 298).

In an attempt to better understand the situation of single mother recipients of Ontario Works, I will utilize a feminist political economy approach to critically analyze the subordination and marginalization of these women. Feminist political economy allows for a critical
examination of how social, economic and political forces shape access to resources for individuals in society, wherein certain individuals thrive while others, such as single mothers, are left behind. This approach aims for a systematic understanding of how relations of gender, class, and ideology interact in particular environments throughout history. This approach is particularly relevant to my study because it critically assesses the impact of social, economic and political forces on women (Bezanson & Luxton, 2006, p. ix; Jenson & Sineau, 2001, pp. 6-7).

The first major section of this chapter will discuss feminist political economy, with a particular focus on the Canadian context. I will briefly address the four phases of development of this framework, followed by an examination of key characteristics of contemporary feminist political economy. I will conclude this section with an examination of why this approach is relevant to analyzing the situation of single mother recipients of Ontario Works. The second major section of this chapter will provide an in-depth examination of the particularities of the Ontario welfare state, and the impact of the shift towards neoliberalism on lone mother recipients of social assistance.

**Feminist Political Economy**

*What is Feminist Political Economy?*

Feminist political economy developed in Canada in the 1970s out of two distinct intellectual and political traditions: Canadian political economy and feminism (Luxton, 2006, p. 12). Feminism has had a major impact on the Canadian political economy perspective, giving it an important direction and greater strength to analyze the power dynamics and social relations that shape people’s lives. Canadian feminist political economy has undergone transformations over the past few decades, and I will offer a very brief overview of key changes to help understand how the framework informs my study.
Vosko (2002) describes the history of feminist political economy in Canada as occurring in four distinct phases. The first phase, entitled “Raising the Issue of Gender Blindness”, occurred during the mid-1970s (Vosko, p. 55). This phase was defined by its focus on the gender blind nature of the political economy scholarship up to this point, with an emphasis on uncovering the conceptual problems within the works of Marx and Engels, which are highly emphasized in the political economy tradition (Vosko, p. 59). The second phase, entitled the ““Levels of Analysis” Debate”, occurred during the mid-1980s (Vosko, p. 60). This phase was marked by a strong debate amongst feminist political economy scholars as to whether the origin of women’s subordination was primarily rooted in ideological or material sources (Vosko, p. 60). The third phase, entitled “Theoretically-Grounded Applied Case Studies”, occurred during the late 1980s (Vosko, p. 64). This phase was marked by high volumes of applied case studies being carried out, focusing on struggles at the concrete level of social formations (Vosko, p. 63). The fourth and final phase discussed by Vosko (2002) is entitled “Intersections of Race, Class and Gender”, which began during the late 1980s and early 1990s and still continues today (p. 64). Vosko (2002) examines the two dominant, complementary strands of this most recent feminist political economy scholarship, which are currently at the forefront of this field: the first strand focuses on intersecting social systems of domination, while the second strand examines the intersectionality of “women, the law and the welfare state” (pp. 64-65). In relation to the second strand, there is also a strong emphasis on women and sex/gender relations relative to the welfare state, social policy, and the law (Vosko, p. 67). Each of these three areas is impacted by the changing nature of socio-political and economic relations within contemporary capitalism, namely the shift toward neoliberal ideologies and practices (Vosko, pp. 67-68). Because of feminist political economy scholars’ critical stance towards neoliberalism, it comes as no
surprise that much of the recent literature focuses on its negative implications for Canadian society (Vosko, pp. 66-67).

While the broader feminist political economy approach influences my analysis, it is this fourth phase that I will especially call upon to examine the current social assistance policies in Ontario and their impact on single mother recipients of Ontario Works. This will allow for a greater understanding of the ways in which social, political, and economic forces shape access to resources and opportunities for single mother recipients of social assistance in Ontario. Before providing a review of the literature on social welfare transformation and its impact on single mother recipients of social assistance, I will discuss contemporary feminist political economy’s understanding of social reproduction, which is central to this framework. I will also provide a brief critique of neoliberalism from this perspective as feminist political economy has played an important role in highlighting the problematic nature of neoliberalism, particularly for women.

As an offshoot of the political economy tradition, feminist political economy’s emphasis is the pursuit of economic and social integrity through the implementation of social change (Luxton, 2006, p. 13). This approach views society as an “integrated whole”, examining the intersectionality of social and political relations as they relate to economic structures (Luxton, 2006, pp. 12-13). To do so, feminist political economy attempts to make visible important elements of economic and social relations that are otherwise ignored, most importantly referring to social reproduction, which involves a variety of activities that ensure the daily and generational reproduction of people. Arat-Koç (2006) discusses this, stating:

One of the greatest achievements of feminist political economy has been to talk about social reproduction, to make visible and to problematize what would otherwise be invisible or seemingly trivial to the economy, to society, and even to (liberal) feminist theory. (p. 75)
This perspective has placed great emphasis on exploring the socioeconomic relations of both paid and unpaid labour for women in Canada (Armstrong, 2013, p. 256), and how gendered divisions of labour are centrally important to women’s overall subordination (Luxton, 2006, p. 20). Feminist political economy focuses on these gendered divisions of labour and how women are disproportionately responsible for assuming the bulk of reproductive labour. This labour most often remains invisible and unvalued in contemporary society and, consequently, the socially necessary nature of this work is ignored and those who perform it are marginalized. Baker (2012) discusses this further, pointing out that women’s daily unpaid labour responsibilities can often negatively impact their pursuit of paid employment, reducing the number of hours they work for pay and their productivity, especially when compared with men and women who do not have the main responsibility of caring for children (p. 12). It comes as no surprise, then, that an increase in reproductive labour responsibilities can result in a decrease in access to economic resources, a situation that most often affects women, and especially single mothers. In examining these relations, feminist political economy is an extremely useful tool for exploring the multilayered sources of women’s subordination, thereby offering a unique understanding of how socioeconomic and political relations shape women’s quality of life.

As mentioned above, feminist political economy critically assesses neoliberalism. Coulter (2009) defines neoliberalism as a “multi-faceted project with real institutional and economic restructuring, coupled with reinforcing cultural and ideological processes” (p. 26). This doctrine emphasizes the importance of a reduced role of the state, individualism, privatization, commodification, decentralization, criminalization, and familialization (Coulter, 2009, p. 26; Vosko, 2002, p. 68). Taking into consideration these features, it is not surprising that neoliberalism translates into a movement away from redistributive government policies of social
spending and social programming, and instead shifts towards a greater emphasis on capitalist market activity and profit accumulation (Coulter, 2009, pp. 26-27). The opposition to the collective good is fundamental to neoliberalism, as any form of collectivism is seen as infringing upon competition, which is in turn an impediment to individual freedom (Braedley & Luxton, 2010, p. 9). However ‘freedom’, in its neoliberal context, means little more than the ability to pursue paid labour and to sell one’s labour power for the greatest amount possible in a free labour market (Braedley & Luxton, 2010, p. 10). Based on the socio-economic and political forces of a given society, this so-called freedom under neoliberalism is not necessarily available to all citizens equally, consequently resulting in an uneven distribution of and access to wealth and resources. As Braedley and Luxton (2010) point out, “neoliberalism is not advancing social justice and equality, but is, instead, reinscribing, intensifying, and creating injustices and inequality” (p. 6) because within a neoliberal framework, the only equality that needs to exist is the equal opportunity to compete.

This equal opportunity to compete comes under scrutiny, however, when taking into account the role of social reproduction and how this impacts one’s ability to successfully balance the demands of paid and unpaid labour. As this balancing act is often quite difficult, especially for single mothers, this can result in the need to seek out governmental income assistance as a viable financial alternative to paid employment. The following section will focus on the relationship among gender, social policy and social reproduction, which is an emphasis of the fourth phase of feminist political economy. This examination will help demonstrate why it is important to use a feminist political economy approach to understand the current situation of single mother recipients of Ontario Works.

Why Use a Feminist Political Economy Perspective?
Examining the situation of single mothers receiving Ontario Works from a feminist political economy perspective allows for a comprehensive look at how class and gender intersect with social, economic and political forces that are involved in shaping access to resources for these women, paying particular attention to the negative impact of neoliberalism on Ontario social policy and its transformation. Several authors (Bezanson, 2006c; Coulter, 2009; Herd, et. al., 2005; Little & Marks, 2010; Smith, 2008) discuss the power that neoliberalism has had in fashioning the current nature of the Ontario welfare system, influencing and legitimizing governmental withdrawal from social provisions. As part of this process, those requiring governmental financial assistance are cast as undeserving, and this exclusion is intensified when it is single mothers requiring financial assistance (Chunn & Gavigan, 2004; Herd, et. al., 2005; Power, 2005). However, to blindly label social assistance recipients as undeserving without taking account of the socio-economic and political forces that actively shape their circumstances disregards the power of neoliberalism as hegemonic political thought (Braedley & Luxton, 2010, p 10). While those who support a neoliberal regime stress the importance of individual decision-making, it is often overlooked that the conditions under which choices are made are not of individuals’ own making, and instead are shaped by the small group of persons with the socio-political and economic power within a given society (Braedley & Luxton, 2010, p. 11).

The situation is further problematized when taking into account the role of gender and the differential ways in which men and women experience neoliberal policies, particularly as a result of gendered divisions of labour wherein women primarily assume responsibility for social reproduction (Bezanson, 2006c, pp. 174-176; McMullin, et al., 2002, p. 298). Social reproduction, as defined by Bezanson (2006c), is:

a range of activities, behaviours, responsibilities, and relationships that ensure the daily and generational social, emotional, moral, and physical reproduction of people…The
work involved in social reproduction is extensive, undervalued, and largely invisible. While there is nothing inherent in this work that requires it to be done by women, its organization and carrying out is highly gendered in most societies. (p. 175)

Although not always a visible component of economic relations, social reproduction is crucial to the survival of capitalism and neoliberalism for it ensures the daily and generational reproduction of workers to maintain the current economic system in creating and recreating individuals’ ability to work (Bezanson, 2006b, p. 434). Regardless of its necessity to the reproduction of economic relations, social reproduction remains in conflict with the push for profit-driven production (Bezanson, 2006c, p. 175; Smith, 1989, p. 49). This is evident in that, in order to ensure social reproduction, certain items, such as clothing, food and shelter, which must be obtained through some mode of exchange, most often in the form of monetary transfers (Bezanson, 2006c, pp. 175-176). To actively engage in successful social reproduction requires simultaneous participation in some form of income-generating activity, primarily assumed to be through the paid labour market. However, when access to the paid labour market is not possible, for example for single mothers who are the primary caregivers of dependent children, the role of the state becomes crucial in determining one’s ability to successfully engage in social reproduction (Bezanson, 2006c, p. 176). Therefore, the political leaning of governments is highly relevant to the nature and availability of social provisions. It is not surprising, then, that social provisioning was drastically affected by the conservative government that came into power in the 1995 Ontario election.

The next major section of this chapter will examine the situation of Ontario and the changes made to Ontario welfare policies beginning in the 1990s under the Progressive Conservatives led by Mike Harris. I will examine the ways in which the adoption of neoliberal policies by the conservative government set the stage for a new approach to the welfare state in
Ontario, and how these changes continue to negatively impact recipients of income supports, particularly single mother recipients of Ontario Works. To demonstrate this, I will explore the following topics: neoliberalism and the transformation of the Ontario welfare state; Ontario’s contemporary welfare state; the impact of a neoliberal approach to policy making; the shift from welfare to workfare; the double expectation of mother-carer and mother-worker; the disenfranchisement of Ontario Works recipients; the moral regulation of the ‘undeserving’ poor; and the role of social capital in single mothers’ resiliency. The discussion will then turn to gaps in the current literature to explore the relevancy of this research.

**Neoliberalism and the Transformation of the Ontario Welfare State**

With the 1995 election of a majority Progressive Conservative government in Ontario came the adoption of a neoliberal approach to governing, which would ultimately change the face of Ontario’s welfare state (Bezanson, 2006, p. 173). According to Bezanson (2006), the goals of Ontario’s new welfare state were focused on “decreasing taxes, reducing the debt and deficit (although these rose under their watch), decreasing government provision of social services and income supports, and reducing the role of government in regulating capital, especially by weakening labour-market protections” (p. 173). Under the leadership of Mike Harris and his radical neoliberal platform known as the “Common Sense Revolution”, Ontario witnessed a complete overhaul to the administering of social assistance, which Gingrich (2008) points out was neither ‘social’ in character nor ‘assistance’ in practice (p. 379; Herd, et al., 2005, p. 2). As a result, the Ontario Works Act came into effect on May 1, 1998, and redefined the relationship between government and social assistance recipients in Ontario. As will be discussed below, these changes had a detrimental impact on all recipients of social assistance, but especially single mother recipients. Single mother households are far more likely to
experience poverty than double-income or childless households, and, as such, single mother households were one of the most affected groups following the Ontario welfare reforms of the 1990s (Little, 1998, p. 186).

The mid to late 1990s saw significant changes to social assistance in Canada more broadly, for this time period saw the downloading of responsibilities from the national to the provincial, territorial and municipal levels (Bezanson, 2006c, p. 176; Gingrich, 2008, p. 380; Herd, et al., 2005, p. 1). Prior to these changes, social assistance was ensured through a cost-share program between the federal, and provincial and territorial governments, called the Canada Assistance Plan (CAP). However, on April 1st, 1996 the federal government announced its plan to alter its funding model by ending the CAP, which resulted in billions of dollars of cuts to welfare transfers to the provinces and territories (Little, 1998, p. 185). The CAP was replaced by the Canada Health and Social Transfer (CHST), a program that provides limited block funding to each province and territory to fund education, health, and welfare, leaving the discretionary spending power in the hands of each province or territory. Indeed, there were no federal regulations or requirements on how to allot this funding, other than to prohibit a provincial or territorial government from denying an individual access to welfare if he or she is from another province (Little, 1998, pp. 185-186). While significant alterations were made to social assistance under the leadership of Premier Harris, other changes have taken place since, with one notable change to the CHST funding. On April 1, 2004, the CHST was divided into two separate sources of funding: the Canada Health Transfer (CHT), which allotted 62% of the CHST budget to healthcare spending, and the Canada Social Transfer (CST), which takes up the remaining 38% of funding allotted to the CHST and is used to fund social programming, such as education and
social assistance (Department of Finance Canada, 2011). This division of resources was a reflection of the broader provincial spending patterns (Department of Finance Canada, 2011).

The changes made to social assistance under the leadership of Mike Harris continue to be felt by recipients of social assistance today, as heightened expectations of participants are combined with decreased resources to meet their needs, making the lives of recipients, particularly single mothers, extremely difficult. In terms of funding, for example, in Hamilton in 2013, single persons were eligible for a maximum of $606 per month; couples were eligible for a maximum of $1,043 per month; couples with a child were eligible for a maximum of $1,094 per month; and a single parent with a child was eligible for a maximum of $931 per month (Ontario Ministry of Community and Social Services, 2013a; Ontario Ministry of Community and Social Services, 2013b). In the case of both couples with children and single parents, the basic needs portion of their benefits amounts does not increase with additional children and their shelter portion increases to a maximum of $1,148 for couples with children, regardless of how many children they have, and to a maximum of $1,118 for single parents if they have six or more dependent children under eighteen years of age (Ontario Ministry of Community and Social Services, 2013a; Ontario Ministry of Community and Social Services, 2013b). To measure poverty in Canada, Statistics Canada uses the Low Income Cut-Off (LICO), often referred to as the ‘poverty line’ (Social Planning and Research Council, 2012). As of 2011, the before tax LICO for a single person was $22,229, and $27,647 for a single parent with child living in large cities, such as Hamilton (SPRC, 2012). Single persons receiving Ontario Works in Hamilton, therefore, are living on $14,957 below the LICO, and single parents with children that are receiving the maximum Ontario Works benefits in Hamilton are living on $14,231 below the LICO. Hence, while the misconception persists that recipients of social assistance are taking the
easy way out at the expense of taxpayers dollars, the examples above demonstrate that the 
income provided by Ontario Works is dismal and, consequently, difficult to survive on. It has 
also become increasingly difficult for individuals who relied on many of the supplementary 
supports that have recently been reduced, such as funding for special dietary needs for certain 
medical conditions (Income Security Advocacy Centre, 2011), or removed entirely, such as the 
Young Child Supplement (YCS) – worth $249 annually– due to the implementation of Universal 
Child Care Benefit (UCCB), which is provided to all Canadian families with a child under the 
age of six (Income Security Advocacy Centre, 2006). Although the UCCB provides $100 per 
child, up to a maximum of $1200 annually, the loss of the additional support of the YCS has 
definite repercussions in the lives of low-income parents, especially single mothers (Income 
Security Advocacy Centre, 2006). While the reduction or removal of such supports does not 
appear to be significant, marginalized people who must rely on social assistance for their 
livelihoods detrimentally felt the impacts of such changes.

While there have been numerous negative changes, as noted above, there have also been 
improvements to Ontario Works. Indeed, in 2012 the Commission for the Review of Social 
Assistance in Ontario, as part of Ontario’s 2008 Poverty Reduction Strategy, produced a report 
entitled *Brighter Prospects: Transforming Social Assistance in Ontario* to the Minister of 
Community and Social Services. This report outlined, in significant detail, 108 recommendations 
for the improvement of social assistance in Ontario, focusing on both the Ontario Works and the 
Ontario Disability Support Program (ODSP). The Commission clearly outlines the need for 
change, stating:

> If social assistance is to do its part to help achieve this vision, the system must be simple, 
and it must be effective in helping people move into employment as well as in providing 
income support. This requires fundamental change, both within social assistance and 
outside the system. Inside social assistance, change is needed to remove complexity and
ineffectiveness. Outside the system, change is needed to address policies that negatively affect social assistance outcomes. This report proposes action on both fronts (Commission for the Review of Social Assistance, 2012).

The suggested changes could be highly beneficial to numerous groups of people, including employers, taxpayers, and Ontario Works and ODSP caseworkers, but most notably recipients of social assistance themselves. It is therefore exciting to note that the implementation of some of the suggestions from Brighter Prospects began as of September 2013. These include a $200 earning exemption for recipients of Ontario Works and ODSP to keep more of the income they receive through paid employment, an increase in the amount of assets recipients are permitted to own, an increase in benefit amounts by one percent, and the establishment of a Partnership Council on Employment Opportunities for People with Disabilities to encourage employers to continue to improve job opportunities for people with disabilities (Ontario Ministry of Community and Social Services, 2013c). While these changes are still in the preliminary phases of implementation, they offer hope that more positive transformations could be made to social assistance in Ontario.

Although social assistance remains a highly stigmatized, often disliked component of the welfare state in Canada, it is nevertheless an extremely valuable, socially necessary way to ensure individuals are provided with at least a minimal source of income, as the Commission for the Review of Social Assistance demonstrates. Unfortunately though, this is not enough. There are many problems embedded in current social assistance policies, especially in Ontario Works, that are a direct reflection of hegemonic neoliberal principles that favour productive over reproductive labour. This disproportionately disadvantages women requiring financial assistance, as it is women who are primarily responsible for social reproduction. From a neoliberal perspective of what constitutes ‘work’, reproductive labour remains undervalued and
unappreciated (Bezanson, 2006a, p. 125). Unfortunately, the changing nature of welfare policies in Ontario reflects a general disregard for the importance and necessity of reproductive labour, in turn, ignoring the costs associated with reproductive work, namely the importance of sufficiently providing for dependent children. To ignore these costs is to ignore the multiple pathways that may lead a single parent into poverty and to consequently be in need of governmental financial assistance. As feminist political economy emphasizes, it is essential to look beyond a narrow understanding of social phenomena and instead examine the nexus of social, political and economic forces that impact opportunities in people’s lives.

Therefore, in examining the situation of single mother recipients of Ontario Works, it is essential to examine how socio-economic and political forces interact. In doing so, we are able to gain a better understanding of circumstances that can lead single mothers to require governmental financial assistance. Rather than perpetuating their marginalization, it is important to gain a more comprehensive and accurate understanding of the experiences of single mother recipients of Ontario Works, in hopes of dispelling misconceptions that facilitate the subordination of its recipients. In recognizing the impact of neoliberalism on social, political and economic relations, we can explore opportunities for the program’s improvement. It is also important to note that the struggles that recipients of social assistance face as a result of neoliberalism are not unique to Canada; the effects of neoliberal restructuring can be felt around the world. For example, countries such as Australia, the United Kingdom and the United States have experienced similar changes to their welfare states and social assistance programs, with disproportionately negative impacts on women, especially single mothers (Baker, 1995). Low-income single mothers facing struggles is a global trend that needs to be addressed. What is
more, the burden of these welfare transformations should not rest so heavily on this population of women who already face adversity in many other aspects of their lives.

The remainder of this chapter will explore the existing literature to uncover some of the common struggles and barriers that exist for recipients of Ontario Works, which will demonstrate that the hardships faced by social assistance recipients are not isolated incidences. In exploring these problems, we can come to a better understanding of where the trouble manifests and proactively seek out potential solutions that could improve the quality of life for recipients of Ontario Works. I will also explore the importance of social capital in improving the resiliency of single mothers, followed by a brief overview of the gaps in the existing literature on single mother recipients of social assistance in Ontario.

**The Impact of a Neoliberal Approach to Policy Making**

Both Little and Marks (2010) and Herd et al. (2005) examine the Ontario welfare reform that occurred in the late 1990s and how this shift mirrors the general societal adoption of neoliberal policies that see each individual as responsible for their own economic circumstances. The authors discuss the ways in which Ontario Works is presented by the government as a less stigmatizing, more independent option, but argue that the changes made to social assistance are merely a new face on the same program (Little & Marks, 2010; Herd, et al., 2005). In highlighting the shift away from the Keynesian welfare regime that characterized the post-World War II period up to the 1970s, Herd et al. (2005) discuss the ways in which the neoliberal approach has replaced the formerly participant-interest driven policies in Ontario (p. 5). Many have argued that the Ontario government has reduced its responsibility for the wellbeing of citizens, particularly those in financial need, and instead made people accountable for their own success (Grabham & Smith, 2012, p. 81; Herd et al., 2005, p. 6; Little & Marks, 2010, p. 203). In
an attempt to reduce social assistance, the Ontario government has increased methods of regulation by means of stricter application processes, higher levels of surveillance and policing of participants, and more invasive administrative requirements, including tracking recipients’ active search for paid employment (Herd et al., 2005, pp. 8-20; Little & Marks, 2010, p. 203; Little & Morrison, 1999, p. 110; Power, 2005, pp. 649-651). The following subsections will examine particular changes that have been made to social assistance in Ontario and the impact these changes have had on recipients of Ontario Works.

i. The Increase in Eligibility Restrictions

Whereas social assistance in Ontario previously adopted a needs-based approach to aid, with credit given to single mothers who were valued and compensated based on their caregiving roles (Gazso, 2012, p. 37; Gazso & McDaniel, 2010, p. 372; Little, 2001, p. 12; McMullin, Davies & Cassidy, 2002, p. 303), the new eligibility requirements are far more restrictive. As part of the neoliberal approach to policymaking, Ontario saw a “rolling back” of existing social programming (Gazso, 2012, p. 28). Reductions in social spending legitimized the increase in restrictions surrounding the eligibility requirements that recipients were now expected to meet (Gazso, 2012, p. 28). In keeping with ideals of neoliberalism, Ontario Works emphasizes the “values of self-reliance, competition, and self-sufficiency” (Gazso, 2007, p. 454; Little & Marks, 2010, p. 194). This is evident in the new phase of social assistance, which has shifted away from passivity toward a program wherein the receipt of assistance is contingent upon active engagement with the paid labour market (Herd, Lightman & Mitchell, 2009, p. 131). In order to receive Ontario Works, individuals who are deemed “employable” are required to seek out gainful employment through such measures as participation in employability programs, attending school, or actively engaging in job search activities (Breitkreuz, 2005, p. 147; Evans, 2007, p.
Unfortunately, this fails to recognize the unique situation of single mother recipients of Ontario Works for whom, based on their childcare responsibilities, participation in such measures is often far more difficult and, in some cases, not even a possibility (Breitkreuz, 2005, p. 148; Little, 1999, p. 186; Little, 2001, p. 16; Mayson, 1999, p. 89; McMullin, Davies & Cassidy, 2002, p. 298). Regardless, once their children have reached school age, these women are still expected to actively seek out employment; failure to comply results in the threat of suspended benefits (Evans, 2007, p. 38; Mayson, 1999, p. 97).

In addition to the surveillance of their employment activities, single mother recipients of Ontario Works face heightened eligibility restrictions based on their romantic and sexual relationships (Little, 1999, p. 187; Mayson, 1999, p. 100; McMullin, Davies & Cassidy, 2002, p. 302). This meant that there was a return to the use of “Pecker Detectors”, or individuals who police the relationships poor single mothers have with men, replacing the 1987 regulation that permitted recipients of assistance to live with a member of the opposite sex for up to three years (Little & Morrison, 1999, p. 110; Little, 1999, p. 187; Little, 2001, pp. 26-27). These individuals were on the search for single mother recipients of Ontario Works who cohabitated with men, whether they were romantically involved or not, in the hopes of uncovering so-called fraudulent behaviour and subsequently cutting these women off from the receipt of benefits (Little, 1999, p. 187; Little, 2001, pp. 26-28; Mayson, 1999, p. 100). What is important to note, however, is that men were not subject to the same type of investigation into their personal lives, demonstrating the heightened policing of these ‘morally suspect’ mothers (Little, 2001, p. 28). This led to a common accusation that many single mothers were engaging in financially co-dependent ‘spousal relationships’ with men, which many women found to be a rather difficult accusation to
disprove, as the term itself lacked a concrete definition in Ontario Works policies and procedures (Little, 1999, p. 187; Little & Morrison, 1999, p. 120; Little, 2001, p. 27).

As several scholars point out, the lack of clearly defined eligibility policies and procedures of Ontario Works results in decisions varying from caseworker to caseworker (Power, 2005, p. 649; Evans, 2007, p. 44; Little, 2001, p. 20, 30; Gingrich, 2010, p. 116; Luna, 2009, p. 446). Whereas one worker may deem a particular event as worthy of suspension, another might see no problem with it. It is therefore difficult for recipients of Ontario Works to know what they can and cannot do when the regulations are not clear. This lack of clarity is a major source of stress and often leads to recipients living in constant fear of their families’ source of income being revoked, particularly in instances when they were unaware that they were even breaking rules or instances of extreme desperation (Little, 1999, p. 187; Power, 2005, pp. 647-648; Little, 2001, p. 22; Gingrich, 2010, p. 116; Herd, Mitchell & Lightman, 2005, p. 3). This is arguably another way in which low-income recipients are punished for their reliance on governmental financial assistance, a reliance that many recipients would prefer to avoid (Little & Marks, 2010, p. 196; Mayson, 1999, p. 90).

**ii. The Heightened Policing of Participants**

The shift of Ontario’s welfare policy from a passive, needs-based form of social assistance to a more active program with increased requirements and regulations has had major implications for recipients (Coulter, 2009, p. 28; Herd, Mitchel & Lightman, 2005, p. 4) With the introduction of Ontario Works, individuals who require governmental financial assistance now face heightened surveillance and policing from both formal regulators, such as Ontario Works caseworkers, as well as informal watchdogs within the broader community, such as neighbours, friends and family members (Little, 1998, pp. 187-188; Gazso, 2012, p. 42; Little, 2001, pp. 23-
This heightened surveillance is used as an important disciplinary strategy for controlling those deemed as ‘Other’, such as poor single mothers (Power, 2005, p. 649). The increased surveillance measures are promoted under ‘anti-fraud’ measures, as a means of stamping out high incidences of fraudulent behaviour (Little & Marks, 2010, p. 196). Little and Marks (2010) describe these anti-fraud measures, which include such methods as fraud ‘snitch lines’, the implementation of new welfare fraud investigators, and a return to outdated spouse-in-the-house rules, or increased surveillance of the romantic relationships of single mother recipients of Ontario Works (p. 196; Power, 2005, pp. 649-650; Little, 2001, pp. 23-26; Gazso, 2012, p. 42). This obsession with anti-fraud measures by the Ontario government is a definitive example of the criminalization of the poor; to be poor is to be morally suspect, and therefore guilty until proven innocent (Little & Marks, 2010, p. 196; Power, 2005, p. 649; Coulter, 2009, p. 34).

This policing is heightened to an even greater level for single mothers, as there is a constant quest to uncover their sexual and romantic relationships with members of the opposite sex. There is a pronounced emphasis placed on finding out about such relations with men and punishing these women for their relationships with men, whether romantic or not; the assumption is that any relationship with a man is one of financial dependency on the part of the woman. Consequently, these women would no longer be eligible for benefits because of the financial support the men in their lives are assumed to be providing and, more importantly, due to their so-called ‘fraudulent’ behaviour (Little, 2001, p. 24; Power, 2005, p. 650; Little & Marks, 2010, pp. 197-198). Single mother recipients of Ontario Works often suffer the consequences of the accusations of such behaviour in very real terms by means of suspended assistance cheques,
wherein once again they must redeem themselves for a misconduct they may never have even committed (Little, 1998, pp. 187-188).

**iii. The Punitive Delivery of Social Assistance**

As another result of the neoliberal approach to policymaking, Ontario Works not only became more restrictive in terms of eligibility and more strict in terms of monitoring recipients, but it also became more punitive in terms of its delivery to individuals requiring governmental financial assistance. The shift from passive to active social assistance meant that, whereas the state was previously used as a social safety net for individuals who came into hard economic times, it now focused instead on promoting self-sufficiency and market-oriented solutions to individuals’ low socio-economic status (Breitkreuz, 2005, p. 151; Breitkreuz, Williamson & Raine, 2010, p. 44; Gazso, 2012, p. 28; Coulter, 2009, p. 28; Lightman, Herd & Mitchell, 2006, p. 124; Grabham & Smith, 2010, p. 84; Gazso & McDaniel, 2010, p. 370). As such, the state has clawed back its spending on social provisions that were previously distributed on the basis of needs alone, and instead replaced those with a program contingent on active ties to the labour market, regardless of extenuating circumstances that may restrict individuals from seeking paid employment, such as single motherhood (Gingrich, 2010, pp. 113-115; Breitkreuz, Williamson & Raine, 2010, p. 43; Grahame & Marston, 2012, p. 75; Evans, 2009, p. 46). This shift represents a movement away from ‘social citizenship’ toward ‘market citizenship’ (Gazso, 2012, p. 28; Pollack & Caragata, 2010, p. 264). Failure to comply with the new program regulations comes laden with threats of suspended benefits (Power, 2005, pp. 647-648; Gingrich, 2010, p. 116; Herd, Mitchell & Lightman, 2005, p. 3; Pollack & Caragata, 2010, p. 268).

This punitive form of policymaking turns a blind eye to the particular circumstances of single mothers more specifically, and all women more broadly, as it fails to recognize the
disadvantaged position of women entering the paid labour market in terms of their lack of access to high-quality, well-paid employment (Evans, 2009, pp. 47-48; Chunn & Gavigan, 2004, p. 219; Pollack & Caragata, 2010, p. 270; Grabham & Smith, 2010, p. 83; Breitkreuz, 2005, p. 152; Power, 2005, p. 655). As a result, women who require governmental financial assistance in times of need often find themselves encouraged by caseworkers to leave Ontario Works for low-paying, precarious employment, which only furthers the destitute position of single mothers; they now must balance both paid and unpaid work obligations, all without the flexibility and supports needed in order to successfully do so (Evans, 2009, pp. 47-48; Pollack & Caragata, 2010, pp. 273-274; Grabham & Smith, 2010, p. 86; Gazso, 2007, p. 455; Gazso & McDaniel, 2010, p. 369).

This new approach to social assistance in Ontario serves more than just its proposed purposes of reducing the high numbers of individuals receiving Ontario Works and eliminating the fraudulent behaviour of recipients (Evans, 2009, p. 46). This new punitive model is a means of dissuading other individuals, especially women, from seeking out Ontario Works assistance; in demonstrating how difficult prolonged receipt of benefits can be, Ontario Works can successfully deter others from seeking out assistance (Evans, 2009, p. 46; Chunn & Gavigan, 2004, p. 220; Power, 2005, p. 656). Evans (2009) discusses this, stating that by ensuring features of Ontario Works are undesirable, such as low levels of benefits and heightened surveillance of recipients, welfare itself becomes a very unappealing option (p. 46). In turn, the Ontario government is able to appeal to the general public of taxpayers, demonstrating to these citizens that their tax dollars are not being ‘wasted’ on the “never deserving poor” (Chunn & Gavigan, 2004, p. 219; Luna, 2009, p. 442; Coulter, 2009, p. 30; Pollack & Caragata, 2010, p. 276; Power,
The Shift from Welfare to Workfare

The Ontario Works program is presented as a socially inclusive, citizenship building program because it is training individuals to be participating members of the paid labour force; being economically active is equated with social acceptance (Gingrich, 2008, p. 381). However, as Gingrich (2008, 2010) uncovers, Ontario Works is not providing participants with sufficient skills to partake in well-paying, skilled employment (p. 381; p. 114). Instead, single mother participants, based on their lack of access to proper training paired with their unpaid labour commitments, are often funneled into part-time, precarious work that offers minimal benefits and protections for them and their families (Evans, 2007, p. 30; Mayson, 1999, pp. 92-93; McMullan et al., 2007, p. 304). While women formerly received protections from the government, such as monetary compensation, the recent reforms to the welfare system have resulted in massive cuts to financial assistance previously allotted for mothers for their reproductive role in society (Mayson, 1999, p. 89). Mayson (1999) goes on to state that “the Ontario government is legitimizing its broader withdrawal from social provision to those in need, and is compelling individuals to rely on their own private solutions to the systemic problems of unemployment, underemployment and the gender division of labour” (p. 89). Alas, while the government once provided financial supports to those in need, it has now shifted the onus to individuals and their capabilities to support themselves even if this means accepting precarious, unsatisfying employment in order to do so. The following subsections will examine some characteristics of the implementation of workfare for recipients of Ontario Works.

i. The Nature of Training and Education for Recipients
The switch from passive welfare to active workfare introduced the requirement to actively participate in educational workshops and training programs for recipients of Ontario Works, which has been a source of contention for many individuals receiving this form of social assistance. While there is merit in helping individuals reintegrate into the paid labour force through education and training, these activities should be aimed at helping individuals to access gainful employment in a field of employment that is of interest to them (Evans, 2009, p. 51; Gingrich, 2010, p. 114). Unfortunately, the training and education offered to recipients of Ontario Works is often standardized and aimed at finding the quickest point of entry into the labour market, usually in areas that are highly precarious in nature and unfulfilling to the individual seeking employment (Breitkreuz, Williamson & Raine, 2010, p. 45; Evans, 2009, p. 49; Little, 2001, p. 21; Evans, 2007, p. 30; Gingrich, 2010, pp. 112-114). These training programs are often short-term in nature and are focused on altering recipients’ attitudes, rather than preparing them for meaningful and long-term employment; the goal is to enforce the notion that all work is good work because the notion persists that it is more desirable for individuals to fill a precarious position rather than keep them on the Ontario Works caseload (Herd, Lightman & Mitchell, 2009, p. 135; Breitkreuz, Williamson & Raine, 2010, p. 46; Little, 2001, p. 21; Evans, 2007, p. 30). In pressuring Ontario Works recipients to pursue low-skill, low-paying work, Ontario Works is a workfare program that is ultimately not about creating jobs for people who previously were unemployed, but rather about creating workers for jobs that no one else would want (Evans, 2009, p. 45).

These employment programs serve a purpose beyond offering training and education to help transition individuals from receiving Ontario Works to participating in the paid labour market. By implementing such workfare programming, the Ontario government can present itself
as a proactive ruling body that will no longer complacently sit by and allow recipients of welfare to remain lazy, inactive members of society; it presents the image of a strong and strict government that offers a hand-up rather than a hand-out (Little, 2001, p. 22; McMullin, Davies & Cassidy, 2002, p. 305; Breitkreuz, 2005, p. 152; Little & Marks, 2010, p. 193). In addition, the government puts forth the notion that the new direction of social assistance also serves to improve single mother recipients’ self-image, in that they feel their days now have purpose and structure, in turn setting a good example for their children (Breitkreuz, Williamson & Raine, 2010, p. 56). Both these images serve to pacify the general taxpaying public, as they can find solace in the fact that the government is promoting and enforcing active labour force attachment, as well as the fact that these single mother recipients of Ontario Works are stopping the cyclical nature of social assistance by teaching their children to avoid such assistance through paid employment. However, what such imagery fails to represent to the general public is that being involved in paid employment is not a reality or an option for many people for various reasons (Breitkreuz, Williamson & Raine, 2010, pp. 62-63; Evans, 2007, p. 29; McMullin, Davies & Cassidy, 2002, p. 298; Breitkreuz, 2005, p. 148), and therefore further demonizes this population for circumstances outside of their control (Little, 2001, p. 9).

**ii. Single Motherhood and the Dilemma of Precarious Employment**

As the discussion above exposes, the training and education offered through Ontario Works is far from beneficial for recipients as they do not tend to secure high-quality, stable employment, or employment in a field related to their areas of interest. Instead, the push remains to seek out jobs in sectors that may not be the most desirable, but are the most accessible and readily available, which unfortunately often results in individuals taking precarious positions (Breitkreuz, Williamson & Raine, 2010, p. 45; Evans, 2009, p. 49; Little, 2001, p. 21; Evans,
As defined by Evans (2007), precarious work is:

a phrase that captures the shift from full-time and more or less permanent jobs to those that are increasingly characterized by some or all of the following dimensions: temporary, part-time, providing irregular hours, low wages and few, if any, benefits. (p. 31)

Precarious work is quite often antithetical to the situation of single motherhood, as the obligations of a lone parent often do not mesh well with the characteristics of precarious employment (Patterson & Briar, 2005, p. 55; Gingrich, 2008, p. 386; Gazso & McDaniel, 2010, p. 375; Grabham & Smith, 2010, p. 88; Mayson, 1999, p. 93; McMullin, Davies & Cassidy, 2002, p. 307; Gingrich, 2010, p. 128; Breitkreuz, 2005, p. 157). It is important to note, then, that this push to fill precarious employment positions is a gender-neutral approach to policymaking, which ignores the specific needs of single mothers who are, in many instances, the sole providers for their children (Patterson & Briar, 2005, p. 54; Gemelli, 2008, p. 106; Gazso & McDaniel, 2010, pp. 378-379; Gazso, 2007, p. 455; Grabham & Smith, 2010, p. 83; McMullin, Davies & Cassidy, 2002, p. 306; Breitkreuz, 2005, p. 157). Single mothers are in a unique situation that requires heightened levels of support, financial and otherwise. Therefore, to push them into precarious employment is to ignore the responsibilities that come along with motherhood and the added resources they require. Without these resources, employment itself can be more costly than income generating, making social assistance a more viable option (Edin & Lein, 1996, p. 257; Patterson & Briar, 2005, p. 55; Gingrich, 2008, p. 386; Gemelli, 2008, p. 102; Gazso, 2007, p. 456; Grabham & Smith, 2010, p. 83; Mayson, 1999, p. 97; McMullin, Davies & Cassidy, 2002, p. 302; Evans, 2007, p. 29; Little, 2001, p. 23). As Edin and Lein (1996) point out, it is often harder to make ends meet for working mothers than mothers receiving social assistance, as
the former lack the time and resources to seek out additional sources of economic and social supports (p. 254; Evans, 2009, p. 53).

The costs associated with employment are often unrecognized or ignored; however, they can be abundant. Employment has many hidden costs that require an employee to have a certain level of capital before even beginning a job (Gingrich, 2008, p. 387; Gemelli, 2008, p. 109; Grabham & Smith, 2010, p. 83). This capital ranges from needing access to a computer to search for jobs, to needing access to a telephone for employers to make contact, to proper attire to attend a job interview, to finances to pay for transportation costs to and from a job, to paying for childcare, and everything in between (Gemelli, 2008, p. 106; Gazso & McDaniel, 2010, p. 375; Gazso, 2007, p. 456; Breitkreuz, 2005, p. 162; Breitkreuz, Williamson & Raine, 2010, p. 50).

Many recipients of Ontario Works lack this capital to break into the labour market, demonstrating why numerous individuals instead remain on social assistance (Gemelli, 2008, p. 106; Cooke, 2009, p. 202). What is unfortunate to note is that even when they have employment, many recipients of Ontario Works still lack the capital to remain in the labour market for prolonged periods of time because of the precarious nature of the work available to them, causing them to often spend more than they earn in terms of both wages and benefits (Edin & Lein, 1996, p. 254; Gemelli, 2008, p. 111; Herd, Lightman & Mitchell, 2009, p. 135; Gazso & McDaniel, 2010, p. 375; Gazso, 2007, p. 456; Grabham & Smith, 2010, p. 83; Gingrich, 2010, p. 127; Evans, 2009, p. 55; Breitkreuz, Williamson & Raine, 2010, p. 45). Low-paying and tenuous employment can make providing for a family a very difficult and stressful task; therefore remaining on Ontario Works to ensure a stable source of income that includes benefits is unsurprisingly a more desirable option for many (McMullin, Davies & Cassidy, 2002, p. 309; Evans, 2007, p. 43).
The Double Expectation of Mother-Carer and Mother-Worker

As alluded to above, there is an inherent contradiction in Ontario Works policies and procedures in terms of the expectations placed upon single mothers in terms of their roles as mothers and their role as workers. In a neoliberal climate, the emphasis is placed on the labour market, wherein citizenship rights are afforded to those who are successfully tied to paid employment, while those who are not are excluded as ‘Other’ (Gingrich, 2008, p. 381; Pollack & Caragata, 2010, p. 265; Mayson, 1999, p. 89; Breitkreuz, 2005, p. 152). As such, single mothers who do not hold ties to the labour market and who rely on governmental financial assistance for income, based at least somewhat in part on their childrearing responsibilities, are deemed ‘Other’ and lack access to the same citizenship rights afforded to other members of society (Pollack & Caragata, 2010, p. 265; Gazso & McDaniel, 2009, p. 374; Little, 2001, p. 9). This exclusion is justified by the gender-neutral approach taken with a neoliberal approach to policymaking, wherein rules and regulations are based on the assumption that gender is not and should not be a factor (Patterson & Briar, 2005, p. 50; Gazso & McDaniel, 2009, p. 378; Breitkreuz, 2005, p. 152; Little, 2001, p. 11; Gazso, 2012, p. 29). What this fails to recognize, however, is that Ontario Works’ gender-neutral policies are not accommodating to the specific experiences and needs of women more generally, and of single mothers more specifically (Patterson & Briar, 2005, p. 50). To implement gender-neutral policies is to ignore the demanding obligations single mothers face in terms of both productive and reproductive labour. As single mothers bear the full weight of caregiving responsibilities, conflict arises between the expectations for both paid and unpaid labour. There is constant pressure to successfully fulfill both caring and paid working obligations, with scrutiny and criticism for those who do not (Pollack & Caragata, 2010, p. 269; Gazso & McDaniel, 2009, p. 372).
Single mothers are in a unique situation, as they must accommodate for an absent second parent, both financially and emotionally. Whereas two parent families have the benefit of sharing the responsibilities of supporting a family, single parent families must assume all obligations independently, which is made all the more difficult for poor single mothers (Pollack & Caragata, 2010, p. 270; Patterson & Briar, 2005, p. 56; Gemelli, 2008, p. 101; Gazso & McDaniel, 2009, p. 376; Breitkreuz, 2005, p. 152). Little (1999) discusses this, stating that “Single mothers’ risk of poverty is five times greater than that for two-parent families (p. 186). The poverty they experience is not unique to receiving Ontario Works, unfortunately, and often continues to persist for single mothers who enter the paid labour market, as the majority of work available to this population of women is precarious in nature, with the costs associated with working often outweighing the benefits (Edin & Lein, 1996, p. 254; Gemelli, 2008, p. 111; Herd, Lightman & Mitchell, 2009, p. 135; Gazso & McDaniel, 2010, p. 375; Gazso, 2007, p. 456; Grabham & Smith, 2010, p. 83; Gingrich, 2010, p. 127; Evans, 2009, p. 55; Breitkreuz, Williamson & Raine, 2010, p. 45). Yet, regardless of the costs associated with employment, this is the preferred route for single mothers to take in order to gain access to the same social citizenship rights afforded to those in paid employment (Gingrich, 2008, p. 381; Pollack & Caragata, 2010, p. 265). It is this shift toward an emphasis on ‘mother as worker’ that has eroded single mothers’ access to social citizenship rights based on their reproductive roles in society (Pollack & Caragata, 2010, p. 264; Gazso & McDaniel, 2009, p. 372). Whereas single mothers previously were valued and provided with government supports due to their caring labour, they now must adhere to the double expectation of being a ‘mother-carer’ as well as a ‘mother-worker’ in order to enjoy the same rights afforded to so many other individuals in society (Pollack & Caragata, 2010, p. 265; Gazso & McDaniel, 2009, p. 372; Gazso, 2007, p. 454; Mayson, 1999, p. 95; Little, 2001, p. 20;
Grahame & Marston, 2012, p. 81; Gazso, 2012, p. 26). Patterson and Briar (2005) discuss this shift toward a gender-neutral citizen-worker ideal, stating that “This shift has made the unpaid work of women less visible in welfare discourses, and while this has specific implications for women, it is especially problematic for lone mothers” (p. 57).

**i. The Invisibility of Unpaid Care Work**

The importance of motherhood and reproductive labour in contemporary Canadian society is often overlooked and underappreciated, especially in a neoliberal era wherein the only form of work that is deemed valuable is that which is done in the paid labour market; productive labour trumps reproductive labour always when profit is the motivation (Gemelli, 2008, p. 103; Gazso & McDaniel, 2009, pp. 369-370; Grabham & Smith, 2010, p. 83; Mayson, 1999, p. 103). However, what such a view fails to recognize is that ‘visible’ productive labour is an impossibility without ‘invisible’ reproductive labour to fuel it. This visible productive work versus invisible reproductive work mirrors the overall gendered approach to society, whereby what is associated with maleness is deemed admirable and what is associated with femaleness is seen as unworthy. It is no wonder, then, that reproductive labour, which is undertaken primarily by women, is undervalued in Canadian society; being associated with women and remaining invisible, it is easy to dismiss its importance and necessity (Patterson & Briar, 2005, p. 55; Grabham & Smith, 2010, p. 87; Little, 2001, p. 23; Grahame & Marston, 2012, p. 81). In doing so, the invisibility of unpaid care work is perpetuated, furthering the marginalization of women who opt to stay home to take care of their children, a situation that is exacerbated when it is single mothers making use of governmental financial aid to do so (Patterson & Briar, 2005, p. 55; Little, 2001, p. 23).
The notion remains in Canada and elsewhere that only work done for pay outside the reproductive realm is valuable and worthy of compensation, thereby making motherhood and all the responsibilities associated with it not worthy of financial recognition (Pollack & Caragata, 2010, p. 274; Little, 2001, p. 23). This idea is part and parcel of the policies and procedures of Ontario Works, and demonstrates how single mothers accessing this form of support are demonized as lazy, undeserving recipients of aid (Pollack & Caragata, 2010, p. 274; Patterson & Briar, 2005, p. 52) because, as discussed above, mothers should be workers and caregivers (Pollack & Caragata, 2010, p. 265; Gazso & McDaniel, 2009, p. 372; Gazso, 2007, p. 454; Mayson, 1999, p. 95; Little, 2001, p. 20; Grahame & Marston, 2012, p. 81; Gazso, 2012, p. 26). Mayson (1999) describes how this is represented in Ontario Works, stating that “Ontario’s workfare programme has effectively rendered the work of women in child rearing invisible while negating its legitimacy as a socially necessary activity which is valuable to society” (p. 97). As a result, the vilification of single mothers receiving Ontario Works is easily perpetuated because they are seen as getting a free ride from taxpayers’ dollars rather than performing productive labour like the rest of society (Patterson & Briar, 2005, pp. 52-53; Gemelli, 2008, p. 102; Gazso & McDaniel, 2009, p. 372; Mayson, 1999, p. 89; Little, 2001, p. 9). This distaste for single mother recipients of social assistance in effect provides neoliberalism with a platform to shine, as the negative imagery of lone mother recipients of aid is used to gain support for neoliberal reforms to reduce spending in areas such as social assistance (Patterson & Briar, 2005, p. 52; Gazso & McDaniel, 2009, p. 372; Mayson, 1999, p. 89).

**ii. The Need for Adequate Childcare**

While it was previously acceptable for women to remain at home to care for their children and receive governmental financial aid, this is no longer the case (Pollack & Caragata,
In adding ‘worker’ to the list of obligations mothers are now expected to fulfill, the situation of single mothers has become evermore complicated (Seccombe, James & Walters, 1998, p. 851; Gingrich, 2010, p. 110). Whereas mothers were previously able to provide their own childcare, the rise of neoliberalism has shifted the responsibilities of mothers outside the home. This has resulted in women partaking in paid employment and having someone else assume the role of caregiver, most often for a price (Gingrich, 2010, p. 130; McMullin, Davies & Cassidy, 2002, p. 298; Edin & Lein, 1996, p. 52; Gazso & McDaniel, 2009, p. 370; Grabham & Smith, 2010, p. 87; Breitkreuz, 2005, p. 151; Gazso, 2012, p. 28). Unfortunately, the funding does not currently exist to support low-income single mothers’ need for childcare because childcare is seen as a private issue for parents to solve at their own expense. This poses a problem for single mother recipients of Ontario Works who are expected to partake in paid employment but often cannot do so because the costs of childcare often exceed their financial resources. These women lack the resources to pay for proper childcare, but without childcare they are unable to find stable employment that would allow them to fund this service, generating a cyclical handicap for low-income parents that is difficult to overcome (Luna, 2009, p. 456; Gingrich, 2010, p. 118; Gingrich, 2008, p. 387; Edin & Lein, 1996, p. 263; Gemelli, 2008, p. 106; Breitkreuz, Williamson & Raine, 2010, p. 43; Little, 2007, p. 181). The paradox, then, is that the push is for single mothers to leave social assistance to enter the paid labour market, but there are no adequate supports in place to ensure the care of their children. Both instances still result in single mothers being economically disadvantaged, often times more so when in paid employment.
Without affordable and high quality childcare, maintaining paid work is a near impossibility, as ensuring the wellbeing of children is a much greater priority than active engagement in the labour market (Luna, 2009, p. 456; Gingrich, 2010, p. 129; McMullin, Davies & Cassidy, 2002, p. 307; Edin & Lein, 1996, p. 263; Gazso, 2007, p. 456; Breitkreuz, Williamson & Raine, 2010, p. 50). For single mothers participating in the Ontario Works workfare program, much of the employment that they are encouraged to pursue is precarious in nature. This type of employment often has irregular hours, different from the standard business hours of Monday to Friday, from nine to five each day (Seccombe, James & Walters, 1998, p. 858; Breitkreuz, 2005, p. 157; Breitkreuz, Williamson & Raine, 2010, p. 50). As Breitkreuz, Williamson and Raine (2010) point out, “Lone mothers with low employment skills are least likely to have flexibility, yet need it the most” (p. 51). As such, finding reliable and high quality care for one’s children can be a difficult task, making the option of partaking in paid employment much less desirable (Gingrich, 2010, p. 127; Gemelli, 2008, p. 108; Breitkreuz, 2005, p. 158; Breitkreuz, Williamson & Raine, 2010, p. 55). It is unsurprising, then, that single mothers would prefer to stay at home and care for their children themselves. Until supports are implemented to reduce the costs of childcare and to accommodate non-standard employment hours, single mothers will continue to make up a large portion of Ontario Works caseloads. For, as Gazso and McDaniel (2009) point out, “Mothering alone, even if drawing income support in order to do so, should not be a risky endeavour” (p. 381).

*The Disenfranchisement of Ontario Works Recipients*
Poverty, for single mother recipients of Ontario Works, is a relentless feature of their everyday lives. Power (2005) discusses this, stating that “While living in poverty is not unique to social assistance recipients, it is a given for all those who receive it” (p. 651). Poverty can take many forms and is not necessarily manifested strictly in economic terms; it can take shape in any number of ways, including a lack of financial resources, a lack of time, a lack of social capital such as friends and family, or even a lack of power to assert one’s needs and desires. It can often be the case that poverty in one area may lead to poverty in another area, as is the case with single mother recipients of Ontario Works who, based on their low socioeconomic standing, lack the power to assert themselves in other aspects of their lives (Luna, 2009, p. 445; Little, 2001, p. 9). As single mother recipients of Ontario Works are dependent on the state rather than the market for their own wellbeing, these women become increasingly vulnerable as they do not hold the same authority to make decisions in their own lives as many of those who are engaged in paid labour (Little, 2001, p. 13). It is this lack of attention to the ways in which single mother recipients of Ontario Works are excluded and disenfranchised due to structural and institutionalized barriers that helps to perpetuate their status as ‘other’, a status many of these women yearn to escape (Power, 2005, p. 653). The following subsections will examine the ways in which women disproportionately experience poverty more so than men, and how Ontario Works’ policies do not adequately address this issue, especially in terms of single mothers requiring assistance.

i. The Feminization of Poverty

Poverty is highly gendered, with women being more likely than men to experience it at some point in their lifetime (Little, 1998, p. 186; Soss, 1999, p. 51). This phenomenon is not surprising, as women face many challenges in their daily lives based on their gender that make
access to the labour market more difficult (Patterson & Briar, 2005, p. 55; Gingrich, 2008, p. 386; Gazso & McDaniel, 2010, p. 375; Grabham & Smith, 2010, p. 88; Mayson, 1999, p. 93; McMullin, Davies & Cassidy, 2002, p. 307; Gingrich, 2010, p. 128; Breitkreuz, 2005, p. 157; Pollack & Caragata, 2010, p. 270; Soss, 1999, p. 51). It is curious to note that this is still a regular occurrence in our contemporary North American society; so many gains have been made, yet women often remain secondary to men in the economic arena. Smith (2008) discusses this, stating that “In our contemporary globalizing conditions, the feminization of poverty remains profound and is even deepening in many sites across the developed countries” (p. 131). One group of individuals experiencing this deepening is low-income single mothers (Little, 1998, p. 186; Grahame & Marston, 2012, p. 74).

Paid work is often inaccessible and social assistance is often the only viable solution, causing many single mothers to find themselves in a difficult situation, wherein escaping poverty seems like a near impossibility (Luna, 2009, p. 456; Gingrich, 2010, p. 118; Gingrich, 2008, p. 387; Edin & Lein, 1996, p. 263; Gemelli, 2008, p. 106; Breitkreuz, Williamson & Raine, 2010, p. 43; Little, 2007, p. 181). As low-income single mothers bear the weight of unpaid childrearing paired with an inadequate income, they are impoverished on so many levels, from their lack of time, to their lack of money, to their lack of agency (Little, 2001, p. 13; Seccombe, James & Walters, 1998, p. 862; Luna, 2009, p. 445). Alas, single mothers are experiencing poverty in a multi-layered, highly complex fashion that makes their ability to provide and survive a struggle that they must face on a daily basis (Grahame & Marston, 2012, p. 75; Luna, 2009, p. 442; Grabham & Smith, 2010, p. 81).

ii. The Myth of Gender Neutrality
An important element of the neoliberal changes to social assistance in Ontario has been the emphasis on the gender-neutrality of the programme. In presenting Ontario Works as an equal access, non-discriminatory form of aid, it is possible to mask the negative impacts this social assistance program has on certain segments of the population (Little, 2001, pp. 11-12; Smith, 2008, p. 131). It is, in fact, a highly gendered and racialized program, both in terms of its policies and procedures (Evans, 2009, p. 46; Little, 2001, p. 12; Gazso, 2007, p. 459; Smith, 2008, p. 131; Patterson & Briar, 2005, p. 46; Cooke, 2009, p. 181), and under the guise of gender neutrality, acts to effectively reiterate and reinforce socially acceptable gender roles (Gazso, 2007, p. 459; Gazso & McDaniel, 2009, p. 369; Gazso, 2012, p. 27; Smith, 2008, p. 131). As Evans (2009) points out, “While the language of workfare policies is meticulously gender neutral, its impacts are not” (p. 46).

What this gender-neutral approach to policymaking also fails to recognize are the differential experiences of poverty for men and women, ignoring the heightened costs and responsibilities associated with single motherhood (Breitkreuz, 2005, p. 148; Gazso, 2012, p. 44). Single mothers face a double-edge sword: because they bear the burden of full caregiving responsibilities, the expectation of them to find adequate employment that can ensure self-sufficiency is doubly difficult (Breitkreuz, 2005, p. 148; Gazso & McDaniel, 2009, p. 371; Gazso, 2012, p. 39; Patterson & Briar, 2005, p. 57). This approach to policymaking, as Breitkreuz (2005) points out, is “unresponsive to the realities in women’s lives and therefore ineffective” (p. 148). What would be far more effective, then, would be to take into account the specific needs and responsibilities of single mothers and to adopt a policy that addresses their specific situation. Little (2001) argues that the easiest way to gauge a society’s level of democracy is to examine the ways in which the most disenfranchised citizens are treated (p. 9;
Little, 2007, p. 181). Therefore, improving the treatment of single mothers would benefit all of society as it would lead to a more representative form of democracy wherein “citizens are truly free to exercise their civil, political and social rights” (Little, 2001, p. 32).

**The Moral Regulation of the ‘Undeserving’ Poor**

The stigmatization of single mother recipients of Ontario Works extends into all areas of their lives, such that women receiving governmental financial assistance often experience exclusion and alienation (Chunn & Gavigan, 2004; Gingrich, 2008; Little, 2001; Little & Morrison, 1999). This exclusion and alienation tends to be a direct result of the immense criticism single mothers receive based on their unconventional lifestyles that stray from the nuclear family norm (Chunn & Gavigan 2004, pp. 224-227; Little, 2001, pp. 23-31; Little & Morrison, 1999, pp. 112-113; Mayson, 1999, p. 89). As such, there is a strong push for single mother participants of Ontario Works to strive toward finding either paid work or, even more desirable, a husband who can provide financially and restore the nuclear family form (Gemelli, 2008, p. 101).

Single mothers on Ontario Works are also often negatively stereotyped and stigmatized because the financial assistance they receive is made possible by taxpayers’ money (Chunn & Gavigan, 2004; Little & Morrison, 1999; Mayson, 1999; Seccombe, James & Walters, 1998, pp. 850-851). The circumstances that may lead single mothers to utilize Ontario Works, such as being the sole provider for dependent children, are often ignored (Gazso, 2007, p. 456; Seccombe, James & Walters, 1998, p. 851). Consequently, there is quite a huge discrepancy between the perceptions of single mothers on Ontario Works and the true realities of their situations. Little (2001) discusses this in her examination of how poor single mothers are demonized and marginalized in Canadian society. (p. 9). She is critical of societal prejudices,
pointing out that the majority of single mother participants do not remain on Ontario Works for long, with most only receiving assistance for three to four years. The following subsection will examine the ways in which single mother recipients of Ontario Works are viewed as morally suspect and the implications of these assumptions for these women.

i. The Moral Codes of Motherhood

In our western society, there are certain morally acceptable practices when it comes to parenting, most often revolving around the notion that the preferred family form is that of a heteronormative nuclear family that includes both a mother and father (Grahame & Smith, 2012, p. 76; Seccombe, James & Walters, 1998, p. 850; Chunn & Gavigan 2004, pp. 224-227; Little, 2001, pp. 23-31; Little & Morrison, 1999, pp. 112-113; Mayson, 1999, p. 89). It is believed that having two parents present is better than one, as it allows for the gendered division of labour to successfully play out, with the man assuming the breadwinner role and the woman performing the unpaid care work (Grahame & Marston, 2012, p. 76). In such a situation, it is acceptable for the woman to choose not to work for pay, for she has the option of financially relying on her male counterpart (Grahame & Marston, 2012, p. 76); this form of dependency is accepted in Canadian society. However, when dependency becomes a public issue, as is the case with single mother recipients of Ontario Works, it loses all credibility, (Seccombe, James & Walters, 1998, p. 850). Not only are these women breaking the conventional family form, but this is made possible through taxpayers’ dollars, which immediately upsets people (Chunn & Gavigan 2004, pp. 224-227; Little, 2001, pp. 23-31; Little & Morrison, 1999, pp. 112-113; Mayson, 1999, p. 89). Seccombe, James and Walters (1998) discuss this, stating that “Our society despises poor women…who are seen as rejecting the traditional nuclear family that contains at least one and possibly two breadwinners and, instead, “choosing” to remain dependent on the public dole” (p.
Once again the notion is that this is a choice made by single mothers to get a ‘free ride’, yet this completely ignores the many factors at play that impact a person’s ability to provide for themselves and their family (Evans, 2009, p. 53; Edin & Lein, 1996, p. 257). Poverty does not occur in a vacuum and therefore to fully understand its complexity, it is essential to look at the structural causes at play that both lead to and perpetuate poverty rather than continuing to punish the poor (Harknett, 2006, p. 172; Luna, 2009, p. 442; Grabham & Smith, 2010, 81).

Unfortunately for single mother recipients of Ontario Works, these structural causes often go unexamined and the focus instead is on their morality and ability to parent in an impoverished state, as the belief is that poor people cannot successfully raise their children (Seccombe, James & Walters, 1998). For as Little (2001) points out, “Poor women have always been more morally suspect” (p. 31). These women are often regarded as incompetent mothers, under constant scrutiny and surveillance from the Ontario Works system, as well as the broader community in which they reside (Little, 1998, pp. 187-188; Gazso, 2012, p. 42; Little, 2001, pp. 23-30; Gazso, 2007, p. 460; Mayson, 1999, pp. 99-102; Little & Marks, 2010, pp. 196-199; Little & Morrison, 1999; Herd, Mitchel & Lightman, 2005, pp. 11-15; Power, 2005, pp. 649-651). Consequently, single mothers live under the constantly looming threat of losing both their benefits and the custody of their children (Grahame & Marston, 2012, p. 83). The viewpoint of single mothers as incompetent fails to see, however, the important role mothers play in society and the lives of others, especially their children (Grahame & Marston, 2012, p. 73; Power, 2005, p. 652). Not only are single mothers ostracized based on their low socio-economic status and subsequent reliance on the state, but also based on their perceived incompetency as parents, doubly excluding them from access to the same citizenship rights afforded to others. Such exclusion places single mothers in quite a vulnerable position, with very limited agency, as these women
lack the material power, as well as often lacking the autonomy, to truly ameliorate their situation (Little, 2001, p. 32).

**The Role of Social Capital in Single Mothers’ Resiliency**

Having access to social capital is a vital source of support for both low-income and high-income individuals alike, for it is through social capital that individuals are able to depend on resources beyond themselves to maintain or improve their overall wellbeing. For single mother recipients of Ontario Works, social capital is crucial in the maintenance of their families in both the short and long-term. As defined by Portes (1998), social capital at the individual level is “the ability of actors to secure benefits by virtue of membership in social networks or other social structures” (p. 6). It is participation in these social networks and social structures that provide individuals with access to resources in two different forms: ‘social support’ and ‘social leverage’ (Dominguez & Watkins, 2003, pp. 112-113; Ciabattari, 2007, p. 35; Briggs, 1998). When discussing social capital in the form of social support, this refers to accessing supports that help with coping with the demands of everyday life, often in the form of emotional and instrumental support, and can include supports such as “rides, small loans, or a place to stay in case of emergency” (Dominguez & Watkins, 2003, p. 112), as well as help with family maintenance through assistance with such tasks as job searches and child rearing. This form of support often comes from close kinship networks, such as family and friends (Dominguez & Watkins, 2003, p. 113). Social capital in the form of social leverage, on the other hand, refers to sources of support that help to improve one’s social mobility through greater access to opportunities (Dominguez & Watkins, 2003, p. 113; Ciabattari, 2007, p. 35; Briggs, 1998). For the purpose of this paper, I will focus on the former and how accessing social capital in the form of social support can help to improve the circumstances of single mother recipients of Ontario Works.
Low-income single mothers with a fixed income through social assistance are in a difficult economic situation, resulting in their need to strategize and access additional sources of support (Bezanson, 2006a, p. 133). Without these sources of social capital, ensuring the maintenance and survival of their families would be continually compromised. Fox (2006) discusses this, alluding to the fact that mothering itself is a “class act” wherein the ability to perform this role intensely is a result of one’s social class; the higher one’s socioeconomic status, the more likely a woman is to focus greater time and energy on her caregiving responsibilities (pp. 231-243). The need for additional resources, therefore, becomes paramount for low-income single mothers whose low socioeconomic status can often result in greater barriers to fulfilling their social reproductive responsibilities. As Coleman (1988) points out, “Like other forms of capital, social capital is productive, making possible the achievement of certain ends that in its absence would not be possible” (p. S98). For low-income individuals who lack financial capital, access to social capital is imperative to their own and their families’ wellbeing; it is social capital in the form of family, friends and community organizations that helps to buffer and accommodate for areas in their lives that are made difficult due to a low socioeconomic status. Although each individual accesses sources of social capital to varying degrees and for a variety of reasons, interacting with these sources of support truly does help with low-income individuals’ day-to-day survival (Dominguez & Watkins, 2003, p. 117).

It is arguably through the use of such social capital that low-income single mothers are able to gain greater resiliency in the face of adversity. As defined by Lee, et. al. (2013):

Resilience has been referred to as the personal qualities and skills that allow for an individual’s healthy/successful functioning or adaptation within the context of significant adversity or a disruptive life event…After reviewing previous resilience literature, we found resilience to be a multidimensional variable consisting of psychological and dispositional attributes, such as competence, external support systems, and personal structure. (p. 269)
As this definition points out, resiliency is made possible through a combination of resources, both in terms of internal and external supports to the individual, which in turn allow for an individual to “bounce back” from struggles in their lives (Kjellstrand & Harper, 2012, p. 313; Luthans, Vogelgesang & Lester, 2006, p. 27). Internal resources include characteristics such as protectiveness, negotiation skills, and adaptability, whereas external resources include family, friends and community organizations, similar to the sources of social capital listed above (Kjellstrand & Harper, 2012, p. 313; Lee, et. al., 2013, p. 269). Possessing these resources, either internal, external, or a combination of both, truly helps single mother recipients of social assistance with the maintenance and survival of their families. These resources prove to be instrumental in the coping mechanisms utilized by single mother recipients of social assistance, for they can gain confidence and security knowing that they can rely on family, friends and community organizations if necessary, as well as the ability to learn from and improve upon their own resiliency based on their interactions with these individuals (Luthans, Vogelgesang & Lester, 2006, p. 27; Vandsburger, Harrigan & Biggerstaff, 2008, pp. 28-29). As such, through accessing social capital, single mother recipients of social assistance can be better off, both in terms of their resiliency and their overall wellbeing, for a strong sense of resiliency is often met with a great aptitude for emotionally coping with and overcoming adversities.

**Gaps in the Literature**

The literature review presented in this chapter provides a clear picture of single mothers receiving social assistance in Ontario. It outlines the various themes that many scholars have discussed in their work, ranging from the problems inherent in social assistance to how these negatively impact upon single mothers receiving aid. In focusing on the specific circumstances of single mothers receiving Ontario Works, I was able to identify the common themes amongst
scholars focusing on this population of women, as well as uncovering other areas of research that perhaps have not been identified or examined at length by academics in this field. This is why I have chosen to focus on the resilient nature of single mothers receiving Ontario Works in the Hamilton area, for there was a lack of literature focusing on this geographic region specifically. Most importantly, however, there is a lack of focus on the importance of resiliency and coping mechanisms utilized by single mothers to ameliorate their situation. While some scholars have analyzed the coping mechanisms used by single mother recipients of social assistance (see Bezanson, 2006a and Harknett, 2006), I did not come across much literature that placed significant emphasis on the importance of resiliency (see Offer, Sambol & Benjamin, 2010, Caragata & Cumming, 2011, and Caragata, 2011). With much of the literature that I came across, the emphasis was on the disenfranchisement of single mother recipients of social assistance, focusing primarily on the changes made to social assistance funding in the 1990s under the leadership of Mike Harris, and how these disproportionately impacted single mother recipients of governmental financial aid. While it is understandable that this would be the focus of investigation, as these changes have had significant and lasting effects on individuals requiring financial assistance, it is also important to examine how single mother recipients of social assistance, despite the problems they may encounter, continue to find ways to create decent lives for themselves and their children despite their very limited income. In uncovering and examining the coping mechanisms that they use to ensure the short and long-term maintenance and survival of their families, we can gain a better understanding of this population of women and how their resilient nature helps to ensure their families’ wellbeing.

This thesis will focus in greater detail on how resiliency and resources can help with the maintenance and survival of single mother recipients of Ontario Works and their families. Based
on the above literature review, it is clear that this population of women experience significant struggles in their day-to-day lives, largely based on their low socioeconomic status and how their receipt of social assistance leads to disenfranchisement. However, what these women lack in economic capital, they often make up for in social capital. This was evident with the women I spoke with who, based on their strong ties to family, friends and community organizations, were able to alter their circumstances in such a way that minimized their struggles, both financially and emotionally. Although they were receiving Ontario Works and although faced many hardships, the resilient nature of these women led them to continually seek out additional sources of support, all in the pursuit of providing for the most important people in their lives: their children.
Chapter 3: Methodology

Methodological Framework

A feminist standpoint perspective will guide my research. This approach sees the importance of situating oneself in the research being conducted, rather than striving for “complete social neutrality” (Harding, 2004, p. 74). While the desire for positivistic, value-free research is often emphasized (England, 1994, p. 243; Harding, 2004, p. 63), I would argue that it is more desirable to be a part of the research process, recognizing how our backgrounds are shaped by our own experiences, and how these experiences subsequently pave the way for the research we pursue. As England (1994) states, “We are differently positioned subjects with different biographies; we are not dematerialized, disembodied entities. This subjectivity does influence our research” (emphasis added)…” (p. 248). Therefore, it is important to be reflexive and examine our own position within the research, not just the position of those being researched, and question how our histories shape the questions we ask, the research we conduct, and how we write our final report (England, 1994, p. 251; Hesse-Biber & Leavy, 2004, p. 134). Throughout my research, I tried to continually practice reflexivity, which Bott (2010) refers to as “the need for researchers to constantly locate themselves and relocate themselves within their work, and to remain in dialogue with research practices, participants and methodologies” (p. 160). This helped me to continually reevaluate my own situation and how it both differed from and was comparable to the women I was interviewing. This approach also helped me to draw connections between my experiences and those of the women I interviewed and to build rapport based on our similarities. In doing so, I tried to ensure that I was embedded within the research process, decreasing my risks of becoming “absent” from or “above” the research (Bott, 2010, p. 159).
It is equally important to view the research participant as a *subject* rather than an *object* of study (England, 1994, p. 243). By this I mean recognizing that participants are not just individuals to do research ‘on’ and therefore should be viewed as more than mere sources of information to be exploited by the researcher in their pursuit of “facts” (Stanley & Wise, 1993, p. 167; England, 1994, p. 243). This also involves recognizing the indebtedness of the researcher to the participants for granting access to their stories; without participants, especially those from the margins, we would not have access to information on populations that often go unnoticed or misunderstood (England, 1994, p. 243). It is most often the case that research involves a certain degree of power differentiation between the researcher and the researched, with the former assumed to be the powerful and knowledgeable actor in the exchange of information (Harding, 2004, p. 70; Hesse-Biber & Leavy, 2004, p. 133). I recognize and understand that coming from the background I do as an educated, middle-class woman, I was already endowed with more visible power over the participants. However, my goal was to break past this dichotomous relationship of powerful versus powerless and knowledgeable versus uninformed to demonstrate the great potential for reciprocity between the researcher and the researched. England (1994) points out that it is, after all, the researched that have a greater knowledge of the subject matter than do the researchers, as the answers they provide come from their daily lived experiences (p. 243). In recognizing the value of participants, both in terms of their inherent worth as human beings, as well as their contribution to my study, I attempted to decrease the power differentiation between researcher and researched, demonstrating to my participants as much as possible my immense gratitude for their participation.

I believe there is great potential to produce highly credible and rich data through a methodology that allows for an approach to research that values the role of both researcher and
researched. It is because of this that a feminist standpoint perspective guided my research. This perspective sees the importance of and value in challenging mainstream, taken for granted truth claims that are used to discriminate against marginalized groups, such as women (Harding, 2004, p. 63). Because the depiction of single mother social assistance recipients in mainstream communication is often very negative, feminist standpoint methodology offers an alternative way to ensure their narratives are heard. Feminist standpoint theory sees the importance of utilizing individuals’ voices in the shaping of the research process. Therefore, I found it important to speak with single mothers receiving Ontario Works as a way to ensure their involvement in the production of knowledge of a topic that is often laden with stereotypes and misconceptions (Harding, 2004, p. 74). By informing research participants of all aspects of the study, from purposes to methods to intended dissemination, my goal was to create an honest and open relationship with the single mothers I interviewed; I tried to put them at ease in participating in this project, especially given that the study could potentially help ameliorate programs and policies that are so central to their lives.

My research was guided by the following research questions:

1. What barriers exist within the Ontario Works program that are particularly difficult for single mother recipients to overcome?

2. How do single mother recipients of Ontario Works cope with these barriers to ensure the wellbeing of their families?
   a. What social resources do single mother recipients utilize to ameliorate their situation?
   b. What economic resources do single mother recipients utilize to ameliorate their situation?
c. What are some other coping mechanisms utilized by single mother recipients to ameliorate their situation?

**Background and Positionality**

My interest in this topic stems from a fourth-year seminar that I took during my undergraduate program at Brock University that was devoted to exploring Canadian social policies. Prior to taking this course, I had never explored, and to be honest did not care to explore, how integral social policy is in shaping many aspects of our daily lives. However, after a semester spent uncovering and deconstructing the nature of Canadian social policies, both past and present, a spark was ignited within me, and I strongly felt the need to further study this topic. Becoming increasingly and uncomfortably aware of the inequalities that are often deeply embedded within these social policies, specifically along the lines of gender, class and race, I felt compelled to look further into one issue that particularly caught my attention: Ontario Works welfare policies and the impact of this form of social assistance on single mother recipients. My interest in this issue resulted in me not only researching this topic for my final paper in my undergraduate course, but also in my pursuit of further education at the Master’s level to work firsthand with this population, in hopes of shedding light on their experiences with Ontario Works.

After reading about this population in journal articles for over a year, in both my undergraduate program and the first year of my Master’s program, I ended up getting a summer student position with CityHousing Hamilton (CHH), an organization that provides most of the subsidized housing in the Hamilton area. As such, access to my desired research population suddenly increased immensely; the people that I had been reading about all this time were now the people I would be frequently interacting with in my job. Although I did not recruit any
participants during my employment with CHH, the connections I made proved to be invaluable for my research, as the majority of my participants were recruited through the contacts I made whilst working with CHH. These connections were also instrumental in my decision to conduct my research in the Hamilton area, as this job not only opened doors for recruiting participants, but it also opened my eyes to the overwhelmingly high levels of poverty that are visibly evident in so many communities in the Hamilton area. The Community Foundations of Canada (2006) highlight this situation, pointing out that, in 2006, the City of Hamilton was tied with Toronto for the highest poverty rate in Ontario, with one in five residents living in low-income housing (pp. 1-2).

Poverty in the City of Hamilton is a complex and multilayered problem, profoundly impacting the lives of many citizens. The Community Foundations of Canada (2006) outline some of the most pressing causes of poverty in Hamilton, including issues such as the:

“…aging infrastructure, provision of social services downloaded from higher levels of government, and recent amalgamation of outlying towns and rural areas into the urban boundary. At the same time, some of the city’s biggest and best-known employers, industrial giants in steel and other manufacturing, have either filed for bankruptcy protection or closed up shop” (p. 2).

These indicators of poverty are only compounded when gender is added to the equation. A report published by the Social Planning and Research Council of Hamilton (SPRC) outlines that, while women make up 52% of the adult population in Hamilton, they disproportionately represent 60% of those living in poverty (SPRC, 2009, p. 1). A large proportion of these women living in poverty are heads of lone parent families, which is the case in Hamilton where 80% of all lone parent families are headed by single mothers (SPRC, 2009, p. 4). Families headed by single mothers have higher poverty rates than any other family type or group in Canada, with the situation in Hamilton mirroring this national trend (SPRC, 2009, p. 4). Poverty not only
negatively impacts single mothers, but also their children. Accordingly, I felt it was essential to examine the struggles that are embedded in the status of single motherhood in hopes of breaking down some common misconceptions surrounding this family form and demonstrating the need for change; it is important to bring attention and aim to ameliorate the situation of single mothers on social assistance through research that places their voices at the forefront.

**Participants and Recruitment**

The participants for this study were twelve single mothers, ten who were receiving Ontario Works at the time of the study and two who had received Ontario Works in the six months prior to the study. Participants ranged in age from 22 to 46 years old, with an average age of 36 years old. Five participants had one child, four participants had two children, two participants had three children, and one participant had four children. Five of the 12 participants were receiving Ontario Works for the first time, four for the second time, and three had accessed Ontario Works three or more times. Participants had been receiving Ontario Works for varied lengths of time, ranging from two participants who had been receiving social assistance for one year, to one participant who had been receiving social assistance for 23 years on and off. The average length of time that participants had been receiving Ontario Works was 5.5 years. The majority of participants noted that they began receiving Ontario Works as a result of becoming a single mother, while others mentioned beginning their receipt of social assistance after leaving home at a young age, losing their paying job, or relocating to a new city without securing employment prior to the move. All participants lived in the Hamilton and Stoney Creek areas of Southern Ontario. As noted earlier, I chose Hamilton for the site of this study because of how visible and prevalent poverty is in this region. I also chose this location based on the connections I made during my employment with CHH; these connections offered me access to my target
population of single mothers receiving Ontario Works, as well as to other contacts in the anti-poverty community.

Upon receiving ethics approval from the University of Guelph’s Research Ethics Board (REB), I contacted my former manager at CHH, gave her the details of my study, and asked if she could suggest any apartment buildings or housing complexes owned by CHH with a high concentration of single mother recipients of Ontario Works where I could display my recruitment poster (see Appendix A). This manager then forwarded my email to all the CHH Community Relations Workers (CRWs) to see if they could offer any further suggestions for locations for my recruitment posters. CRWs are responsible for providing support to tenants in CHH housing, with each CRW holding a portfolio that consists of several properties throughout the City of Hamilton. CRWs assist tenants with any housing-related issues, and direct tenants towards the proper information they may require. In response to my email, the CRWs suggested nine properties in several different neighbourhoods to display the recruitment poster. Once this list of CHH properties was compiled, I printed several large 11x17 copies of the recruitment poster and spent an afternoon driving to each of these locations and posting them in the lobbies of each building. One CRW also suggested some community centre locations to display my recruitment posters. Accordingly, I contacted several community centres throughout Hamilton with the details of my study and requested that they hang the poster in their centres, resulting in the recruitment poster being hung in three community centres throughout the Hamilton area.

Approximately two weeks went by and I did not hear from any interested participants. As I was becoming increasingly discouraged, I began trying to think of alternative ways to go about my recruitment and remembered a contact I had met at a Town Hall meeting for Ontario Works during my employment with CHH. She is heavily involved in advocating for the implementation
of a living wage to improve the lives of individuals with low incomes in the Hamilton area. I could never have imagined how amazing a contact she would prove to be. I reached out to this contact via email and almost immediately received a response from her informing me that she would happily distribute information regarding my study to all of her contacts; she also told me to let her know if I had any trouble getting participants and she would “try harder”. It was within only one week from my initial interaction with this contact that I received my first five interested participants.

Another important connection I developed was with a lawyer and advocate in the Hamilton legal community, who also proved to be more amazing than I could have imagined. This contact approached me after I had presented my preliminary research at a conference in March, informing me that she had several women in mind that might be interested in participating in this study. This individual put me in contact with four participants for this study. This contact will also prove to be extremely important beyond participant recruitment, as my research report will be disseminated through the Hamilton Community Legal Clinic to advocate on behalf of their clients who are single mother recipients of Ontario Works; the report will be used as proof of the need to change the current policies that are so central to their lives.

Contacting participants happened in two ways: either participants saw my recruitment poster and phoned or emailed me, or the above-mentioned lawyer told her clients about my study and put them in touch with me. In both forms of recruitment, I gave individuals background information on the study and answered any questions they had. If they agreed to participate, we then set up a time and place that was convenient for them to meet, which resulted in meetings occurring in a variety of locations. To provide incentive for individuals to participate in this study, I offered a twenty-dollar President’s Choice gift card.
In-depth Interviews

I chose to pursue qualitative, in-depth interviews for my research because, as Hesse-Biber and Leavy (2004) point out, “Qualitative methods of…interviewing allow researchers to ask a broad range of questions aimed at understanding social life as experienced by those who live it” (p. 136). As discussed above, a feminist standpoint perspective sees the value and importance of utilizing the voices of individuals from the margins, those whose stories may often go misunderstood or unnoticed to bring their voices to the forefront of the research being conducted (Harding, 2004, p. 74). Therefore, in providing single mother recipients of Ontario Works with the opportunity to share their stories in detail through in-depth interviewing, my hope was to allow the voices of these women to shine through this report, presenting their stories in the most accurate and representative way possible. There is always the risk of the interviewer assuming the interviewee shares the same ideas, opinions and perceptions of the interviewer (Miller & Crabtree, 2004, p. 186), therefore it was important to reflect on my own role in the process of meaning-making during the interview. For, as Miller and Crabtree (2004) note, the process of in-depth interviewing is a “partnership on a conversational research journey” (p. 185) and this is the approach that guided my research.

In order to ensure the implementation of this approach, I created an interview guide of thirteen open-ended questions that acted as a guideline rather than a strict script, as probes were often used to clarify participants’ answers and to encourage discussion (see Appendix B). The length of interviews varied greatly, with the shortest being approximately twenty minutes in length and the longest being about two and a half hours. As mentioned above, interviews took place in a variety of places, which included coffee shops, restaurants, libraries, and participants’ homes. For the most part, we chose locations that were within walking distance for participants.
However, if participants preferred to meet somewhere that required them to take public transit, I provided participants with return bus fare, for themselves and their children if they also attended the interview. Before each interview commenced, I read through the consent form with the participant, explained the details of the study, and answered any questions they had. I then asked each participant to sign the consent form to signify their agreement to be part of this study (see Appendix C). All interviews were audio-recorded to allow me to focus more attention on conversing with participants and less time taking notes, as well as to ensure accuracy in writing the final report.

After having conducted the interviews, each interview was fully transcribed verbatim. As mentioned, this allowed for accuracy in the written report, as well as allowing for participants’ voices to come through with the use of direct quotations. Although I had initially planned to use nVivo software to organize and code the data once transcribed, instead I chose to analyze the data independently of a software program. I performed a thematic analysis of the data by rereading through the transcriptions of each interview and found recurring themes within participant responses that related to my research questions or that raised new issues. This allowed me to bring together all participants’ responses to generate a detailed analysis of how single mother recipients of Ontario Works experience and negotiate with the program, and other social and economic resources that help to ensure the short and long-term maintenance and survival of their families.

**Ethical Concerns**

One major ethical concern of this research had to do with the potential emotional responses participants may have had when discussing their experiences as recipients of Ontario Works. The worry was that discussing these experiences may have evoked feelings of
embarrassment, and participants could have become upset because of the stigmas that surround social assistance recipients, particularly single mothers. Because of this, I tried to be sensitive to how participants’ experiences as recipients of social assistance have impacted their self-perceptions, and the emotional impact that the program has had on their lives. To ensure participants were able to speak openly and candidly with me without feeling self-conscious, I tried to build a good rapport with them from the beginning of the interview process, starting with the telephone recruitment. I tried to maintain a level of comfort by keeping the interview process as informal as possible, as the interview was more of a dialogue, rather than strictly adhering to the script from the interview guide.

Another ethical concern that arose was that participants could potentially disclose illegal activity during the interview based on the questions asked. As a result, because this study is not anonymous and the information can be traced back to each participant, if the government or law enforcement were to obtain a subpoena, I would be required to provide information in response to the subpoena. Therefore, I made sure that participants were aware in the consent form that because this study is not anonymous, any information they may disclose that relates to illegal activity they use to make ends meet could result in my need to provide this information if subpoenaed by government or law enforcement. This did not prove to be an issue throughout the interview process, as none of the women discussed any form of illegal activity that they partook in to subsidize their income from Ontario Works.

Above all else, I tried to make sure that participants were aware of their rights in the study. I reminded them that confidentiality was ensured, and gave them the opportunity to withdraw before, during and up to a week after the interview. By ensuring that participants were aware of their rights, I hoped to help them to feel at ease to speak freely. None of the participants
refused to answer any of the questions. However, one participant did mention that some of the questions I asked her made her feel upset when having to reflect on her experiences with Ontario Works. She noted that discussing her experiences with Ontario Works made her feel like she was unable to properly provide for her children because of the financial barriers that are so prevalent in her life. None of the participants withdrew from the study.
Chapter 4: Results

The purpose of this study is to examine the lived experiences of single mothers receiving Ontario Works. My goal is to explore the barriers that exist within the Ontario Works program and how single mother recipients subsequently deal with and overcome such barriers to ensure the wellbeing of their families. The existing literature demonstrates that the Ontario Works program, like social assistance programs across Canada and in other countries, is beset with problems that create difficulties for those participating in the program. Having said this, however, my goal is not to demonize the Ontario Works social assistance program because, as many participants pointed out, Ontario Works was there for them when they had nowhere else to turn and no other way of financially providing for their families. Several participants felt that without this program, which acted as a safety net in times of need, they and their children would be homeless and hungry. One participant pointed this out, stating that, “without them, like I was saying, I don’t know what I would do.” (P7). My intention is not to discount the positive elements of Ontario Works, but instead to demonstrate that there are problems with this social assistance program that, if corrected, could make the program extremely beneficial to participants, especially single mothers. I hope to shed light on some of the elements of the program that are failing to meet the needs of some of the people who need assistance the most. Low-income single mothers are in a unique position economically that makes their access to income a much more complicated process, especially when taking into consideration the multi-layered barriers that they face, such as limited access to childcare, the double responsibility of performing paid and unpaid labour to support their family, and many other struggles that accompany being the sole provider for their children on a limited budget (Breitkreuz, 2005, p. 148; Gazso & McDaniel, 2009, p. 371; Gazso, 2012, p. 39; Patterson & Briar, 2005, p. 57;
Coulter, 2009, p. 28). Because of this, it is essential that the policies of the Ontario Works program are accommodating of the situation of single mothers, ensuring that, at the very least, their monthly social assistance allowance is an adequate income to provide for their families without the constant fear of not being able to make ends meet.

In speaking with the twelve women who participated in my study, I was able to explore the Ontario Works program, both in terms of its positive and negative characteristics, through the eyes of these women. The women interviewed helped me to understand their perspective on social assistance, the struggles they face, and how they utilize different coping mechanisms to overcome the adversities in their lives. They helped me to eliminate some of my own biases in the process, demonstrating the importance of speaking directly with individuals who have firsthand experience navigating Ontario’s social assistance program. The women I spoke with generously offered me insight into their lives and their experiences, and I am forever grateful that I got to meet these twelve spirited and resilient women. I also deeply appreciate that they have allowed me to share their stories in hopes of creating a stronger Ontario Works program that would ensure better livelihoods for those who find themselves in need of social assistance.

This chapter will explore in detail key themes that emerged from the interviews with the twelve participants. Though the women’s responses varied, certain themes resonated consistently amongst participants.

**Barriers Faced by Recipients of Ontario Works**

Although initially many participants were adamant that Ontario Works did not present any barriers that were difficult for single mothers to overcome, throughout our discussions it became very clear that each woman had experienced difficulties with the program at some point while receiving social assistance. While the types of struggles mentioned were unique to each
woman, all twelve participants raised very similar concerns. It would appear, then, that the struggles these women experienced are not the exception, but rather the norm. Therefore, attention needs to be paid to these problem areas that make life so difficult for these women and, most likely, for the vast majority of other single mothers who receive Ontario Works. This could help us move one step closer to making changes to the program that could significantly improve the lives of single mothers and their families.

Financial Struggles

All participants experienced immense financial struggles throughout their time receiving Ontario Works. It became clear very quickly in each interview that participants felt that, while it was beneficial to have Ontario Works, the program did not provide adequate funding to recipients. One participant commented on this, saying, “I mean really, the money that they give you is not very much at all. It’s nothing.” (P1) Participants felt as though their monthly cheques covered little more than their rent, leaving them with next to no money to pay for other necessary items, such as phone bills, food and transportation costs. One participant discussed this, stating:

It’s hard. Yah, they don’t give you enough money. Like I get $975 for me and my two children. A month. And a two-bedroom apartment down here is around, like $800. You know they’re worried about people who spend their whole cheque on drugs and stuff, but there are some of us who are struggling because we don’t have enough money. Like, I’m not supposed to be paying $800 a month for rent. I think my max I’m allowed to pay is $660 – that can barely get you a one bedroom. Can you imagine living in a one bedroom with two kids (laughing)? Yah, they need to realize how much things actually cost, how much rent actually costs, how much food and diapers and formula and that stuff costs. They obviously don’t have a clue. (P4)

This participant was then left with only $175 from Ontario Works once her rent was paid to cover the living costs for herself and her two young children. She explained that her rent was so high because she was not in subsidized housing. Although she had applied, the waitlist was very long and she would continue to wait, most likely for years, before she would be granted...
approval. Another participant who also did not live in subsidized housing faced similar financial struggles each month to pay the rent. When asked to talk about her greatest struggles with Ontario Works, she replied:

I guess stressing out about paying the bills and the rent. Like last month, I only paid $700 out of the $821 and I just received an eviction notice because of the $121 that I owe. So I went and paid because I received my Ontario Works on Wednesday, I think it was? So I did go down right away. I paid the $121. Now I’m going to be right back in the hole. (P8)

She discussed her financial struggles further, saying that:

I just kinda hide away in my room and go “holy fuck, I gotta pay those bills”. You know, like I don’t want to have to lose the cable because you know, I gotta pay my overdue rent. It’s like, holy fuck I gotta get another job. (P8)

A third participant who also did not live in subsidized housing talked about her monthly financial struggles, highlighting how she had been forced to find ways to cut costs to make ends meet:

It’s the money thing. Not to sound greedy, but I don’t get enough for a family of three. So that’s why I had to take in a roommate. He pays half and I pay half. So that’s the only way that I could afford it because where I’m living is over $800. And then what would I do until the 20th? You gotta feed your children! (P10)

As these women’s stories demonstrate, the income provided through the Ontario social assistance program was simply not enough. Having such a minimal income created substantial difficulties for these mothers to pay for their families’ basic needs, such as food and shelter, leading them to genuinely question how they would provide for their families on a regular basis. As some women noted, the only option in such a case would be for them to go without basics to ensure that their children did not have to.

What became evident during discussions with participants was that the lack of sufficient income created real stress and strife for these women, especially when they had the added financial responsibility of providing for their child or children. It became a huge effort to make
money stretch as much as possible, and families often went without one thing to pay for another.

One participant alluded to this dilemma:

Oh and then there’s the added fun of because you’re so short, you’re faced with if your rent doesn’t go directly to your landlord then you have it and you’re chipping at your rent money for different reasons – to buy some food maybe or have some fun with it, buy something else you need, you know? I don’t know about everyone else but myself, um, taking my own laundry money just because we have no coffee money, no…you know, you can’t even, little things like that; a little coffee money or for bus fare. Bus fare or for coffee money – you can’t afford to do the laundry so you’ve got to hand-wash everything. It’s pick and choose. Well now I’ve got to hand-wash everything just to have some bus fare. (P11)

Small, though necessary, items that many might take for granted, such as bus fare and laundry money, became significant expenses for participants and often compromised their ability to pay rent each month. Each woman in this study faced a balancing act of which items to include and exclude from monthly purchases. Not only was it difficult having to constantly decide which expenses to ignore each month but, in doing so, participants often found themselves falling further into debt as a result. One participant alluded to this when asked about the struggles she faces in receiving Ontario Works, saying:

What’s been difficult? Just making the money stretch, right? Just making it work. That is the hardest part of it. You have to just worry about how am I going to make this month work. It’s stressful, right? And I just find myself getting further and further in debt. (P9)

Being able to make the money they were given stretch as much as possible became a central component to these women’s lives, demonstrating how crucial their resiliency was to their ability to ensure their daily and monthly survival. It was because of their resiliency and ability to make the most of what they were given that these women were able to get by, albeit with many hardships along the way.

**Suspended Benefits**
One of these hardships was the looming threat of being cut off from Ontario Works. Several participants discussed the struggles that they faced throughout their receipt of Ontario Works due to their benefits being suspended, sometimes without even being notified that their cheque had been cut off. Having benefits terminated or constantly worrying about benefits being suspended both gave rise to financial and emotional struggles. The possible loss of income created an unbearable financial burden on women trying to raise their children. Having benefits terminated or having this possibilityloom over their heads could, in turn, lead to a whole range of emotions, including stress, anger and depression. As Ontario Works is their source of livelihood, having a cheque cut off can have immense repercussions in the lives of these women. One participant talked about her own experience, referring to when her benefits were cut off as “mental torture”. She discussed the need to end the punitive approach that Ontario Works takes in suspending benefits, saying:

I think maybe the whole thing about being called to the principal’s office – there’s gotta be a better to do that because that is enough to actually give someone a mental breakdown. Because the waiting, the anticipation of who called? What was said? What are they going to do to me? Is my OW going to be suspended? If it is, what are me and my children going to do? I think all of that affects a person mentally to the point that, if you’re not a strong enough individual and having to wait for that appointment for a month – sometimes it’s a month before they even call you in, right? They send out a letter and then they give you an appointment like a month later. So for a month you’re stewing, wondering what happened and you have no idea. And I think that is just mental torture on an individual and they’ve got to stop that. (P1)

As this quotation demonstrates, the process of being cut off from Ontario Works can be extremely devastating. Not only did having their benefits suspended mean not receiving the money that they were counting on, but it also raised questions about the fate and wellbeing of their family. Because they were not allowed or even able to have any money in savings, these women had no financial cushion to rely on in times of need; the impact of losing their minimal but relied-upon source of income was quite detrimental.
As mentioned above, some recipients of Ontario Works did not even find out about their benefits cheque being suspended until it did not arrive on its monthly due date. One participant reflected on a particularly difficult time that she experienced financially when she was desperately awaiting her social assistance cheque, only to find out when she visited an Ontario Works office that her benefits had been suspended that month:

Like, one month I was so short, like I had no money on me. And I got a suspension letter and I had to – talk about redundant – I had to go to the office to find out. So I went down to the office – I didn’t even have any, any money. Anyways, so I said “well can I contact my worker?” I didn’t even have a phone at that point either – it had got cut off or something. And she said, “no, you gotta call your worker”. And I went “okay can I please use your phone to dial that extension or whatever?” And she’s like “no but there’s a payphone outside” and I said “I don’t even have fifty cents for a payphone so I can’t, I have to, can I please call?” “No we can’t use the phone for that” and I’m like, “well can you just call and give her my name and ask her to leave me a note here or something or whatever?” But no, so it’s like, talk about a backwards policy that you have to, like…it’s like hello! My worker is behind that wall! It’s just a phone call – if she doesn’t have an appointment she could see me. Or whatever, I don’t have a phone right now. And I’m right down the street; I could come back for whatever time. And I understand the need for policies and the uses of policies, of course, as a general rule. But when it’s more redundant to get ahold of the worker in another way than to call them when they’re right there…(P2)

Such a situation demonstrates some of the problems with the Ontario Works program and how bureaucratic regulations negatively impact recipients. While several participants pointed out that it is a fairly easy process to have benefits reinstated if suspended, the fact that benefits are so easily taken away without warning demonstrates the inefficiency of this program, which often results in both parties, the recipients and the caseworkers, doing a lot of extra work that could otherwise be avoided.

In the cases of the women that I spoke with, their benefits were suspended as a result of someone phoning into Ontario Works and reporting that they were cheating the social assistance system in one way or another. Participants who had had their benefits cut off voiced feelings of frustration with Ontario Works caseworkers for believing a caller’s rendition of their actions,
rather than discussing the situation with the recipient being accused. These women mentioned feeling hurt that, although they had not broken any of Ontario Works’ rules, they were still treated as though they had partaken in fraudulent behaviour. Many participants noted that it was common for individuals who had personal conflict with a recipient of Ontario Works to vindictively contact their caseworker with false information, in hopes of getting this recipient’s benefits suspended. Participants felt that caseworkers often believed this false information, which not only vilified recipients of Ontario Works, but also allowed for outsiders with personal vendettas against recipients to interfere in their financial situation and jeopardize their sole source of income.

Income Deductions

Recipients of Ontario Works who had an alternate source of income, through either paid employment or child support, also faced difficulties. Many participants talked about how Ontario Works deducted the equivalent of 50% of their earnings or the equivalent of 100% of their child support from their monthly benefits amount, which did not alleviate their financial struggles. Participants felt that this was a backwards policy.

The single mothers in this study sought out paid employment with the goal of improving their economic situation and to eventually end their receipt of social assistance. However, because of this Ontario Works policy, their financial situation did not improve significantly. This caused both confusion and frustration for those who participated in the labour market to increase their monthly income only to have the equivalent of half of their earnings deducted from their monthly social assistance cheque. This is another negative facet of Ontario Works because in reducing their monthly Ontario Works benefits by the equivalent of half of their employment
earnings, this policy only serves to inhibit recipients’ abilities to advance financially, thereby perpetuating their need for social assistance. One participant talked about this, saying:

Even if I had a job or not, it didn’t even matter, you know? They deduct anyways so either you should be on it or off it. It elevates your self-esteem a little bit to have a job but it, it doesn’t help you at all because they deduct half… They take off half of it and then you’re no better off because you’re struggling. (P11)

Other participants echoed this woman’s sentiment that while it was good to obtain paid employment, and they really wanted to participate in the labour force, this policy of deducting the equivalent of 50% of their employment earnings from their monthly Ontario Works benefits offered little incentive for those receiving social assistance to engage in paid work because their chances of getting ahead were so minimal.

Another significant source of income that is deducted by Ontario Works is child support. Recipients must declare the amount that they receive for child support and an equivalent sum is, in turn, deducted from their monthly benefit cheque. This seems like an unnecessary practice, for the women I spoke with were otherwise the sole providers for their children because the fathers of their children were often absent from their lives. Therefore, to supplement the lack of support from a second parent, participants deserved the added source of income provided through child support. Ultimately, whether the women received child support or not was unimportant in the end because it did not result in additional income while they were receiving Ontario Works. This backwards policy did little more than perpetuate the economically disadvantaged position of these women, and it would be far more beneficial to single mothers if they could keep the amount that they were owed for child support.

While one of the goals of Ontario Works is to help people find jobs so they do not require governmental aid, most of the jobs available immediately to this population of women are low-paying or part-time, precarious positions, employment opportunities that clearly do not provide
financial stability for those experiencing single motherhood. The approach often adopted by Ontario Works caseworkers is to encourage recipients to take the quickest and easiest route into employment, which often means taking precarious, part-time employment. These types of jobs are often low paying in nature and, therefore, once the equivalent of 50% of employment earnings is deducted from their Ontario Works monthly benefits, the supplemented income is so minimal that these women must continue their receipt of social assistance. It would appear, then, that accepting precarious employment was counterproductive for recipients because, once deductions had been made, they had barely advanced financially. One participant alluded to this, saying:

Well I guess the only thing that kinda sucks is that everything I make from my job, they take 50% of it. So it just seems like unless I am working full-time, there’s no way that I could entirely take myself off of assistance. You know, I don’t know what I would do. (P8)

This woman worked part-time hours as a cashier in a unionized workplace but because she had not worked at this job for very long, she had little seniority and was consequently only offered minimal hours, usually about five to six hours per week. Without full-time hours, she could not move off social assistance entirely. Another woman explained the difficulties she faced with paid employment because of the often-precarious nature of the jobs. While she found well-paying jobs, they were most often short-term, contract positions, which provided her with good employment experience, but were detrimental in the long term when her benefits were cut off:

The only problem with these contract positions is it kinda screws me in the end because it is a short time and then I can’t get back on the system for two months after my position ends. So I lose out on…just say my position ended in August – I wouldn’t get OW until October, November. So I’d have to be very, very good to be able to save what you’ve made because you’re making more than what you got on OW. But in life that doesn’t work because what do you think I’m doing with the money when I get a job? I’m catching up on all the bills I couldn’t pay when I was on Ontario Works. So, um, for those two months after the contract position I was living on Child Tax Credit and on child support, which (laughs) is next to impossible to live off that! (P1)
Each of the above cases demonstrates the negative impacts of the Ontario Works policy of deducting the equivalent of half of an individual’s employment earnings from their monthly benefits cheque. The income that recipients made through working to supplement their social assistance benefits could have been used to help pay off any outstanding bills and debt, thereby providing them with the opportunity to improve their financial situation. Instead, recipients who obtained paid employment were penalized for their attempts to become more secure financially.

**Emotional Struggles**

Practically all participants mentioned the emotional struggles that came along with being a recipient of Ontario Works. Whether these were due to comments made by other people, the ways other people looked at them, or their own beliefs about being a recipient of social assistance, the majority of the women I spoke with agreed that receiving Ontario Works was an experience engrained with emotional troubles. The social stigma attached to being a recipient of social assistance, especially as single mother, and the internal personal turmoil pertaining to how Ontario Works impacted their role as a mother were the two most identified emotional struggles that participants dealt with. One woman summed up her experience with Ontario Works, saying “You end up with a gloom cloud over your head thinking, “I’m worthless. I’m nobody”.” (P12)

In terms of social stigmas that were held by the general public regarding recipients of Ontario Works, participants talked about feeling looked down upon and judged by a variety of people, including the actual workers who spoke with them, their own family members, and people they came across in their daily lives. Participants were well aware of the negative stereotypes that existed surrounding the receipt of social assistance, especially in regards to single mothers, and even echoed these same negative opinions when speaking of other mothers who receive Ontario Works. Regardless, such stereotyping had negative connotations for the
emotional wellbeing of participants, often causing them to internalize such sentiments and feel poorly about their own lives. One participant explored this topic, saying:

I think that that’s society’s perception that, “oh my gosh, she’s on welfare and she’s one of those moms that’s out and drinks all night” and all the, I guess, the stigmas that are attached with welfare – I thought people were looking at me, thinking the same thing and that’s where the negative feelings come from. (P1)

Single mothers receiving social assistance are often negatively perceived by outsiders that are unaware of these women’s circumstances and what has led to their need for governmental aid. As a result, these women were seen as undeserving, lower class citizens. Another participant talked about her negative experiences receiving Ontario Works and how people had looked at her, saying:

Everyone looks down on you. They just think you’re one of those people that are going to live on the system for the rest of your life. But there’s some of us who don’t want to. We just use it when we need it, right? (P4)

Another participant echoed this sentiment, stating, “I find people in general look down on people that are on welfare. Cuz we’re using up all their tax money and such, right? I mean, you don’t want to brag that you’re on welfare.” (P9) As these examples demonstrate, participants had to deal with people looking down on their situation and judging them for not being attached to the labour market and providing for themselves through paid employment. However, such an approach fails to recognize the costs associated with motherhood that often make paid employment an impossibility, especially when single mothers have the double expectation of performing paid and unpaid labour without the help of a second parent. Unfortunately, the barriers that are imbedded in single motherhood often go unnoticed and, as a result, these women were constantly left fending off negativity from others. It is not surprising, then, that the women I spoke with were constantly dealing with emotional struggles based on their receipt of social assistance. One woman spoke of this, saying:
Yah it’s true, like it’s hard not to be depressed. Like I said before, I’m trying to be positive all the time but I have depressing days and whatever. It’s hard not to be depressed. It’s a struggle to stay happy…It wears on you. Not only do you have to try to figure out how to make it day to day financially, but then you also have, like you said, perceptions of people that look at you in a whole different way. I don’t go out there and say I’m on OW but I’m not shy about telling people anymore because I don’t really care. It’s like, whatever you want to think of me, you can think of me, right? It’s who I am. I think I have a decent house. I think I dress decent. I’m not a slob. I’m not this and that. It doesn’t define who I am as a person so I don’t care about that. It still doesn’t help when people look at you in a certain way where you’re judged by your financial situation or your income and how you get your income. (P2)

As is evident from this quotation, not only did recipients struggle financially to make ends meet, but they also were faced with immense emotional struggles due to other people’s ignorance of the realities they face, ignorance that has led to the negative stereotyping of an entire group of women based on their source of income.

Participants not only had to deal with negativity coming from others, but also that which came from their own judgment of their situation. Many participants spoke of their feelings of personal failure and inadequacies as a parent for receiving Ontario Works. When asked to discuss how being on Ontario Works has impacted their role as a mother, one participant responded:

I feel like shit. I do. I feel like shit about it. I don’t want my son to know. I feel like it’s a big fucking secret, like, “shhh don’t let the cat out of the bag”, you know? I don’t want him to know. I don’t want to sit down with him and tell him all my problems. I just want him to know there’s food in the fridge, TV to watch and I’m always here for you – anything you want, I will try my best to get it for you. (P8)

As this participant’s response demonstrates, receiving Ontario Works has a profound impact on one’s self-perception as a mother. Participants spoke of the importance of showing their children that even if they did not have a lot of money, they still could provide them with the basic necessities, such as food and shelter. Regardless of being able to give their children the necessities of life, many participants still felt as though they were not giving their children
enough and this caused them added stress. One participant talked about not being able to give her son a birthday present for the past few years and how this has made her feel:

I haven’t even been able to buy him a bag of socks. I haven’t even bought him a birthday gift in three, four, five years. I gotta say, in my case, it almost crushed me. It makes you feel pretty worthless. It makes you feel like you can’t – it’s made me feel pretty worthless. It hasn’t made me feel very good as a person. It just kind of drags you into a hole and you’ve got to hope to God that you’re pretty strong willed because if not, I can see why people end up just sitting in a corner and just babbling to themselves. I really do. (P12)

As strong as this woman was, and despite the fact that she gave her son as much as she possibly could, she still wished she could provide him with more. This theme was echoed by many of the participants who struggled emotionally with not being able to give their kids the extra things due to their financial state, leading them to sometimes feel as though they were failing at being a mother. One participant described this dilemma in the following way:

Sometimes you just feel like such a failure, right? Because you wish you could give them everything, like a stable life. Like I moved here and I’ve disrupted their lives time and time again. I wish I had a car to take them to their doctor’s appointments – like it’s so much more harder to do anything. I wish – I don’t know. I wish I was like other moms. I wish I was older, I was married…I just wish that I was a normal mom. I just want my daughter to be proud of me. (P9)

Again, due to the source of their income and their unconventional family form, these women were left feeling as though they were inadequate mothers, causing added stress and upset. However, while these women may have felt as though they were lacking in some way as mothers, what was powerfully evident throughout each interview was the overwhelming love these women had for their children. Love, support and nurturing are important for all children, and it is clear that the children of the participants in this study are very fortunate to have caring, involved parents in their lives.

*Ontario Works Staff and Offices*
While some of the participants spoke of very positive interactions with their caseworkers and how helpful they have been in their lives, many others talked about some painfully negative experiences that they have had with their caseworkers and the receptionist staff, and the overall unwelcoming atmosphere of the Ontario Works offices. Negative experiences with caseworkers were particularly difficult for these single mothers because of the importance of these individuals in the lives of social assistance recipients. Many participants felt that their caseworker looked down on them and treated them as though they were not on the same social level because they relied on social assistance. One participant spoke of this, saying:

So some workers are very thorough, very good, very friendly and very, you know, empathetic - I think that’s the word? And other workers, you know, they don’t even give you eye contact and they make you feel like scum cuz’ you know, “you’re lucky you’re on it, this isn’t a pay cheque. You’re lucky you’re on this” and things like that. (P3)

Another participant echoed this sentiment when asked about her interactions with her caseworkers, saying “They always just look down on you and treat you like crap.” (P4) As is evident, many participants believed that their caseworkers felt that they were superior because they were employed and social assistance recipients were not. According to participants, caseworkers also often made them feel as though they were doing recipients a favour by granting them access to Ontario Works, as though the workers themselves were providing recipients with benefits from their own personal finances. Such an attitude only served to belittle recipients and make them feel even worse than they already did about their receipt of aid. Based on her interactions with caseworkers, one woman summed up her experience as follows:

Again, it’s like you’re treated like a heard of cattle. “Next! Next! Okay, what’s the issue?” It’s almost like they are personally giving you $606 out of their pay cheque! I guess to sum it up, you feel like a cattle. You just move through the system – if you do what you’re told, you’re warranted your $600 a month. If you don’t do what you’re told, you immediately get a suspension letter. Yah, there’s a lot of doors that you have to go through to be on welfare. (P12)
It is unfortunate that some workers adopt such an approach to their jobs because the women in this study already felt upset that they had to seek out government assistance, and these negative feelings were exacerbated when individuals were treated so poorly by the gatekeepers to their financial livelihood. Without a doubt, some recipients of Ontario Works do misuse the program, but this should not be used against other individuals who are accessing social assistance due to a situation of dire economic need. One participant talked about how upsetting it was when caseworkers do not listen to her experiences and provide help when she needed it:

Other workers are like, “I’m sorry, I’ve got nothing. I’m sorry, I’m sorry, I’m sorry” and they just keep putting up blocks because either they’re too lazy to actually go look for the funds, they’re too lazy to write a letter to the person that issues the funds, or just don’t want to do it, don’t care because they’ve been in the system too long and they just don’t care about your experience. (P1)

Clearly, changes need to be made to the approach some caseworkers are taking when dealing with clients. One participant pointed out that, “If they would just think more on our level instead of they’re better than us, maybe they would understand where we come from.” (P10)

Participants also mentioned the generally negative and cold atmosphere of the Ontario Works offices, both in terms of the physical design and the attitudes of the receptionist staff. When asked to talk about how her experiences when visiting Ontario Works’ offices, one participant said, “You’re just, you’re a number, you’re there for welfare. Oh yah, you feel like a bag of dirt every time you walk in there.” (P12) She indicated that the physical design of the building made her feel even worse. She described how the office was extremely unwelcoming, with the staff working behind glass dividers and only steel, uncomfortable chairs to sit on:

You literally get off an elevator and there’s like, the rest of the welfare recipients sitting there in a hall. And it’s brown elevator doors you’re staring at, brown carpet, steel doors...like I honestly think Barton Street Jail would probably be friendlier. (P12)
Such a cold, uninviting atmosphere was only worsened when paired with the cold, uninviting receptionist staff that acted as gatekeepers between recipients and their caseworkers. One recipient talked about her interactions with the receptionist staff in the Ontario Works office, saying, “Yah, they’re all better than you. Some of them are just rude and some of them just think they’re better than you.” (P10) Another participant echoed this sentiment, saying, “It is the same thing with the receptionist person. Their job is to guide people, not to be rude to them.” (P6) Because of these experiences, many participants discussed their distaste at having to make trips to the Ontario Works offices and noted that they often left feeling worse about their situation.

One participant summed this up well, stating:

As I said before, it depends on the worker. So if they could get some workers with a little more compassion, maybe get them to take some courses, yah like field daytrips to make them feel more, you know, personable. Because that really makes the difference. Cuz’ if you feel like crap and then you’re going there to get help so that you’re not feeling like crap and then they make you feel like crap, you’re going to go home and you’re going to feel like even more. And then you have to deal with your family on top of that and it sometimes, you know, has a ripple effect, right? (P3)

Cyclical Nature of Ontario Works

One final common theme that arose during interviews was the difficulties that participants faced getting out of the system and ahead financially due to the cyclical nature of Ontario Works. A major cause of their inability to get ahead financially was due to the Ontario Works policy that forbids recipients from having any form of savings or assets. As a result, recipients were constantly finding themselves stuck in a cycle of financial uncertainty. Even when they found some form of part-time employment to supplement their income from Ontario Works, having the equivalent of 50% of their earnings deducted from their social assistance cheque did little to advance their economic status. Alas, it would appear that unless recipients were able to find very stable and reliable employment, getting and staying off of Ontario Works
was a real struggle. One participant spoke of this in relation to her own experience working, most often in short-term, contract positions:

Well of course it’s beneficial because if you didn’t have Ontario Works at all there would be a lot of people in a really hard predicament, a bad predicament. So, of course, right off the top it’s good that it’s out there. But overall, my experience is that Ontario Works is not…it kind of keeps you trapped in the system because, for example, like when I’m working the contract positions, right? I’m working for a couple of months, which is great in theory – you think, ok well I’m going to get ahead now. Great! Perfect! But then if you’re going to screw me over for two months after that saying “you’ve made this amount of money and we usually give you two hundred and whatever but you’ve made over and above a couple hundred so we’re gonna cut you off until that balances out from what you would have made”. (P2)

In not allowing this woman to access Ontario Works after having finished her contract position because she was believed to have too much money in savings, she was then forced to subsist with the minimal amount she had saved from being employed until she either found ongoing employment of was allowed back on Ontario Works. Such an approach did not allow her to save any of the money she made or to use this money to pay off the outstanding debt she has accrued throughout her time receiving Ontario Works. Instead, she was forced to use up all of the money she did make, which when paired with her inability to find another job at the time, gave her no other option but to turn again to Ontario Works. This participant summed up her experience of receiving Ontario Works, saying, “It’s hard. It’s a cycle. You get back on and then you get back off. You’re not able to save so you have to get back on it.” (P2) Another participant echoed this sentiment, describing her financial situation as “Always catching up, that’s my life. Always catching up.” (P3)

Participants also mentioned their frustrations over Ontario Works restrictions on them putting money into savings for their children, often causing emotional stress surrounding their children’s futures. One participant talked about her attempt to put money aside for her children:
I think it would definitely be hard to get ahead. They don’t let you save any money. I had bank accounts for my kids. All three of their accounts together equaled to over $1000 and I was forced to close it. Yah, so needless to say, I ended up spending the money on getting this place because I used it for last month’s rent but they still made me, forced me to close it. (P7)

By closing her bank accounts, she was able to pay first and last month’s rent on her new home, which resulted in less financial security as she no longer had savings. She had been working, however, on saving a bit of extra money over the past six months and had successfully put aside around $80, which she was thrilled to now have in case of an emergency. Another participant also talked about her inability to save money since being on Ontario Works, stating:

It’s funny because you have, you have people say to you, “well why don’t you save money?” Well, you really don’t have, even if you live in Hamilton Housing, there isn’t any money to save. And I’ve even had someone from Housing come in to help me with my budget and we just both laughed because well, you can’t have, you’re all so limited on Ontario Works. You can’t have a savings account for the kids. You can’t have GICs. Yah, even if, even if we could put $10 away, I’m sure that’s manageable but you can’t because you have to claim that as income. (P3)

A third participant alluded to the financial struggles resulting from recipients not being able to save any money, explaining how, when paired with the lack of subsidized programming available, such as housing and childcare, getting off of the Ontario Works program was very difficult. When asked to discuss her struggles with Ontario Works, she said:

Not being able to get out. It just, like, traps you almost; once you’re in it, it’s hard to get out. Especially with all the waits for subsidized housing, subsidized daycare – they don’t help you out if you don’t get subsidized daycare; you need to pay for daycare. (P4)

Some participants also expressed feeling as though there was no incentive to actually get off of Ontario Works because of how difficult the whole process of exiting the program was. One participant mentioned this, stating:

I don’t really see any kind of incentivizing to get out of the system. It’s more of this repeating circle, yah cycle that you are in, on and off the system. Like, just when you think “okay great I got a job, fantastic!” Oh yah, it’s only a two-month contract, so chances of you getting a job right after that are slim. So you’re back in the system. But
you’re not quite back in the system yet because you’ve been working. Okay, so what do you do in the meantime? So it’s this juggling act and it’s stressful.

Alas, not only are participants at a disadvantage when they enter the Ontario Works program because of their financial destituteness, but they remain disadvantaged throughout their entire experience with social assistance, making their ability to exit the program that much more difficult. It would appear, then, that Ontario Works policies act to keep people in the system rather than help them get out of it because they offer recipients so few opportunities and so little help to successfully transition back into paid employment and self-sufficiency.

**Resources Used by Participants to Improve Family Wellbeing**

The participants in this study were extremely resourceful and resilient individuals who made use of many social and economic resources to improve their situation and the wellbeing of their families. Social resources primarily refers to resources these women used to improve their emotional and mental wellbeing, often including friends, family and community members. Economic resources refers to any resources that these women used to improve their financial wellbeing, both in terms of supplementing their income from Ontario Works with more money, and in terms of obtaining items and services either for free or at a discounted rate to ensure the money they receive from Ontario Works is able to stretch as far as possible each month. In all circumstances, participants utilized these resources in hopes of improving the wellbeing of themselves and their families. Regardless of how uncomfortable participants felt accessing these resources, they often had no other choice because they were in dire straits. For, as one participant noted, “When you’re living off of next to nothing you have to suck up your pride and ask for help when you don’t want to.” (P9)

**Family Members**
Participants mentioned several financial resources that they accessed to improve their situation economically, as the benefits provided by Ontario Works were often not enough to ensure self-sufficiency. Many participants talked about turning to their family for extra financial support in times of greater need. This financial support came in a variety of forms, including family members lending or giving participants money, paying for groceries for participants, and providing participants’ children with clothes, toys and activities. Although participants primarily received this financial assistance from immediate family members, such as parents and siblings, some participants also received assistance from extended family members, such as aunts and uncles. Regardless of the form of financial support, participants explained how extremely helpful it was to have family to rely on. One participant talked about going “shopping” at her mother’s house when she visits, saying “So every time I go up there, I just go shopping in her basement. I don’t even remember the last time I bought body wash or shampoo and conditioner. So, she helps me out a lot.” (P4) While support usually came from immediate family members, one participant explained the significant role that her aunt and uncle played in helping her out financially, stating “I’m so lucky – like my aunt and uncle in London, so many times they’ve sent me money or grocery vouchers. They’ve helped me so many times, so many times.” (P11) As is evident, having family to rely on for financial support greatly alleviates the stress that comes along with financial uncertainty.

Another alternative economic resource that some participants utilized was either their children getting a part-time job or their child accessing their own Ontario Works benefits to help pay for expenses. In both instances, when their children sought out other sources of income, participants felt that they had additional resources to support the family. One participant explained how her son, who had just recently completed high school, now received Ontario
Works under his own name. As a result, he was able to move out of the bachelor unit that they had shared together and move into his own apartment. With his own added income, he was able help with the finances, which was especially beneficial for this participant because once she paid rent and once her child support, which had just ended because her son had turned eighteen, was deducted from her Ontario Works cheque, she was only left with $75.40 per month. She described her financial situation as “hell”. (P12) As such, with her son receiving Ontario Works while he looked for employment, she at least knew that he would be provided for financially, alleviating some of her own anxiety surrounding not being able to provide enough for her son.

Another form of financial support that one participant discussed was her children accessing OSAP, which allowed them to pursue higher education. This woman had four children, and the two who had already graduated from high school were both were using OSAP to finance their education, which is permitted by Ontario Works. She felt as though this was a great support because it allowed her children to access higher education without placing an additional financial burden on her shoulders. As well, her two children who were still in high school found work in the summer months to help pay for expenses. Although the equivalent of 50% of the money earned by her children was deducted from her monthly Ontario Works cheque, having an added income helped, if only minimally, to alleviate some financial stressors for the family. In each of these instances, having even a minor source of additional income made life a little bit less stressful for these women.

Many participants noted the important role played by their family in their emotional wellbeing. They talked about their family members being the people they went to and relied on most, especially for emotional support. Whether their family members were able to help them financially or not, participants were immensely thankful to have family members in their lives.
and did not know how they would survive without them. One participant noted this, saying
“Well if it wasn’t for my family then I wouldn’t have got through.” (P10) Many participants
mentioned not having a broad network of friends that they could rely on and therefore their
family acted as the main source of support in their lives. One participant talked about how she
travelled with her children to see her parents every weekend because her mother was the most
important source of support in her life. She spoke of her relationship with her family, stating:

    It’s good to have family around, like I know some moms out there who have nothing. I
    only have my mom and my stepdad and brother and sister but it’s still something. Like, if
    I need something, I can go to them. I never worry because I know I have people there for
    me. (P4)

Even just knowing that she could rely on her family members for help offered her some peace of
mind. Having a family as a strong support network alleviated stress that she may otherwise have
had to find other ways of dealing with. Other participants echoed this sentiment, which clearly
demonstrates that their families acted as constant pillars in their lives, always there for them in
both good and bad times.

    One of the major sources of support that family members seemed to offer to participants
was the willingness to help with childcare whenever necessary, most often for free. Participants
felt as though having their family members around to help with childcare was invaluable, as it
allowed their children to develop close relationships with their extended family, and it lessened
the financial burden of having to pay for childcare. Many participants also noted that they
struggled with trusting people outside of their families to care for their children. Having family
members who were willing to provide this service free of charge alleviated any emotional stress
of needing to find safe and affordable childcare.

Friends and Community Members
A few participants also discussed the abundant support that they received from friends and members of the community. They felt as though having a support network of friends and community members truly improved their emotional well-being because it offered a support network of people, often times in similar situations, that they could always turn to. This network offered participants people to lean on in tough times, people to learn from, and a sense of belonging in the community. Several of the women I interviewed did not have family in close proximity to Hamilton to rely on and, as a result, have turned to friends and community members for support. One woman who immigrated to Canada from Europe explained how she had found a surrogate family at her church that has made her feel like she is “part of their society”. (P5) The women that she has befriended treat her son as part of their family, and she talked about this, stating that, “even two ladies from the church have adopted my son as their grandson. So they take him out for entertainments.” (P5) She felt overwhelmingly grateful that these women were in her life and that they generously helped her as much as they did. Other participants also spoke of how friends and community members helped with childcare, often times for free, and how beneficial this support was to their family’s overall well-being.

Other participants described coming together with community members and friends for potluck meals. Participants felt that this was a huge support, not only financially in terms of the reduced cost of meals, but also in terms of the joy they experienced when collectively coming together with other people in the community. One participant attended the Ontario Early Years program and had met some new friends with whom she participated in potluck lunches every few weeks. Another participant attended a free dinner that her church put on monthly, which was where she met most of the friends she made since moving to Canada. Other participants talked about gathering with neighbours during the holidays to prepare and eat meals together and spoke
about how much fun they had doing so. Although these may seem like small acts that many people partake in regularly, having this support network and having people to come together with offered a great amount of emotional support for these women, especially because many did not have family living in Hamilton. The relationships that these women developed with the people in their communities have helped them through some of the toughest times because they knew that they could depend on someone for emotional and sometimes even financial support.

Community Programming

Another resource that participants spoke of was their use of community programming, both for children and for themselves. Most often these programs were free of charge and allowed the single mothers I spoke with to keep their children integrated in the community without having to pay participation fees. However, for the programs that did have associated costs, participants would do their best to save money to ensure that their children did not miss out on activities. These programs also gave both the mothers and their children alike an opportunity to meet new people and make friends, who in turn could potentially act as a source of emotional support. The programming for children in which participants most often became involved was the Ontario Early Years program. This program was run on a drop-in basis and allowed parents and their children to participate in educational activities, such as crafts, music and games. Many women described meeting many wonderful parents in this program. They spoke of how enjoyable it was to get together with other mothers and learn from one another, especially other single mothers who were in a similar position. Participants were also able to find other types of programs for their children. One participant accessed programming through her daughters’ school that significantly helped with her family’s wellbeing. Their school had a program called ‘Walk in Closet’ that offered gently used clothing to low-income families in need. This
participant also talked about how the principal of this school had helped her family out by allowing her daughters to eat lunches for free in the cafeteria. For this mother, these forms of assistance from members of the school community played a role in enhancing her family’s wellbeing.

Participants also described making use of community programming directed at adults or parents, noting how beneficial these services had been. For example, one participant moved to Hamilton to escape an abusive relationship and, as such, had been placed in Second Stage Housing with a transitional worker. Second Stage Housing is a program offered to both single women and women with children who are escaping abusive relationships. This program provides affordable housing for up to one year, along with several programs and supports aimed at improving the physical, emotional and financial wellbeing of women and their children. When asked if she felt it would be difficult to get by without her worker, this participant responded:

If I didn’t have her? Well yah because really she’s the person, my go-to person, right? Unless I try to sit there and Google it myself, which I could but it’s just, I’m not from Hamilton and I don’t know all the resources available so it takes me a lot longer to find them or I just don’t know about them and other people do. (P9)

Because this participant had moved to Hamilton and did not have friends or family nearby, the worker had become her source of emotional and mental support, helping her to find resources and programs to improve her situation. Other participants who lived in subsidized housing also made use of Home Management Workers, a free service offered through CityHousing Hamilton, whose role is to help individuals with parenting, budgeting and successfully maintaining their homes. Participants felt that this program was beneficial because the service providers helped them with budgeting and provided advice on how to make their money stretch as much as possible. One participant described how the Home Management Worker had helped her find resources in the community to improve her financial situation, and offered tips on alleviating
debt. While these workers did not necessarily offer emotional support, they did provide extremely valuable information about community resources that, if accessed, could result in stress alleviation. Thus, these workers were instrumental in helping participants to make the most of their situation with the limited resources they had.

**Canada Child Tax Benefit**

The Canada Child Tax Benefit (CCTB) was a crucial resource for single mother recipients of Ontario Works. In many instances, participants noted that without the CCTB, the likelihood of their families surviving was next to impossible. For example, many of the participants explained that, once their rent was deducted from their monthly Ontario Works cheque, they were left with, in many cases, less than $100 each month. For single mothers supporting themselves and their children, it would truly be impossible to make that money stretch enough to get them through the month. The CCTB is given to low-income parents by the Canadian federal government as a way to supplement their income, with the amount received being based on their income and the number of children they support. When one participant was asked to imagine trying to make ends meet without the CCTB to top up her Ontario Works benefits, she said:

> I would either be on the street or at my parents’ place or something. There’s no way I would be able to afford anywhere. Like the $900 that you get from OW, where are you going to find a place? A room! For $400. I’m going to put me and three kids in that? I don’t think so (laughs). Yah, there is no way. I definitely, definitely need Child Tax. If they stopped that, I would be screwed. It I didn’t have Child Tax, my kids and I would be starving. Child Tax is what pays the bills and buys the groceries. (P7)

Other participants echoed this sentiment, remarking on how essential the CCTB was to their survival. The CCTB was also beneficial in terms of financial planning because its cheque issue day was at a different time of the month than that of Ontario Works, thereby providing recipients with a bi-monthly rather than monthly source of income.
It is interesting to note as well that when I first began interviewing for this study, participants often did not differentiate between Ontario Works and the CCTB, perhaps explaining why they felt that they did not necessarily experience many struggles as recipients of Ontario Works. However, when asked to imagine themselves only receiving Ontario Works without the added support of the CCTB, participants were quick to note the impossibility of surviving on Ontario Works alone because the benefits were insufficient to provide for themselves and their families. As such, the CCTB is essential to the livelihood of low income, single mother-headed families.

**Part-Time Employment**

Several of the women interviewed sought part-time employment to supplement their income from Ontario Works and improve their families’ overall wellbeing. It is important to note that, while not all participants were actively engaged in employment at the time of their interview, almost all participants expressed their desire to be in paid employment and off of the Ontario Works system. Many participants were well educated and skilled individuals, but because of their parental responsibilities and inability to pay for childcare given their low-earnings, being in the labour force full time was simply not an option at that particular time in their lives. The common plan amongst participants was to reengage in paid employment once all of their children were in full-day school because participants felt that this would reduce the costs of childcare, as they would be in the classroom for approximately seven to eight hours each day, five days per week.

Although the equivalent of 50% of their earnings was deducted from their Ontario Works monthly cheques, participation in the labour market still offered at least some additional income. Participants who were in the labour market seemed to find more benefit from the mental
stimulation and human interaction that paid employment provided them than from the actual amount of money they received for their work. Most participants who were employed were only working very minimal hours, usually ten hours or less each week. However, this activity provided them the opportunity to spend time outside of the house usually in the company of other adults, gain work experience to add to their resumes, and engage in work that they, for the most part, enjoyed. Although their employment had not yet lifted these participants out of the Ontario Works program, they felt as though the work they performed had social and economic benefits for themselves and their families.

**Smart Shopping**

Shopping smart was an important practice adopted by many participants to save money. What this entailed was doing the necessary research and investigation to find the best prices, adopting methods such as buying items when they were on sale, buying items that were out of season, especially clothing, price matching between stores, ‘extreme couponing’, avoiding buying name brand items, and signing up for free samples. All of these practices of shopping smart were crucial in making money stretch as far as possible each month, giving participants some peace of mind and a sense of pride that they had made significant savings and were able to provide as best as possible for their families.

The most common smart shopping practice adopted by participants was to wait to buy items when went on sale. One woman talked about her smart shopping practices, saying:

I only buy stuff that’s on sale and I’ll go to five different grocery stores. I’ll just go for stuff that I know is on sale, like what are the deals. I’ll buy a little bit here, a little bit there. Yah, I go to the grocery store probably like three times a week and I’ll spend like thirty bucks here, twenty bucks there. And I just kinda keep adding to what I already have. And somehow I make it work – I don’t even know how I do it. (P9)
Another participant also adopted this practice, stating, “I don’t buy anything when it’s not on sale.” (P6) In waiting for items to go on sale and making multiple trips to multiple stores to purchase sale items, these women effectively cut costs and increased how much they were able to provide for their families on a limited income. Although it would seem that making multiple trips to multiple stores may have increased participants’ transportation costs, none of the women mentioned this as an added source of financial strain, perhaps because many participants were within walking distance of stores or carpooled with other mothers in their community who also took advantage of the sales at multiple stores. A key component of smart shopping was knowing the best time to shop. As such, some participants discussed waiting for clothing to go on sale at the end of the season and then purchasing all of their children’s clothes one year in advance. In doing so, participants were able to significantly save on the costs of clothing and maintain pride in their children’s appearance.

For one woman, smart shopping took the form of buying into a garden share program for which she paid $15 per month and received a large selection of local, in-season vegetables at a significantly reduced price than what she would pay in the grocery store. Several other participants spoke of doing price matching between stores, whereby they brought flyers from other stores that had items on sale and obtained the matched sale price, even if the item was not on sale in the store in which they were shopping. Although not all stores adopted this practice, participants tried to patronize stores that did because it made it easier and more efficient than having to shop at multiple stores to obtain the same savings. Other participants chose to avoid name brand products or used coupons when purchasing brand name items to cut costs. Another common practice was signing up with companies that offered free samples, such as P&G, and saving money by getting household items, such as toiletries and cleaning supplies, for free.
There were also several programs in Hamilton to help people with low incomes to furnish their homes, which would offer either used furniture for free to low-income individuals or provide them with small gift vouchers for household stores. Some programs also had low-income individuals provide a list of the household items that they and their children required, and when items from their lists were donated to this particular community organization, they would be contacted and offered these items free of charge. One participant talked about such an organization that she accessed when she moved to Hamilton:

 Basically when I moved in here I didn’t have any furniture at all and I called this place called the St. Vincent de Paul and they gave me that entertainment stand, that coffee table, they gave me that (pointed to cabinet). Um, the couch was given to me, this table was already here. I think the only thing I bought in this room right here is the TV and the curtain rod. And some toys. Everything else – I didn’t pay for. (P9)

Between having items donated to her from the previous tenant of her apartment and this community organization providing her with furniture, this participant was able to entirely furnish her home and was able to avoid spending any money of her own. Clearly, such programs make it easier financially for low-income individuals to provide for themselves and their families. In making use of various methods of smart shopping, participants were able to significantly reduce their monthly expenditures and put their money towards other financial obligations, such as paying off bills and other outstanding debts.

**Food Banks**

Food banks were another important resource used by participants. Although this service was only available to individuals once per month due to a lack of resources on the part of the food banks themselves, having access to this service sometimes made the difference between participants being able to eat or going without food some months. As such, this service provided a safety net that low-income individuals could rely upon in times of need. Most participants
expressed some distaste with accessing food banks, nonetheless recognizing their utility and importance when they found themselves in dire straits. One participant spoke of her own personal struggle with making use of food banks because of the humiliation associated with needing to go to a food bank, but when she did make use of this service, she was extremely thankful:

I just, I feel humiliated. I don’t want to keep going in there. I just feel humiliated, you know? Yah we walked down there one day. We were so hungry. We walked down in the snow to go down to the food bank and they were closed! But there was someone there and they’re like, “you know, we’re closed” and I’m like, “aw shit, you know, we walked all this way”. So they actually, they helped us out and gave us some food. And then they drove us back because it was a half an hour walk! So they, I mean, it was amazing. I cried the whole way. That was just really great. (P9)

Thus, food banks often caused conflicting emotions for those accessing their services. Indeed, although participants did sometimes require this help, they struggled with having to deal with the stigmas attached to this form of assistance. There was also the perception that there were always people worse off who needed the services of the food bank more, causing many participants to avoid making use of them. Several of the women I spoke with did not access food banks because they were convinced that other people needed the services more than they did and they could therefore do without.

There were also issues of accessibility for some participants who did not live in close proximity to these services. Some participants expressed their desire to access food banks, but there were none in their neighbourhoods or they were not open on weekends. One participant discussed her frustration with the lack of food banks in her neighbourhood, pointing out that in order to access them she needed to take the bus. She also had back problems and could not carry much weight and therefore required help from her daughters to transport the food back to her home. This posed a problem because the food banks were only open when her daughters were in
school, not on weekends, and she could not take them out of school for an afternoon to help her because when she had in the past, her daughters’ school was not happy with this decision and had reprimanded her for her actions. Alas, even though food bank services did exist, they were sometimes difficult to access for certain individuals. Regardless, many participants were still able to make use of food banks and were extremely grateful to have these services available in times of need.

**City of Hamilton Subsidized Daycare**

Some of the participants with young children expressed the struggles that they faced in terms of paying for necessary services, in particular childcare. As mentioned above, one of the goals of Ontario Works was to help people find employment. This, however, became a difficult task when taking into account the situation of single mothers, especially those with young children who required childcare in order to participate in the labour market. Without adequate and affordable programming in place, single mothers could not feasibly maintain paid employment and successfully exit from Ontario Works. Luckily for some parents, the City of Hamilton provided subsidized daycare at an extremely reduced fee, which alleviated the financial struggles associated with paying full price for childcare. The downside, however, is that because so many parents in Hamilton require such assistance, the waitlist for childcare subsidies is extremely long. Some of the women I spoke with were fortunate enough to have access to subsidized daycare and found it to be a very beneficial service.

Having access to subsidized daycare not only alleviated financial stressors for the women in this study, but they also felt that it gave them an opportunity to tend to other aspects of their lives, which was often difficult because they were the sole caretaker of their children. One participant talked about how simple activities, such as showering and doing the laundry, had
become onerous tasks when she had the sole responsibility of caring for her daughter. However, when she began putting her daughter in daycare for a few days each week, she was able to catch up on all the chores and errands that she had been neglecting. Having access to subsidized childcare allowed these mothers to devote time and energy to activities that had been pushed aside, giving them the opportunity to get their lives organized and balanced. Therefore, having their children in subsidized daycare made these mothers richer in terms of both time and money.

**Subsidized Housing**

Similar to subsidized daycare, subsidized housing had an extremely long waitlist and it often took years before individuals were granted approval for a subsidized unit. As such, many low-income individuals were forced to pay market rent rates for their homes, adding even greater financial stress to their lives. Only one quarter of the women I spoke with resided in subsidized housing at the time of their interview, therefore the majority of participants were living with the added financial struggle of paying market rent. However, for the women who were fortunate enough to have subsidized housing, this offered at least some financial relief, as their rental costs were significantly lower than market priced units. Generally speaking in Hamilton, the cost of a subsidized unit for someone receiving Ontario Works was around $115 per month, which was far more affordable and, understandably, more desirable for low-income single mothers, especially considering that many participants were paying anywhere from $450 to almost $1000 per month in rental fees. When one participant talked about her past rental experience, she noted, “When I was paying market rent I was struggling so much.” (P9). She went on to speak of her fear of losing her subsidy, saying, “I’m just scared, like how am I going to make ends meet? I just want a better life for my kids, right?” (P9) As is evident from this participant’s comments, having access to subsidized rent decreased financial stressors and anxiety over the constant fear of not
being able to pay rent because their monthly rent was affordable on their limited income. This allowed participants to allocate their resources towards other pressing expenses, such as groceries, bills and other outstanding debts.

**Coping Mechanisms for Emotional Wellbeing**

In addition to the social and financial resources that participants utilized to ameliorate their situation, these women also discussed several coping mechanisms that they used to improve their emotional wellbeing. While in some cases participants did not explicitly state that they made use of these resources – for example, none of the women recognized their use of differentiation and dissociation – such coping mechanisms proved useful in improving their emotional state. This, in turn, made it easier for participants to deal with the financial struggles that they experienced with their receipt of Ontario Works.

**Differentiation and Dissociation**

Although not recognized by participants as a coping mechanism that they used to improve their emotional wellbeing, an overwhelmingly prevalent theme that arose during interviews was participants’ desire to disassociate and differentiate themselves from other single mother recipients of Ontario Works. It was very common for the women to discuss their own situation in contrast to the situation of other single mothers, often talking negatively about other mothers who they saw as using and abusing the Ontario Works program. Participants often used the negative stereotyping that had been used against them as recipients of social assistance – stereotyping that has caused them emotional pain and upset – when discussing other single mothers receiving Ontario Works, which allowed them to differentiate their own situation from that of the women who take advantage of the system. As one participant stated:

> I have enough education, enough knowledge from my past that I’m not meant to be on welfare. It was great. It helped me out but it’s time to do something else with my life
because I’m not going to be one of those moms that has a child every two years to stay on the welfare cycle. And a lot of it, the stigmas attached, is that if a mother is on welfare then the children will be on welfare. It’s a generation thing and I’ve seen it. And I do not want that for my child. I have kept her away from everything and anything related to welfare. You know, she does not dress like a welfare child, she does not look like a welfare child – nothing like that. If anything, she gets the best of the best because my family gives her the best of the best. (P1)

In distancing herself from the stereotypical actions of other single mothers receiving Ontario Works, this participant was able to find solace in differentiating her circumstances from other women that were believed to be abusing the system. This was a common approach taken by the women I spoke with wherein they would justify their own receipt of Ontario Works by discounting and disbelieving the experiences of other single mothers. Many participants echoed this idea, noting that other recipients of Ontario Works could not be trusted and would waste their money on unnecessary items that did not provide for their children. Other participants took this sentiment even further, discussing how other single mothers continually had children in order to remain on Ontario Works because they were lazy and did not want a job.

What is unfortunate, however, is how detrimental this viewpoint of single mother recipients of Ontario Works is for other single mothers on social assistance. All of the women I spoke with had experienced negativity from others who looked down upon them based on their receipt of social assistance, and all of the women made mention of how upsetting it was to have to defend themselves against these stereotypes. It was therefore surprising to listen to so many participants speak with such distaste about other single mother recipients of Ontario Works, in essence helping to perpetuate the negative stereotypes. Rather than recognizing the adverse effects these misconceptions have had on their own lives and sympathizing with the experiences of other single mothers, most participants, whether consciously or not, opted to differentiate themselves from this population of women as much as possible. This act of disassociation from
other single mother recipients of Ontario Works seemed to serve as a coping mechanism used to justify their own use of social assistance by clearly demonstrating that they were not a part of this demonized group of women.

As another means to disassociate themselves from this group, several participants did not tell their children that they were receiving Ontario Works. In keeping this information from their children, they felt that they were able to shield them from the negativity that they themselves experienced because of their use of social assistance. Many women expressed their fear that their children would know that they were poor or that other people’s children would know, risking them being teased or ostracized. As such, some participants went to great lengths to ensure that their children were unaware of the family’s use of Ontario Works and of their financial struggles. Although shielding their children from this information caused stress for some participants, doing so meant that their children did not have to worry about their families’ financial situation. The mothers felt that it was important to focus instead on ensuring that their children knew they were loved and cared for, regardless of their families’ financial situation.

**Situation Could Be Worse**

Another common practice used by participants to improve their own emotional wellbeing was to view their own situation as less unfortunate than other low-income individuals, as it reinforced the notion that life could always be worse, and that they should therefore be thankful for what they did have. Participants would often discuss their own circumstances, drawing comparisons between themselves and other women to demonstrate that they were better off than many other single mothers. One woman spoke of this, saying “There are so many women that are struggling, so much, you know? It’s just been really great to learn. Like, I’m not that bad compared to some people and their stories.” (P8) Some participants even used this as a reason to
not access subsidized programming or food banks because they felt as though other people needed these services more than they did.

Beyond comparing themselves to other recipients of Ontario Works, participants went further to describe their situation in a broader context, contrasting their circumstances with other places that did not offer social assistance programming. Participants often spoke of how thankful they were that Ontario Works existed, and therefore felt that they should not complain; many other countries did not have this type of support and consequently their situation could be far worse. One participant mentioned this, saying “To me it’s definitely a positive because without it, I don’t know what I would do.” (P7). Another participant echoed this sentiment, stating “Oh, it helps amazingly. I am so thankful for the food bank and the Ontario Works – I couldn’t make it without Ontario Works. I couldn’t. And what’s amazing is that it’s not something that I have to pay back.” (P8) As is evident from their comments, participants felt extremely grateful to even have Ontario Works to turn to in times of need; that this program exists at all was enough to outweigh negative experiences that may occur throughout their receipt of social assistance.

Participants also spoke of a sense of personal responsibility for their own circumstances due to their internalization of the stereotypes and blame surrounding single mothers receiving social assistance, in turn leading them to view their receipt of Ontario Works as a direct result of their own choices and actions. Therefore, when speaking about their experiences with Ontario Works, several women felt as though they were not justifiably allowed to complain because they chose to have children and, consequently, chose this life for themselves. One participant discussed this, saying:

“It seems like every time that I get to that point where I’m ready to go back to school, it’s just something in my life happens that prevents me from doing it. This time I really – this is really what I want to do. I’m going to be 25 this year. It’s now or never. I don’t want to live like this no more. I don’t want to worry about how I’m going to pay rent. I don’t
want to worry about how this month I’m going to support my kids and get them what they need. I don’t want to do that anymore. But I chose this life, right? (P9)

While this participant recognized that circumstances arose that were out of her control that often made her life more difficult, she was quick to mention that she only had herself to blame for her situation. This sentiment was echoed by several participants who felt that, because they chose to have children, any financial or emotional struggles that arose along the way are of their own making. Therefore, Ontario Works was seen by most participants as beneficial because it allowed them to remain with their children, even throughout their financial struggles, which they may otherwise not have been able to do. For, as one participant pointed out, “If it wasn’t for government assistance, I wouldn’t be able to have my kids.” (P7)

Volunteer Work

One other coping mechanism that several participants discussed using was getting involved in their communities through volunteer work. Although this did not provide financial compensation and assistance for these women, those who did partake in volunteer work spoke of the benefits it offered them in terms of community integration and building relationships, especially with influential members of the community. One woman, for example, was extremely active in the community and had gotten involved in several committees and organizations devoted to improving the lives of low-income individuals. She felt that her receipt of Ontario Works gave her the chance to be so involved, in turn allowing her active participation in the community to bring about positive changes for herself and others in similar situations. The free time that she had as a result of being absent from the labour market allowed her to remain an active member of her community, engaging in beneficial volunteer work. Not only did she get the opportunity to help people in her community, she also was able to gain significant experience.
through her volunteer work that she felt would help her find employment in a social work related field in the future.

Other participants spoke of similar experiences that they had with volunteer work noting how beneficial it was in their lives. Several participants expressed feeling like shut-ins since they began receiving Ontario Works, as they lacked the financial resources to participate in many aspects of society. However, those who did engage in volunteer work noted how much this reduced their feelings of loneliness and isolation, giving them access to people with whom they otherwise would not have come into contact. Clearly, participants felt that the emotional benefits of engaging in volunteer work were immense, offering them the chance to work with other people to make a real difference in their communities.

**Emergent Themes**

Several other themes arose throughout my discussions with the women who participated in my study that are noteworthy and worth exploring because of their prevalence in participants’ comments. As such, the following section will explore the key themes that emerged during these discussions. These themes are important to explore because they demonstrate the devotion that these women had to their families as well as their resiliency in providing for their families, even when the odds were not in their favour. It was overwhelmingly evident throughout the interviews that, for these women, family came first and they would do whatever it took to provide to the best of their abilities, both emotionally and economically.

**Children Come First**

All of the women that I interviewed spoke in depth about the importance of their families and the lengths to which they would go to ensure their happiness. They all agreed that their families were the driving force behind their resilient nature, and that they sought out both social
and economic resources in an attempt to improve their children’s wellbeing. As a result, some participants mentioned times when they would deprive themselves to ensure that their children had all the basic necessities and more. One participant discussed this, saying, “I always made sure he got the best he could, you know? Even when I couldn’t, you know? He’d get the food and I wouldn’t – you do what you have to do.” (P11) This sentiment was echoed by several other participants who talked about how they provided for their children before providing for themselves, as is evident with this participant who noted:

> It makes you realize that you always have to put them first. You can’t go out and buy things for yourself. You don’t do stuff for yourself; it’s always about the kids because you don’t have any extra. Anything extra I put to the kids. (P4)

Any extra income was spent on their children, often providing them with things such as classes, toys, and clothing. One participant discussed this, saying:

> I haven’t really discussed with [daughter] about our, you know, financial stuff so she’s not aware about, you know, that we’re on Ontario Works. But she, because I put any extra money into [daughter] – like she has her clothes and her toys and you know, I put her in the cooking classes and that – she doesn’t see us struggling or poor. (P3)

Being able to provide their children with extra items and activities made participants feel better, especially in terms of their capabilities as a mother. Although paying for these items and activities sometimes contributed to their financial struggles, most participants felt much happier knowing their children were well provided for.

While participants ensured that their children’s basic needs were met, they often felt deep emotional turmoil when they could not provide their children with items beyond the basic necessities. These participants discussed often feeling distressed over constantly having to tell their children ‘no’ as a result of their low incomes. One participant mentioned this, saying, “I feel bad telling them no a lot of times, but technically I can’t do it.” (P10) Although their children were not deprived of their basic needs such as food and shelter, participants still often
wished they could provide their children with more. This was most evident amongst participants who talked about their children missing their friends’ birthday parties because they could not afford presents, or who mentioned not being able to give their children everything that they asked for, especially around birthdays and Christmas. Alas, although participants tried to ensure that their children did not feel the effects of their low income, sometimes it was difficult to avoid given their fixed income, which resulted in many participants feeling badly about their inability to provide their children with more.

**Presence in Children’s Lives**

Another common theme that arose in speaking with these women was their gratitude towards Ontario Works for enabling them to stay at home with their children, particularly when their children were young, which allowed them to raise their children and be a major presence in their lives. Several participants expressed their appreciation for the opportunity to stay home with their children rather than putting them into a childcare facility, because it meant that they were able to raise their children on their own terms and instill in them their desired morals and values. One participant discussed her choice to stay home with her son when he was born instead of entering the labour market, stating:

The positive part for me was, when I had my son I was with his father for the first year but we weren’t living together or anything, right? So I still had no, like, typical support that you’d have as a couple raising a baby. So, I had Ontario Works and something that is very positive that I would consider for Ontario Works for that would be, the first few years of his life I was able to be there for him. And yes, I could have got a job and yes, I could have got childcare and whatever, but I chose to stay in the system and cut my losses, so to speak. I would have rather have lived in more modest conditions on Ontario Works than not have been the one to raise him than, you know, childcare and he doesn’t know because I’m working sun up to sun down. (P2)

She then went on to say:
Obviously I don’t look down on people who work, I mean you gotta do what you gotta do in life. But I’m very grateful for the fact that I had that option or had that choice to not work so that I could be with him. (P2)

As is evident from this participant’s comments, being able to stay home and raise her son was an invaluable experience, and she was extremely grateful that she was given this opportunity through her receipt of Ontario Works. Other participants echoed this sentiment, with one woman saying:

I think it’s been a positive experience because I’ve been able to devote a lot of time to my child whereas I wouldn’t be able to if I was working, right? I think being on welfare, as negative as it was for me mentally, you know, for my child’s sake it was the reason I went on it. If it wasn’t for her, I’d still be working, you know? For her sake, it worked out well. (P1)

This participant reiterated comments made by others that, regardless of any negative experiences with Ontario Works, having this assistance gave her the opportunity to provide for her daughter emotionally and economically.

There was general consensus amongst participants that their receipt of Ontario Works was highly beneficial, for it provided them with a source of income and gave them the opportunity to play a significant role in their children’s lives. As one participant stated, “My whole life, ever since I was six, I always wanted to have kids so I got my dream and I actually got to spend some years with them.” (P7) Therefore, although the struggles that come along with being on Ontario Works can often be overwhelming, the silver lining for these single mothers was that their access to social assistance gave them the opportunity to spend time with their children, which they otherwise would miss out on if they were in the labour market on a full-time basis. Thus, while Ontario Works can be constraining in many ways, it gave participants the chance to be full-time, fully engaged parents, and these women would not have wanted it any other way.
Gratitude for Ontario Works

Although the above sections outlined some of the more negative elements of Ontario Works, it is important to also recognize its beneficial characteristics and the value of this program in the lives of the women I spoke with. Having a program such as Ontario Works offers financial support to those in need, providing a safety net for times when paid employment is not possible. The participants in this study were, for the most part, the sole providers for their children, which made access to paid employment difficult without the necessary supports in place. As such, the women I spoke with felt that Ontario Works was their only financial option at that point in their lives. Without a program like this in place, these women would be facing far greater struggles and therefore felt that, regardless of the negative elements of this program, Ontario Works offered them financial support when they had no other source of income. One participant discussed this, saying:

In a way I look at this as a luxury – I know it’s not really a luxury cuz you’re not living the high life. But so, I’m very grateful for that and I think that is a very positive part of it to have that kind of support. (P2)

Other participants echoed this sentiment, with one participant saying, “To me it’s definitely a positive because without it, I don’t know what I would do” (P7), and another participant noting, “We’re lucky we even have anything like this. There are countries and they don’t even have anything.” (P11) As each of these statements demonstrates, participants felt very grateful to have a program like this to rely on and did not think that they and their families would be able to survive otherwise. Being able to rely on social assistance has allowed these women the opportunity to be very present and to play an important role in their children’s lives, which, without Ontario Works, would be near impossible.

Conclusion
Throughout my discussions with participants, it was very clear that additional resources, both economic and social, were vital in ameliorating their situation and elevating their emotional wellbeing. Whether these resources were obtained through informal networks of friends, family and community members, or through formal networks, such as community and government programming, each added source of support proved to be invaluable to the overall wellbeing of participants and their families. In many cases, the resources that these women accessed had both financial and emotional benefits, which helped to alleviate the stress involved in navigating through the barriers embedded in the Ontario Works program. As a result, these women were able to enhance their ability to provide for their children in ways that they could not if they depended solely on Ontario Works. Evidently then, the importance of having access to additional resources outside of Ontario Works cannot be understated, as these sources of support helped to minimize participants’ struggles and to increase their families’ overall financial security and emotional satisfaction.
Chapter 5: Discussion and Analysis

In speaking with twelve single mother recipients of Ontario Works and examining their responses, it became evident that they shared several common sentiments regarding their situation since receiving Ontario Works. Although each participant had interacted with social assistance in her own way, many had similar experiences. It became clear very quickly that their experiences were not the exception, but rather the norm for single mother recipients of Ontario Works in Hamilton and its surrounding areas. As a result, I was able to uncover several common themes from participants’ answers in response to the questions that guided my research. In this chapter, I will present a thematic analysis of my findings on the experiences of single mother recipients of Ontario Works in the Hamilton area, taking into consideration the existing literature on single mothers and social assistance in Ontario.

Barriers Within Ontario Works

Much of the existing literature deals with the struggles faced by single mothers as a result of the barriers that exist within social assistance programming (see Evans, 2009; Gazso & McDaniel, 2010; Gingrich, 2010; Power, 2005). The participants I spoke with also talked about experiencing these barriers throughout their receipt of Ontario Works. However, despite the difficulties that these barriers caused for the women in my study, it was their strength and resiliency that allowed them to overcome such adversity and make the best of their circumstances. The following section will discuss the barriers identified by participants as some of the most troublesome aspects of the Ontario Works program, in response to my first research question: What barriers exist within the Ontario Works program that are particularly difficult for single mother recipients to overcome?

Financial Barriers and Struggles
The financial struggles that result from the receipt of social assistance are only exacerbated in the situation of single mothers. The amounts afforded to recipients of Ontario Works are based on their family makeup. However, it would appear that the costs associated with single motherhood have not been taken into account. Low-income parents are entitled to the Canada Child Tax Benefit for each child; however, even with this added income, especially for families who reside in market rent apartments, the amount provided is still simply not enough. The receipt of social assistance does not equate to living a lavish life at the expense of taxpayers’ dollars, which is a common misperception discussed by other scholars (Seccombe, James & Walters, 1998, p. 850; Luna, 2009, p. 445). In reality, recipients of Ontario Works are living on the bare minimum, which is often only sufficient to ensure that basic needs are met. It is therefore important that Ontario Works policy makers have a better understanding of the situation of recipients. This could underscore the need for increased funding and resources for recipients to offer, and perhaps help in the formulation of policies to ensure that Ontario Works would offer, at the very least, an adequate source of income. Unfortunately, this has yet to occur. One participant discussed this, saying:

Everything costs money and I think that the government, they didn’t consider all that. I think the idea is give them bare basics so they get off their ass. But it defeats the purpose of parents, like myself, who are actually trying to. (P1)

While many single mothers are trying to change their situation and lift themselves off of Ontario Works, it would appear that the Ontario government is not doing enough to help if one considers the minimal funding provided. As many participants pointed out in their discussions of the financial struggles that they face, in both the short and long term, their primary suggestion for improvement to Ontario Works would be for this program to provide more funding, especially to single mothers who are responsible financially and emotionally for themselves and their
dependent children. Because these women have others to care for beyond just themselves, their situation is further problematized and this is most notable in their pursuit of paid employment.

In most cases single mothers do not receive Ontario Works simply because they would rather not work for pay. These women require governmental financial assistance for many reasons that have nothing to do with them being lazy and unmotivated. Because of their caregiving duties – and they are often the sole provider for their children – single mother recipients of Ontario Works are hugely disadvantaged when it comes to the labour market and finding stable, well-paying and accommodating positions (Seccombe, James & Walters, 1998, p. 851; Gingrich, 2010, p. 110). As the sole carer and provider for their children, participants discussed how paid employment was often a difficult task because of their need for increased flexibility from employers to ensure they were also able to accommodate their childcare duties. This very problematic situation is not unique to the single mothers in my study, but serves to support and highlight the research of many other scholars (see Evans, 2009, pp. 47-48; Pollack & Caragata, 2010, pp. 273-274; Grabham & Smith, 2010, p. 86; Gazso, 2007, p. 455; Gazso & McDaniel, 2010, p. 369). As finding this form of paid employment is often very difficult, especially for someone newly hired in a position, it is no wonder the single mothers that I spoke with opted for Ontario Works rather than precarious paid employment. Not only did social assistance ensure at least a minimal income each month, but it also provided them with healthcare benefits that they otherwise would not have had access to. Unfortunately, this minimal income was barely enough to provide for their families, placing these single mothers in a difficult position wherein neither precarious paid employment nor Ontario Works provided an adequate income. The realities of the women I spoke with mirrored findings from other scholars who discussed the complex and multi-layered nature of the poverty single mothers experience,
which makes providing for their families an everyday struggle (Grahame & Marston, 2012, p. 75; Luna, 2009, p. 442; Grabham & Smith, 2010, p. 81).

**Punitive Nature of Social Assistance**

A common theme derived from the interviews was the overall negative experience that participants had with the delivery of Ontario Works as well as the enforcement of its policies. Participants discussed their dissatisfaction with three primary aspects of Ontario Works: the suspension of benefits, often without warning, the deduction of income from paid employment and child support from their monthly social assistance benefits, and the overall poor attitudes and performance of their Ontario Works caseworkers. Several women felt that if these barriers, which they found very upsetting, were removed, they would find it much easier to deal with having to turn to social assistance. Unfortunately, however, it appears that these barriers will not be eliminated any time soon, leaving these women to continue their struggle against a punitive model of social assistance. This punitive model, as discussed by several scholars, turns a blind eye to the circumstances of single mother recipients of Ontario Works, particularly their childrearing obligations, and their lack of access to high quality, high paying, flexible paid employment (Evans, 2009, pp. 47-48; Chunn & Gavigan, 2004, p. 219; Pollack & Caragata, 2010, p. 270; Grabham & Smith, 2010, p. 83; Breitkreuz, 2005, p. 152; Power, 2005, p. 655).

Without access to this form of paid work, single mothers often have no one else to turn to but the state, leading to their need for Ontario Works. As a result, single mothers whose benefits get cut off or whose income from part-time paid employment and child support is deducted from their monthly benefit cheques are only at a further disadvantage economically; Ontario Works is their primary source of income and therefore, without it, they are most often left destitute and struggling.
It is this bare bones approach to social assistance that made Ontario Works so damaging for the women I spoke with. Not only was the actual income provided low and often suspended or deducted, but the caseworkers acting as gatekeepers to this money were also often a detrimental component of Ontario Works. Most participants discussed their embarrassment and shame with receiving social assistance to begin with, a situation only made worse when their caseworkers also looked down on them and made them feel undeserving and unworthy of aid. Similar to the findings of other scholars, it is interesting to note, however, how markedly different policies and procedures can be from caseworker to caseworker (Power, 2005, p. 649; Evans, 2007, p. 44; Little, 2001, p. 20, 30; Gingrich, 2010, p. 116; Luna, 2009, p. 446). The punitive approach taken by many caseworkers was unnecessary and often did little more than to instill anxiety in participants. Several other studies (Little, 1999, p. 187; Power, 2005, pp. 647-648; Little, 2001, p. 22; Gingrich, 2010, p. 116; Herd, Mitchell & Lightman, 2005, p. 3) also uncovered that inconsistent decision-making on the part of caseworkers leads to financial stress and uncertainty, leaving social assistance recipients in constant fear of their benefits being revoked and their families’ livelihood being endangered. This is yet another way that low-income individuals are punished for their receipt of governmental financial assistance (Little & Marks, 2010, p. 196; Mayson, 1999, p. 90).

**Cyclical Nature of Ontario Works**

Several participants discussed the cyclical nature of Ontario Works and the frustration this caused in their daily lives. Of all the women I spoke with, not one wanted to continue receiving Ontario Works. Many discussed their desire to go back to school and they all spoke of wanting to reenter the paid labour market when their children were old enough to be in school. Taking on usually precarious employment and paying for daycare offered little financial
stability; therefore, waiting until their children were school-aged proved to be the most logical option. This difficult situation in which single mothers find themselves is one of the main findings of much of the research on this group of women (Luna, 2009, p. 456; Gingrich, 2010, p. 118; Gingrich, 2008, p. 387; Edin & Lein, 1996, p. 263; Gemelli, 2008, p. 106; Breitkreuz, Williamson & Raine, 2010, p. 43; Little, 2007, p. 181). Unfortunately, however, many participants felt trapped in the Ontario Works system, as it offered little room to successfully exit and remain off of social assistance in the long run. This was especially true when participants did find part-time employment, only to have the equivalent of 50% of their income deducted from their monthly Ontario Works benefits. As a result, many participants voiced feelings of frustration because, not only were their attempts at exiting Ontario Works thwarted by these income deductions, but they also felt punished for proactively seeking out paid employment. Many participants suggested that this aspect of Ontario Works be revised to allow recipients to keep the income that they earned through employment and the full amount of their monthly social assistance cheques to slowly allow them to establish themselves financially. Participants felt that such a policy would result in a significant decrease in the rate of people returning to Ontario Works, as people would have a greater likelihood of maintaining self-sufficiency.

Low pay, lack of benefits, irregular hours and overall precarious employment offered participants little incentive to leave Ontario Works because even with paid employment, their situation often would not improve and their struggles could increase. Many scholars (Edin & Lein, 1996, p. 257; Patterson & Briar, 2005, p. 55; Gingrich, 2008, p. 386; Gemelli, 2008, p. 102; Gazso, 2007, p. 456; Grabham & Smith, 2010, p. 83; Mayson, 1999, p. 97; McMullin, Davies & Cassidy, 2002, p. 302; Evans, 2007, p. 29; Little, 2001, p. 23) discuss the troublesome nature of encouraging single mothers to pursue precarious employment, as the costs associated
with this form of work often outweigh the rewards. This creates a paradox wherein the goal of Ontario Works is to get people off of social assistance and into paid employment, but the work available to those trying to exit the program is often poor paying. Unfortunately, their reliance on social assistance as a source of support in times of need results in their reliance on a program that denies their ability to improve their financial situation, in turn perpetuating their impoverished state.

**Social Capital**

Single mother recipients of Ontario Works make use of many sources of social capital to deal with the barriers they face when on social assistance and to ensure the wellbeing of their families. Having access to social capital in the form of friends, family and community members gave the women in my study peace of mind knowing they had a safety net of support to rely on in times of need. As the financial resources provided through Ontario Works benefits was minimal, social capital proved to be crucial in ensuring the maintenance and survival of these women and their families. The following section will explore these sources of social capital and analyze how these were instrumental in ensuring the wellbeing of participants and their families, in response to my second research question: *What social resources do single mother recipients utilize to ameliorate their situation?*

**Emotional Support**

Friends, family and community members were seen as pillars of support, whose continual presence offered a sense of reliability and consistency in the otherwise somewhat chaotic lives of participants. Although there is evidence that individuals with a low socioeconomic status tend to have friends and family in similar socioeconomic positions (Bezanson, 2006a, p. 143), this does not necessarily result in a lack of in-kind support (Ciabattari, 2007, pp. 35-36). The emotional
support provided by these actors gave participants someone to turn to for help and also created learning and growth opportunities. Relationships with friends, family and community members also offered these women a sense of belonging, especially because they often felt alienated from other segments of society due to their receipt of Ontario Works. It was arguably access to these individuals for support that helped with participants’ resiliency because it offered them a greater sense of confidence and security to know that the supports existed, and as Vandsburger, Harrigan and Biggerstaff (2008) point out, this can be very powerful (pp. 28-29).

It was overwhelmingly obvious during interviews that the emotional support provided by friends, family and community members improved the overall wellbeing of participants and their families. Many women felt as though they would not be able to get through the financial and emotional struggles that they faced throughout their receipt of Ontario Works without the support of these individuals. Emotional support for these single mother recipients of Ontario Works was almost equally important as financial support because of the immense emotional turmoil that often resulted from their tough financial situation. Therefore, having these people to turn to gave participants an outlet to express their discontent with their situation, as well as an arena for others to offer words of advice and encouragement throughout their struggles. This form of support was invaluable to participants who often felt alone and discouraged by their circumstances, for the social capital afforded to participants through these social ties helped to buffer against difficult times that resulted from their low socioeconomic status. It is therefore difficult to imagine how these women could emotionally cope on their own with the troubles that came along with the financial uncertainty of social assistance because the presence of friends, family and community members played a crucial role in the overall wellbeing of participants and by extension, that of their children.
Inclusion

The presence of friends, family and community members was also vital to participants’ sense of inclusion, especially because they often felt excluded from the broader community due to their receipt of social assistance. Several participants discussed how the experience of receiving Ontario Works was often an alienating process, wherein they were regularly looked down upon and treated as inadequate citizens because of their reliance on the state. Many scholars alluded to this in their findings, discussing how single mother recipients are often classified as ‘other’ and treated as second-class citizens (Power, 2005, p. 647; Little, 2001, p. 9; Grahame & Marston, 2012, p. 75; Pollack & Caragata, 2010, p. 268). Therefore, it became very important to many participants to have access to groups of people that looked past their receipt of social assistance and included them in their lives. As many of the participants I spoke with were not from Hamilton originally, being included in their new communities also offered a great sense of relief, especially as this gave them access to information on services and assistance within the community that they otherwise may not have known of. Being included in families’, friends’ and community members’ groups offered participants a sense of belonging and support that improved their overall emotional and mental wellbeing.

As inclusion in the broader community is closely linked to one’s active participation in the paid labour market (Little, 2001, pp. 31-32), the women I spoke with were at a disadvantage because they were not financially self-sufficient through paid employment. It is unsurprising, then, that participants discussed their pleasure with being included in the social circles of family, friends and community members. This social capital offered them a sense of belonging, which in turn improved their overall emotional wellbeing, for their inclusion in these groups gave them a
sense of happiness knowing that they had people to turn to and lean on in both good times and in bad.

**Assistance Navigating Social Programming**

A final theme that arose out our discussions of the social resources that participants utilized to ameliorate their situations was the assistance of family, friends and community members to uncover and gain access to social programming. This allowed the single mothers in my study to find extra sources of support and resources to alleviate the financial struggles that were a major component of their receipt of Ontario Works, in turn improving their overall emotional wellbeing. Participants found out about these services both informally, through family and friends, and more formally, through support workers and service providers. Participants discussed the great utility of having others to assist in their navigation of the available programming within their communities. In knowing both which programs existed and how to access them, participants felt as though some of their financial stress was alleviated because such programming benefited themselves and their children, and it was most often free of charge or provided at a greatly discounted price. Access to free or discounted programming is a form of social capital in the form of social support, as it offers emotional and instrumental support to decrease the struggles that can result from the minimal income provided through social assistance (Dominguez & Watkins, 2003, p. 112). The availability of programming for their children eased participants feeling that their children had to go without. In addition, free or discounted programming meant that their children could participate in activities with other children in the community, giving them a sense of inclusion rather than alienation based on their families’ low incomes.
As mentioned, many participants were not originally from Hamilton and therefore were unaware of much of the programming that existed for both adults and children. Therefore, having others to turn to for information and direction was a great source of support. Harknett (2006) points out that moving to a new neighbourhood can cause a great disruption in an individual’s social networks and sources of support (p. 182). Several participants discussed how they often felt alone and lost because of how difficult it was to navigate both the Ontario Works program and the programming available in the broader community. Therefore, having others available to assist in improving their situation was instrumental in participants’ wellbeing. Having family, friends and community members in their lives not only decreased their stress levels, but also offered participants a sense of hope that they could improve their circumstances because the supports and resources were accessible and available to them.

**Sources of Financial Support**

During interviews, participants identified several sources of financial support that they used to ameliorate their situation, which took the form of participants both receiving additional income and utilizing cost-cutting strategies. In their discussions, participants identified three major sources through which they accessed financial supports, which were: their support networks of family and friends, community programming, and their own individual efforts to improve their overall financial wellbeing. These three sources proved to be crucial in the maintenance and survival of participants and their families. The following section will explore these sources of financial support, in response to my third research question: *What economic resources do single mother recipients utilize to ameliorate their situation?*

**Support Networks’ Assistance in Improving Situation**
In speaking with participants, it became evident that one of their major sources of financial support was their immediate support networks, most often family members and sometimes friends. Having this source of financial support offered a safety net to rely on in times of need when Ontario Works was not adequate in sustaining participants’ families’ livelihoods. Dominguez and Watson (2003) discuss this form of ‘social support’ as giving individuals access to supports to help with coping with the demands of everyday life (p. 112). This financial support that was achieved through social supports is crucial for single mothers because it gives them the opportunity to achieve certain ends that would not be possible without the aid offered through friends and family (Coleman, 1988, p. S98). It also offered some peace of mind for many participants to know that in times of financial need, they would not find themselves entirely destitute because they could turn to these individuals for financial support. Harknett (2006) discusses this, pointing out that in knowing the social support exists, there is a greater likelihood for increased economic wellbeing (p. 189), which participants demonstrated in their ability to improve their financial situation through the aid of family, friends and community relations. Although several participants noted that their families often were not overly financially rich themselves and therefore not always capable of helping them out in a significant way, which Bezanson (2006a) points out is due to family and friends often being in a similar financial situation (p. 143), most participants’ families were still willing to help out when they could afford to. This extra source of financial support, in turn, offered a sense of emotional support because being able to turn to their families in times of need alleviated much of the stress that came along with financial uncertainties. As such, obtaining financial resources through family members meant that the latter helped to improve participants’ overall situation, both emotionally and financially.
Participants did not feel as though their situation was as bad as it could be because they had a support network to help provide for them and their children. Although some participants did not have their family to rely on for a variety of reasons, those who did were overwhelmingly thankful to have an added source of support in ensuring their families always remained afloat. Harknett (2006) refers to this added support of family and friends as “an important component of the income packages of single-mother families on welfare or in low-wage jobs (p. 175). Therefore, the social capital that family support networks offered to participants proved to be an invaluable economic and social resource for these single mothers and their families.

**Publicly Implemented Supports to Assist in Improving Situation**

Another key source of economic support was the community implemented programming in Hamilton that helped to improve participants’ financial situation. While every neighbourhood community varied in terms of what was offered and available to participants, there were several programs offered throughout the Hamilton area that provided a great source of economic support for participants. Being able to access this programming alleviated quite a significant amount of financial stress that came along with being a single mother with a very limited income. Vital programs offered in most communities across Hamilton were subsidized childcare services and subsidized housing. While both these programs had incredibly long waiting lists, often several years long, those who were able to access these services found them to be highly valuable to their economic wellbeing. As many participants noted, not having subsidized housing or childcare increased their financial stressors exponentially because the market prices for these services were near impossible to afford while receiving Ontario Works alone. As such, it was no wonder that so many women opted to stay home with their children rather than placing them in daycare because the income they received through social assistance was only enough to pay for a
few days of childcare each month. While many participants noted that they could find paid employment and attempt to afford childcare – a vicious circle in and of itself as so much of the literature (Luna, 2009, p. 456; Gingrich, 2010, p. 118; Gingrich, 2008, p. 387; Edin & Lein, 1996, p. 263; Gemelli, 2008, p. 106; Breitkreuz, Williamson & Raine, 2010, p. 43; Little, 2007, p. 181) demonstrates – many instead chose to stay home and raise their children themselves while receiving Ontario Works. However, those who could access subsidized daycare found this resource helped them immensely both financially and emotionally, for it allowed them time to themselves to catch up on tasks that may have been pushed to the wayside due to their childrearing duties, as well as the time to pursue volunteer work and paid employment to work towards ameliorating their situation.

Another key source of support that participants utilized to improve their situation was the Canada Child Tax Benefit (CCTB). While many participants did not initially differentiate between the income that they received from Ontario Works and the income that they received from the CCTB, once they did begin to discuss and explore the importance of this resource in their lives, it became clear that this benefit was what prevented them from going hungry or becoming homeless. Participants noted on several occasions that without this source of income, they did not think that their families would be able to survive, for they would not have been able to afford the basic necessities of food, clothing and shelter. The CCTB proved to be arguably the most vital financial resource in participants’ lives because it offered an additional monthly income that allowed them to pay their bills and purchase groceries, which would be an impossibility if they were to solely rely on Ontario Works. This governmental source of support improved the overall economic and emotional wellbeing of participants and their families, as the additional income alleviated some of the stress resulting from their financial instability.
Individual Attempts to Improve Situation

One final financial resource participants used was their own individual attempts to make and save money to ameliorate their situation. As many participants were very self-reliant and independent, they felt that they were the key players in improving their situation. The two major avenues that participants took were partaking in part-time paid employment and shopping smart. While one approach brought in additional income and the other helped to save the income they received from Ontario Works and the CCTB, both were crucial to making their money stretch as far as possible. In terms of paid employment, although Ontario Works deducted the equivalent of 50% of the income they received form their monthly benefits cheques, several participants saw part-time work as an important added source of income that helped to improve their families’ overall wellbeing. While the hours were often minimal and the pay was often low, this additional financial resource gave participants both a small increase in their monthly income and an emotional boost because it offered them a sense of purpose and inclusion in the broader community. Several participants in a study conducted by Power (2005) noted the importance of obtaining paid employment to improve their self-worth and how they were perceived by their children, for they felt as though working for pay created a more morally-sound representation of themselves (p. 654). Having a source of paid employment for participants also improved their own self-image, especially in terms of how they felt their children viewed them because participants believed that their active engagement in paid employment made them a stronger role model and set a positive example for their children to emulate. This is demonstrative of the shift from ‘mother-carer’ to ‘mother-worker’, wherein the emphasis is on paid employment rather than childrearing, effectively discounting the work involved with parenting in favour of other forms of income generating activities (Gazso, 2012, p. 42).
Another individualized attempt to improve their situation was the act of smart shopping. Because the income they received through social assistance was so minimal, it became crucial for many participants to be as creative as possible in making their money last. This included several different practices, such as couponing, only purchasing items on sale, purchasing clothing out of season, and signing up for free samples. All of these practices helped participants immensely in making their money stretch and last until they received their next benefits cheque. Although this often resulted in taking more time to plan, shop and prepare foods, it was worth it for participants because as Bezanson (2006a) points out, it helps low-income individuals to make the most of the money they have (pp. 139-140). Participants noted that they had no other choice but to practice this form of shopping because their money would otherwise simply run out, and they would be left unable to provide for their families. Although many participants spoke about their desire to provide their children with everything they wanted, whenever they wanted it, they were aware that their financial situation made this impossible, and they instead tried to do the best they could with the financial resources at their disposal. That is not to say that participants did not often feel upset and ashamed that they were unable to provide for their children in similar ways to other mothers. However, they tried to be creative and make economical choices to ensure that their families always had, at the very least, the basic necessities, such as food, clothing and shelter.

**Emotional Coping Mechanisms**

As many participants pointed out, the receipt of social assistance and the experience of poverty can be very damaging to one’s emotional wellbeing. Participants employed certain coping mechanisms that helped them to feel better about themselves and their financial circumstances. While the above sections primarily discuss the importance of social capital and
financial resources in improving the wellbeing of single mother recipients of social assistance and their families, the following section will examine the importance of individualized coping mechanisms utilized by participants in improving their own emotional wellbeing. This section addresses my fourth research question: *What are some other coping mechanisms utilized by single mother recipients to ameliorate their situation?*

**Disassociation and Differentiation**

A major emotional coping mechanism used by many participants was to disassociate and differentiate themselves from other women in the same financial situation. Several participants utilized this coping mechanism to distinguish themselves from other single mother recipients of Ontario Works in what appeared to be an attempt to distance themselves from the negative stereotypes associated with this population of women. Other studies that have examined the experiences of single mothers on social assistance have also found that these women tend to adopt the practice of distinguishing themselves from other women in the same socioeconomic position because it allows them to present their situation as unique and therefore unlike that of other single mothers (Seccombe, James & Walters, 1998, p. 855; Luna, 2009, p. 453). In doing so, participants in my study, in a similar fashion to those in other studies, were able to avoid being linked to the negative implications of receiving Ontario Works and instead differentiate themselves based on their so-called anomalous situation. As mentioned previously, this demonstrates how truly deep the distaste for social assistance runs, as individuals both inside and outside the program are quick to judge and discredit people’s reasoning for needing governmental financial support. Unfortunately, however, this did little to improve the situation of single mothers because, in criticizing women in their same position, they were doing little more than deepening the stigmas attached to single motherhood and the receipt of social assistance.
For if these women were willing to criticize their peers, clearly nothing was stopping outsiders from doing the same. It is therefore crucial to change these perceptions of those from both inside and outside of Ontario Works, as the continuation of such stereotypes only perpetuates the disenfranchisement of single mothers who already struggle with enough adversity.

Another form of differentiation used by participants was to differentiate themselves from other low-income individuals whom they perceived to be worse off than they were. As such, several participants discussed avoiding making use of available resources, such as food banks and subsidized housing, because they were under the impression that there were always people that were struggling more, and therefore needed these resources more than they did. While this was a selfless approach to take and was demonstrative of the giving nature of many of the women I spoke with, it was still interesting that even with the numerous struggles in their lives, they felt as there was always someone in greater need and therefore could not accept the charity available to them. This was also echoed amongst participants who discussed feeling out of place and uncomfortable in spaces such as food banks, which in turn restricted them from accessing these services. Regardless of their need and their entitlement to these services, participants’ disassociation with the poverty in their lives deterred them from utilizing valuable resources that could have truly helped in times of need. Again, this demonstrates the aversion to poverty and the concerted efforts of individuals to distance themselves from being a part of this population. As a result, many of the women I spoke with felt uncomfortable and out of place in their circumstances and consequently worked hard to present themselves as autonomous and separate from other poor people in general, and from other single mother recipients of Ontario Works in particular.

_Distraction_
Several of the women I spoke with discussed feeling bored and unproductive when they began their receipt of Ontario Works. As a result, many participants were very heavily involved in their communities. This allowed the women I spoke with to avoid being shut-ins and instead get active and engaged in the community. For many participants, volunteer work was a stimulating alternative to paid employment that offered them the opportunity to make positive changes in their communities, all the while doing so on their own schedule, a luxury that paid employment most often did not offer. As such, many participants were extremely active members of their communities, partaking in several different committees and organizations that were focused on implementing positive programming to improve the situation of other low-income individuals like themselves. This form of social capital in the form of social leverage, then, granted participants access to greater opportunities for bettering their own communities (Dominguez & Watkins, 2003, p. 113; Ciabattari, 2007, p. 35; Briggs, 1998). It also offered an avenue to interact with and build relationships with other like-minded community members, which they would have been unable to do if they were engaged in paid employment. Their receipt of Ontario Works provided them with the opportunity to play a key role in both their communities’ and their children’s lives, which would be less possible if they had paid employment obligations.

For many participants it appeared that their engagement in the community offered an outlet to perform beneficial and productive labour that they otherwise would miss out because they were not partaking in paid employment. Many of the women I spoke with utilized volunteer work as a means of proactively ameliorating their situation, as it offered the emotional satisfaction of being involved in their communities; knowing they were able to make a positive impact on the lives of those around them made volunteer work a very desirable activity for many
participants, especially because paid employment was most often not an option. Thus, their commitment to volunteer work acted as a sort of distraction from their situation, as it provided them with meaningful and engaging work, in turn alleviating some of the emotional struggles that come along with unemployment.

**Other Emergent Theme**

As the above sections more directly responded to the research questions guiding this project, the following theme arose organically in my interviews with participants, as the majority of their responses involved a discussion of their families, particularly their children. In these discussions, it was evident that their families were central in these women’s lives. I therefore felt that it was important to examine this theme in detail to demonstrate how dedicated and loving these mothers were.

**Importance of Family**

One overwhelmingly common theme arose throughout my discussions with participants: their devotion to and intense love for their families. For all participants, their children were the most important people in their lives; without their children, many participants felt that they would not be the people they are today. As such, their children were the driving forces in their lives and the sources of their desire to ameliorate their families’ wellbeing. For these women, family came first and they would go to whatever lengths necessary to provide for their children, both economically and emotionally, even if that meant going without themselves. It was this desire to provide for their families that generated their resilient nature, which in turn provided them with the strength and creativity they needed to get by and improve their situation, even in the most difficult of times. Even when the odds were stacked against them, these women proved that their devotion to their children could make anything possible.
It is important to note the power that participants’ love for their families had in their resiliency and desire to seek out social capital to improve their circumstances. Resiliency is a characteristic that allows for individuals who possess it to “bounce back” from difficult situations (Kjellstrand & Harper, 2012, p. 313; Luthans, Vogelgesang & Lester, 2006, p. 27) and each of these women demonstrated their ability to do so, even in the most difficult of times. Through a combination of both internal resiliency and external social capital, participants proved that a minimal income could not prevent them from adequately providing for their families. Although the benefits afforded through Ontario Works were barely enough to sustain participants, in accessing both formal and informal social and economic resources, these women were able ensure a better quality of life for themselves and their families. As these women showed me, a little bit can go a long way with the benevolent support of other individuals and publically implemented programming and assistance. Hence, while the receipt of social assistance is often an undesirable, unenjoyable experience, it can be made bearable with the help of a strong network of support and the availability of resources.
Chapter 6: Conclusion

Receiving Ontario Works is often a less than enjoyable experience for recipients. It is an experience filled with trials and tribulations that can make every day a struggle, both financially and emotionally. As the income provided is minimal at best, recipients are forced to become creative in the coping mechanisms that they utilize to ameliorate their situation. Single mother recipients of Ontario Works are in an even more difficult situation, and because of this, they must demonstrate creativity as well as strength and resiliency to ensure their families’ survival, in both the short and long terms. Single mother recipients of Ontario Works, although often stigmatized as lazy and undeserving of aid, are some of the most spirited and resistant people, as they must face adversity on a daily basis, which can be profoundly detrimental to both mothers and their children if they do not possess the strength to overcome such obstacles. The women that I interviewed for this study demonstrated this strength and resiliency in their daily lives, overcoming barriers regularly to ensure their families’ livelihood. These women were charismatic and resourceful individuals whose strength of character allowed them to face head on the economic and social struggles that are inevitable for those receiving Ontario Works. Despite the adversity they faced, these women remained optimistic about their futures. Throughout my discussions with these women, I was continually humbled by their ability to persevere, even when the odds were not in their favour; regardless of the ups and downs they had come across throughout their receipt of Ontario Works, participants could and would preserve for the betterment of their families.

As these women had firsthand experience receiving Ontario Works, I asked them to provide any suggestions that they had to improve Ontario’s social assistance program. For the most part, participants offered many suggestions that they would like to see implemented, as they
felt these changes could help the situation of both themselves and other single mothers who were also receiving Ontario Works. The following is a list of suggestions provided by participants that, if executed, they felt could significantly improve the Ontario Works program, especially for individuals trying to get off and stay off social assistance. The suggestions made by participants mirror many of the suggestions made by the Commission for the Review of Social Assistance in Ontario.

1. *Provide recipients with more resources.* As several participants noted, this does not necessarily mean providing recipients of Ontario Works with more actual money, but instead with greater resources to help improve their situation. An increase in monthly benefits would be beneficial, especially for single mothers providing for dependent children. However, there are alternative types of resources that could be equally beneficial. These could include grocery vouchers to ensure participants had enough food for their families, gift certificates to children’s apparel stores to ensure children had proper clothing for each season, or some form of donation centre for household items, such as furniture or cleaning supplies, that would be available to recipients. Providing recipients with resources to ameliorate their situation rather than simply giving them more money could ensure that recipients have access to the basic necessities, even in tough financial times. This mirrors the Commission’s suggestion to augment the standard rate provided for recipients, both in terms of supplements and benefits, such as health-related benefits, children’s benefits, and employment-related benefits (Commission for the Review of Social Assistance in Ontario, 2012).

2. *Implement an incentive to help people get off of Ontario Works.* Many participants felt that the current approach taken by Ontario Works did little more than trap people in the
social assistance system, as there is an intrinsically cyclical nature to the program. As such, several women suggested implementing a program to help incentivize individuals to end their receipt of social assistance by weaning them off of Ontario Works. It was suggested that for individuals who choose to work part-time, Ontario Works should no longer deduct the equivalent of 50% of recipients’ earnings from the monthly benefits. Instead, participants suggested allowing social assistance recipients to keep the entire income made through part-time work, in addition to the full amount of Ontario Works benefits for approximately six months to one year. In doing so, participants felt that the transition out of Ontario Works into paid employment would not be so harsh economically, as individuals would be able to have some extra money to help them back on their feet. This approach could also ensure individuals do not continually return to Ontario Works because their concurrent receipt of social assistance and a pay cheque could generate savings for these individuals to rely on in times of need. This mirrors the Commission’s suggestion to allow participants to keep a maximum of $200 of their earnings without this sum being deducted from their social assistance benefits (Commission for the Review of Social Assistance in Ontario, 2012). This is part of the Pathway to Employment Plans that the Commission suggests recipients partake in, working closely with their caseworkers to seek out desirable employment that would help to reduce the rate of return to social assistance (Commission for the Review of Social Assistance in Ontario, 2012).

3. **Decrease the punitive nature of Ontario Works, especially in terms of the workers’ attitudes.** Many participants felt that Ontario Works could significantly improve if those administering the program were less punitive and judgmental, especially in terms of the
ways caseworkers treated recipients. Several participants suggested caseworkers and receptionist staff take some form of training to improve their empathy and ability to understand recipients’ circumstances, especially when working with single mother recipients whose situations are often unique. Others suggested informing potential employees of the nature of the work and to only hire workers who would treat recipients of social assistance with respect rather than with judgment. Many participants felt that caseworkers and receptionist staff were lacking in compassion, and therefore suggested that changes need to be made to ensure that staff members interact in a positive fashion with recipients.

4. **Have more supports built into Ontario Works to help with the mental and emotional struggles of receiving social assistance.** A few participants mentioned the importance of implementing supports into the Ontario Works program to better help recipients cope with the mental and emotional struggles that often accompany being unemployed or receiving social assistance. Those who suggested this had battled with their own emotional struggles since receiving Ontario Works and felt that their circumstances could have been far less traumatic if there had been programming available for recipients to access, such as counseling or therapy. Therefore, if Ontario Works ensured that the proper supports were in place to assist individuals in coping with their receipt of social assistance, such programming could be of great emotional and psychological benefit to recipients. This mirrors the Commission’s suggestion to create Implemented Treatment and Employment program, wherein Ontario Works program would introduce better supports for those recipients suffering with mental health issues (Commission for the Review of Social Assistance in Ontario, 2012). The vision is to create a more
accommodating program that recognizes the struggles of dealing with mental health issues, and to translate this understanding into the workplace to encourage employers to provide the necessary supports (Commission for the Review of Social Assistance in Ontario, 2012).

5. **Make Ontario Works more transparent and easy to navigate.** Some participants discussed their frustration with Ontario Works and the difficulties that they had faced when trying to navigate through this program. Participants noted that this was especially trying when having to deal with caseworkers that each provided different information and different resources for participants. As such, several participants suggested making the entire program more transparent and consistent to ensure everyone receives the same treatment, rather than providing caseworkers with so much discretion in applying rules and regulations. While each worker will approach the job differently, it is nonetheless important to ensure consistency of information and services. As such, most participants mentioned that the best approach would be to implement standard workplace protocols to ensure uniformity amongst caseworkers in terms of their practices and information provided to recipients of Ontario Works. This mirrors the Commission’s suggestion to strengthen accountability overall by creating a program with fewer barriers and to provide recipients with a straightforward, simple social assistance program upon which to rely on in times of need (Commission for the Review of Social Assistance in Ontario, 2012).

The above suggestions made by participants are, for the most part, simple solutions that could have significant results. Many of the suggestions were focused primarily on the delivery of Ontario Works, wherein making simple changes, such as decreasing the punitive nature of the
program and improving the attitudes of caseworkers, could lead to a far more positive experience overall for recipients of governmental financial assistance. As is evident, participants were not looking to overhaul the program, but instead to make simple and reasonable changes to lessen the struggles they faced in receiving Ontario Works. The Commission for the Review of Social Assistance in Ontario also offers many simple and reasonable changes that could significantly improve the lives of social assistance recipients, a few of which the government of Ontario has already committed to implementing based on suggestions made in the Commission’s report. There is also promise that positive change could be on the horizon for social assistance in Ontario as Kathleen Wynne, Ontario’s new Premier, noted that social assistance is a “priority” for the Liberal government (Morrow, 2013). While these changes may be small to begin with and we have yet to see how they will be implemented, there is clearly hope for an improved social assistance program in Ontario in the future.

Beyond these changes to Ontario’s social assistance program, there have also been several significant changes made to childcare and housing provisions, both of which have a direct impact on the lives of single mother recipients of Ontario Works. In terms of childcare, Ontario has begun implementing both junior and senior full-day kindergarten, which is optional, but available for children to attend (Ontario Ministry of Education, 2010). For single parents who are the sole provider for their children, this has the potential to greatly alleviate the financial burden of paying for childcare outside the home. While this program is not perfect and does not necessarily accommodate work schedules that fall outside the hours of the standard school day, it offers a step in the right direction to assist low-income parents who struggle to afford childcare. The provincial government has also made important commitments to housing, which are addressed in Ontario’s Long-Term Affordable Housing Strategy (2012), a result of the new
legislation, the Housing Services Act, 2011, which replaced the Housing Services Act, 2000. The vision of this strategy is “To improve Ontarian’s access to adequate, suitable and affordable housing, and provide a solid foundation on which to secure employment, raise families and build strong communities” (Ontario Ministry of Municipal Affairs and Housing, 2012b). The government has committed a significant amount of money towards this strategy in order to achieve its goals, which include a simpler process of obtaining Rent-Geared-To-Income (RGI) housing, providing tenants of RGI housing with more services, creating stronger partnerships at the local and federal levels, increasing its commitment to supporting affordable housing, and being generally more accountable in its responsibilities (Ontario Ministry of Municipal Affairs and Housing, 2012a). Again, although it may take time to achieve these goals, the fact that such a strategy exists demonstrates the potential for an improved affordable housing system that could truly help those in financial need.

Throughout this thesis, I hoped to uncover some of the barriers that exist within Ontario Works. As mentioned, my goal was not to demonize Ontario’s social assistance program, for as many participants pointed out, they would be lost without it and are therefore extremely thankful that a program such as Ontario Works even exists. Instead, I hoped to shed light on some of its problems and demonstrate the need for changes. In doing so, I also tried to highlight the innovative and resilient coping mechanisms used by single mother recipients of Ontario Works to demonstrate that even in the face of adversity, these women creatively utilize various social and economic resources to improve the wellbeing of their families, which in turn helps to ensure their families’ short and long-term survival. In speaking with these women, it was overwhelmingly evident that their families were the driving force behind their strength and
resiliency and, consequently, they would stop at almost nothing to ensure their families were
provided for, even if that meant going without the basic necessities themselves.

In examining the situation of single mother recipients of Ontario Works through a feminist
political economy framework, I tried to demonstrate the structural barriers inherent in the
Ontario Works program and how socioeconomic and political forces are actively involved in
shaping access to resources for these single mother recipients of Ontario Works. I also hoped to
show how truly resilient these women were, rather than adhering to the common misconception
that depicts single mother recipients of social assistance as lazy and undeserving “welfare bums”.
These women face immense struggles in their lives, from being the sole provider of their
children, to inadequate and overpriced childcare, which in turn can result in many financial and
emotional struggles. In highlighting the adversities that these women regularly faced, I hoped to
show that their misfortune was not simply a result of their own choices, but rather broader
structural issues that have created significant struggles in their lives.

This research will add to the growing body of literature on the experiences of single
mothers on Ontario Works. As it currently stands, there are many studies that examine the
particularities of the program, such as policing recipients, as well as the struggles these women
face when receiving Ontario Works, such as finding adequate childcare when attempting to meet
the program requirements. The existing literature also explores the marginalization of single
mothers who participate in Ontario Works. There are few studies, however, that examine the
social and economic survival strategies of single mothers on social assistance (see Edin & Lein,
1996; Bezanson, 2006a). Indeed, the existing research has failed to look in depth at coping
mechanisms and negotiation processes single mother recipients use to navigate their way through
Ontario Works. There is currently a lack of investigation into Ontario Works from the
perspectives of single mother participants and how they actively navigate through and negotiate this system. There is a need to positively acknowledge and examine social and economic coping mechanisms employed by single mothers receiving Ontario Works and how they overcome barriers engrained within this system that purportedly helps them. In discussing social and economic resources, this research focused on family, friends, community programs and other resources that help single mothers receiving Ontario Works to make ends meet when the government assistance they receive is simply not enough. These resources are critical to their financial security, their health, their own and their families’ happiness, and their overall wellbeing.

Government policies are fluid rather than static, and therefore there is constantly room for positive changes to be made. As such, it would be important to conduct research on the efficacy of current policies surrounding social assistance, looking at what is currently working and what is not, and to make suggestions for improvement. This would be especially important for Ontario Works, as there are clearly aspects of this program that are simply not working for recipients and, therefore, seeking out areas of improvement could be very beneficial for individuals accessing social assistance. Another area of research that could be beneficial would be to study in-depth the financial experiences of single mothers who live in different geographic regions and who are receiving social assistance to gain a better understanding of the financial costs associated with single motherhood comparatively. In doing so, we could broaden our knowledge of how much it actually costs women to provide the basic necessities for their families and to use this information to demonstrate the need and advocate for an increase in benefit amounts. As social assistance is barely enough to provide for an individual, let alone a family, it is crucial to
recognize the actual costs of living, to provide individuals with sufficient income above the Low-Income Cut Off (LICO) line, and to improve their overall quality of life.

My research presents information from the marginalized voices of single mother recipients that are often unheard partly due to stigmatization surrounding social assistance. By exploring their experiences and allowing these women to describe how they navigate Ontario Works on a daily basis utilizing available social and economic resources, I hope to have presented a deeper understanding of the lives of single mothers, particularly the barriers and struggles recipients may face and the mechanisms they develop to overcome these barriers and struggles. In generating data that uncovers the experiences of single mothers that are ignored, I hope to create an opportunity for policy change towards a more understanding and sympathetic program for lone mothers, for as Little (2001) explains “Today there are approximately 107,642 single parent families living on workfare in Ontario, and 95 percent of them are single mothers” (p. 15). This research also has the potential to influence social assistance policy in Ontario by suggesting ways to lessen the punitive nature of Ontario Works and to increase the program’s focus on the wellbeing of participants. Hopefully, by informing people about the actualities of the program and the strength of these women negotiating Ontario Works, this study will also decrease the stigmatization single mother recipients face.

While I feel this research contributed to the existing body of literature on single mother recipients of social assistance, there are also limitations with this study. As this project was at the Master’s level, the scope of the project was much smaller given the limited funding and time constraints for completion. As a result, I was only able to recruit twelve participants whereas ideally, I would have preferred to have included the voices of more participants to offer a more representative picture of the experiences of single mothers receiving Ontario Works. Another
limitation of this study is that the research I conducted was only representative of single mother recipients of Ontario Works in the Hamilton area. Therefore, in order to represent the experiences of women in other regions, I could have instead conducted a comparative analysis of single mother recipients of social assistance in a variety of locations, for example, examining the differences in experiences based on city size, location, and political leanings of each municipality. Doing such a study could offer insight into the different experiences of single mothers receiving social assistance based on their geographic locations. One final limitation is that the literature review I conducted primarily looks at the experiences of recipients of Ontario Works rather than recipients of social assistance more generally. Perhaps having included a broader examination of the experiences of individuals receiving social assistance could have offered a deeper understanding of the national and global impact of a neoliberal approach to policy making, which is the predominant approach adopted by governments around the world in redesigning their welfare states.

The audience that I hope my research will reach is threefold: academics, policy makers, and single mother recipients of Ontario Works. In the academic realm, I hope that my research will add to the existing body of literature on welfare policies and on the experiences of those who are the targets of these policies. My findings will also be communicated to policy makers, who are in a position to advocate for, and implement, necessary change. It is also very important that my research be conveyed to single mother recipients of Ontario Works. The main goal of my research is to help these women; by making my results accessible to this group, I hope to show these women that they are not alone in their struggle and that bringing awareness to their situation and advocating for policy change can lead to positive outcomes.
References


Bott, E. (2010). Favourites and others: Reflexivity and the shaping of subjectivities and data in qualitative research. *Qualitative Research, 10*(2), pp. 159-173.


Appendix A: Recruitment Poster

Research Study

Seeking: Single Mothers currently receiving Ontario Works

An examination of the strength of single mothers:

I am looking for single mothers receiving Ontario Works to participate in my research study. If you are interested, please call/text me at the number listed or send me an email. Participants will receive a $20 PC gift card as a thank you.

★ Are you a single mother?
★ Do you receive Ontario Works?
★ Do you live in the Hamilton area?

If yes, please contact
226-203-8484 or ceilidh@uoguelph.ca

Appendix B: Interview Guide

*Note that these questions are guidelines for a semi-structured interview format. Probes may be used to clarify participant answers and encourage discussion.

1. For this study, I am looking at the lived experiences of single mothers receiving Ontario Works. How long have you currently been receiving Ontario Works?
   a. Is this your first time receiving Ontario Works?
      i. If no, how many other times have you received Ontario Works in the past?
2. Can you discuss any positive experiences you have had with Ontario Works?
   a. What has gone smoothly in your experience with Ontario Works?
3. Can you discuss any negative experiences you have had with Ontario Works?
   a. What has been difficult about your experience with Ontario Works?
4. What are some barriers that exist within the Ontario Works system?
   a. How do you deal with these barriers?
5. What have been some of the greatest struggles you have experienced with Ontario Works?
6. Would you say you use any outside social resources to help better your situation (such as family, friends, etc.)?
   a. If yes, can you describe how you get help from these social resources?
7. Would you say you use any outside economic resources to help better your situation (such as part-time work, helping friends or family for money, etc.)?
   a. If yes, can you describe how you use these outside economic resources to help you?
8. Can you describe any other ways you use resources outside of Ontario Works to make ends meet (such as assistance with child care, community resources, etc.)?
   a. How do these help with the maintenance of your family?
9. How would you describe your overall experience with Ontario Works?
10. What have you learned from being on Ontario Works?
    a. What will you come away with from your experiences with Ontario Works?
11. Do you have any recommendations for how Ontario Works can be improved?
    a. What would you like to see change with the Ontario welfare system?
12. How old are you?
13. How many children do you have?
Appendix C: Consent Form

CONSENT TO PARTICIPATE IN RESEARCH

Thank you for your interest in this study. We appreciate your contributions and look forward to hearing about your experience and knowledge.

‘Sisters are Doin’ it for Themselves’: An investigation of the active resiliency of single mothers receiving Ontario Works

You are asked to participate in a research study conducted by Ceilidh Wilson, from the Department of Sociology and Anthropology at the University of Guelph. This research will contribute to a Master’s thesis.

If you have any questions or concerns about the research, please feel free to contact Ceilidh Wilson at (226) 203-8484 or Dr. Vivian Shalla, Associate Professor and Graduate Coordinator, at (519) 824-4120 ext. 52195.

PURPOSE OF THE STUDY

This study will examine the strength and resiliency of single mothers receiving Ontario Works in the Hamilton area by exploring how they deal with this social assistance program. I hope to shed light on the innovative coping mechanisms these women adopt as they make use of available economic and social resources to ensure both the short and long-term maintenance and survival of their families. This study aims to uncover how single mothers receiving Ontario Works make use of available social and economic resources in an attempt to improve their own and their family’s wellbeing, thereby overcoming their disadvantaged situation.

PROCEDURES

You will be asked to participate in an interview about your experiences of being a single mother receiving Ontario Works. The interview will be audio taped and will take approximately one hour to complete. The interview will take place in a location you find convenient (i.e. in a coffee shop, a park, your home, etc.).

POTENTIAL RISKS AND DISCOMFORTS

You may experience negative feelings as a result of discussing your personal experiences as a single mother receiving Ontario Works or you may feel uncomfortable discussing those experiences with the researcher. However, you do not need to share any information that you do not want to share; you do not need to share any information beyond your comfort level.

POTENTIAL BENEFITS TO PARTICIPANTS AND/OR TO SOCIETY

There are no direct benefits to participants. However, through your participation in this interview, you are shedding light on the lived experiences of single mothers receiving Ontario Works.

This research also fills a gap in the current Canadian literature by shedding more light on the situation of single mothers receiving Ontario Works. A better understanding of their lived realities could facilitate the advocating of a better Ontario social assistance program for single mothers. This study is also relevant to current Ontario social assistance policy and could be used to influence positive policy changes.

PAYMENT FOR PARTICIPATION

Participants will receive a $20 PC gift card as a thank you. Should you choose to leave the interview at any time, you will still receive your gift card. Return bus fare will be provided if transportation is required to get to the interview.

CONFIDENTIALITY

Every effort will be made to ensure confidentiality of any identifying information that is obtained in connection with this study. To ensure confidentiality of participants and their responses, I will assign each participant an ID code that will be attached to all of the data to which they are linked. I will generate a master list linking ID codes to participants’ identities.
however only I will have access to this list and participant identifiers will not be included in the final written report. Participant contact information and the master list to coding will be kept on my password-protected computer, to which only I have the password and access. Written records (the consent form and notes taken during the interviews) will be secured in a locked filing cabinet. Audiotapes will be downloaded to my password-protected computer, and deleted once I transcribe the interviews. Transcripts of the interview will be stored on my password-protected computer.

Written records will be kept on my password-protected computer for future studies, more specifically any publications that come from this study, as well as for my future PhD research, which will be completed in the next five years. These written records will not be associated with or linkable to identifiers. These records will be kept on my password-protected computer, to which only I have the password and access. When this interview is being discussed in my thesis or other publications or presentations, including the use of verbatim quotes, all identifying information will be removed from your responses.

Your decision to participate or not will not be reported to CityHousing Hamilton and its Community Relations Workers.

This study is confidential but not anonymous and the information can therefore potentially be traced back to each participant. Should participants discuss any illegal activity on their part and should the government or law enforcement subsequently obtain a subpoena in regards to this illegal activity, the research might be required to provide information of release the interview data in response to this subpoena.

PARTICIPATION AND WITHDRAWAL

You can choose whether to be in this study or not. If you volunteer to be in this study, you may withdraw at any time without consequences of any kind. You may exercise the option of removing your data from the study. You may also refuse to answer any questions you don’t want to answer and still remain in the study. The investigator may withdraw you from this research if circumstances arise that warrant doing so. If you do choose to withdraw from the study after you complete the interview, you have one week post-interview to phone or e-mail the interviewer and inform them of this.

RIGHTS OF RESEARCH PARTICIPANTS

You may withdraw your consent at any time and discontinue participation without penalty. You are not waiving any legal claims, rights or remedies because of your participation in this research study. This study has been reviewed and received ethics clearance through the University of Guelph Research Ethics Board. If you have questions regarding your rights as a research participant, contact:

Director, Research Ethics
University of Guelph
437 University Centre
Guelph, ON N1G 2W1

Telephone: (519) 824-4120, ext. 56606
E-mail: sauld@uoguelph.ca
Fax: (519) 821-5236

If you have any questions about the interview, please feel free to contact Ceilidh Wilson at ceilidh@uoguelph.ca or Vivian Shalla at vshalla@uoguelph.ca.

SIGNATURE OF RESEARCH PARTICIPANT

I have read the information provided for the study “Sisters are Doin’ it for Themselves: An investigation of the active resiliency of single mothers on Ontario Works” as described herein. My questions have been answered to my satisfaction, and I agree to participate in this study. I have been given a copy of this form.

Name of Participant (please print)

Signature of Participant __________ Date __________
I consent to being re-contacted for future studies.

______________________________
Name of Participant (please print)

______________________________                  _________________
Signature of Participant                                    Date

I consent to my responses being re-used in future studies.

______________________________
Name of Participant (please print)

______________________________                  _________________
Signature of Participant                                    Date

SIGNATURE OF WITNESS

______________________________
Name of Witness (please print)

______________________________                  _________________
Signature of Witness                                    Date