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# **Single Motherhood and Social Assistance in Ontario**

A Community Based Education Project

Trent University  
and  
The Peterborough Social Planning Council

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This project was completed for Canadian Studies/History 477  
Supervised by Professor Jim Struthers

April 1997

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**Keywords:** welfare, Peterborough Social Planning Council, single women, children, regulation, mothers' allowance, pension, independence, dependence, family benefits, blame, poverty

## Abstract

This research project identifies that although the discourse surrounding the introduction of mothers' allowance in Ontario suggested that receiving the pension fostered independence, women were not left on their own. Instead they received moral supervision and scrutiny. Four women who are currently receiving the family benefits allowance were interviewed and it was found that the moral regulation of the 1920s continues to persist today. This moral regulation, as well as labelling single mothers "welfare dependent", places blame upon the women and ensures that the focus remains upon the mother and not the policy or other societal forces outside of her control. Laying blame upon single mothers serves to redirect attention away from societal issues that make it challenging for women to simultaneously raise and support their children. This project concludes that until the poverty of single mothers is addressed as a social issue rather than a moral issue, women will continue to be blamed for the difficulties they experience when trying to juggle both mothering and paid work.

What is it like to be on assistance?

- degrading
  - lonely
  - no privacy
  - stressful
  - no hope-hopelessness
  - no getting ahead
  - treated with disdain, no respect
  - self-esteem is lowered
  - health risks higher
  - mental anguish
  - stereotyped-lazy, bums, uneducated
  - no positive feedback on anything
  - not enough funds to cover rents, food, etc.
- a single mother

## Preface

I would like to thank Joan Mercer of the YWCA for her support throughout the volunteer placement, as well as that of Jim Struthers who offered invaluable guidance from the project commencement to its completion.

Locating women who were willing to participate in the interview process proved challenging and I came to understand this hesitation as a resistance to the intrusive practices surrounding the Mothers' Allowance policy. In order to fully recognize the contribution of the women, it is necessary to consider the potentially vulnerable position created when discussing experiences and information that is highly personal in nature. I realize that it would have been easier to decline my request for an interview than risk personal exposure. I would like to thank the women who participated in the interviews. Certainly without the input of the women, this project would have been impossible. I only hope that I can do justice to the words that have been shared with me. I hope that I have been able to present the ideas, issues, experiences etc. in a respectful manner which accurately capture what the women expressed during our interactions.

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## Introduction

Canadian society places value upon independence and dependence is viewed in a negative light. It is interesting to note that at the commencement of the mothers' allowance program in Ontario, it was presented as a policy that fostered independence. Today the reverse is true. Welfare payments are now being decreased and employment is being encouraged. Today mothers' allowance(or family benefits allowance).<sup>1</sup> is presented as a policy that fosters dependence and employment is considered to be the method by which single mothers gain independence. How can the same program foster opposing qualities in its recipients?

Examination of the history of MA reveals that while claiming to foster independence, the women who received the allowance were never left on their own. They were continuously subjected to the moral scrutiny and supervision of government investigators, school officials, and even neighbors.

The moral scrutiny that existed at the commencement of the MA policy continues to be maintained today. Inherent in such intrusive practices is the notion that women on assistance are somehow at fault for their circumstances. Furthermore, labeling women on MA "welfare dependent" ensures that the focus remains upon the mother and not the policy, or other societal factors beyond her control. This focus implies that the "problem" lies with the women

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<sup>1</sup>In 1967, the Canada Assistance Plan consolidated the Ontario Mothers' Allowance Act, the Blind Persons' Allowance Act, the Disabled Persons' Act, and the Old Age Assistance Act and replaced these with the Family Benefits Act. This ended mothers' allowances as a separate and distinct program after forty-seven years. See James Struthers, The Limits of Affluence: Welfare in Ontario, 1920-1970. (Toronto, University of Toronto Press, 1994), p.237.

and redirects attention away from societal structure and government policies. Is there a relationship between placing blame upon women on social assistance and the allocation of government resources?

Chapter one is an overview of the methodology used in this project, as well as some of the reasons for the interview techniques employed. It is primarily concerned with ensuring respectful interactions when discussing information that is of an extremely personal nature.

Chapter two examines the introduction of mothers' allowance in Ontario and some of the contradictions that exist in the policy. This chapter addresses how MA, while claiming to be a form of state compensation for mothering work, morally regulated the lives of the recipients, thereby undermining the philosophy upon which it was said to be based.

Participants' experiences are presented in chapter three with an emphasis on privacy, dignity, stereotypes, and coping financially. The issues that are addressed by the women clearly indicate that the issues of the 1920s continue to persist today.

Finally, the research findings are discussed with some suggestions for future research.



## The Research Methodology

The methodology used involves both quantitative and qualitative research. Quantitative data includes information obtained through prior studies on mothers' allowance. As well, this research project involved interviewing single mothers receiving family benefits allowance(FBA). Interviewing falls into the category of qualitative data and is an important form of methodology as it enables participants who may not have previously been heard to have a voice.

### Interviewing: An inclusive research approach

When researching a social policy, such as family benefits allowance, the input of recipients can be an invaluable contribution. Far too often voices are silenced unless they belong to people in positions of power. Typically, recipients of social assistance are assessed, not asked for advice on the policy. If truly the policy is attempting to meet the needs of the recipients, why are they not consulted on what those needs are? Far too often social assistance recipients are evaluated personally for their circumstances. Consideration is not given to other possible causes, such as the discrimination, lack of training, the unemployment rate, and inadequate support services. A more inclusive approach would involve the examination of such possible barriers, as well as ensuring that the voices of the recipients are heard. Patrick Burman expresses this idea very well in Poverty's Bonds. He states,

If the premise for help is shifted from client deficit to the exclusionary patterns of economy and community,

then recipient input is a necessary dialogue for ensuring that people get what they need. Needs-articulation is now more a political matter and hearing the needs of economic victims (as opposed to just professionally assessing them) is an essential act of inclusion that is prologue to the more profound integration of the poor into the resources and powers of the majority.<sup>2</sup>

Given this perspective, the voices of the women receiving FBA become essential for understanding the policy.

### The Research Process

The women who agreed to participate in this study were located through the researcher's volunteer work with the YWCA. The length of the volunteer placement was five months. During this time there was ongoing researcher/participant interaction. In Women's Words, Kristina Minister outlines the importance of such interaction. She writes,

Taking time to know another means more than a preliminary interview; it entails meeting for an extended session or more....the meeting is an opportunity to promote collegiality and to engage in mutual self-disclosure. For feminist researchers, questions flow both ways. Narrators have the opportunity to interrogate interviewers about the research project and about the interviewer herself.<sup>3</sup>

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<sup>2</sup>Patrick Burman, Poverty's Bonds: Power and agency in the social relations of welfare, (Toronto: Thompson Educational Publishing, 1996), p. 161.

<sup>3</sup>Kristina Minister, "A Feminist Frame for Interviews", Sherna Berger Gluck and Daphne Patai, (eds). Women's Words, (New York and London: Routedge, 1991), p.36.

The YWCA programs provided an opportunity for this interaction. The exchanges that occurred provided an important foundation for the establishment of researcher/participant rapport.

Next the women were approached and asked to participate in the study. Four women chose to be involved. Interview meetings were arranged to take place at the women's homes. The interviews were tape recorded and confidentiality was guaranteed. All of the women's names used in this report are fictitious.

#### A Profile of the Women

All of the women interviewed were single mothers receiving FBA. They all reside in the Peterborough area. Three of the women had teenage children and two had children who were approximately six years of age.

#### The Interviews

Possible interview techniques were examined. Examining the potential use of a list of questions brought to light the many ways of asking questions and the potential affect on the answers. Wording and intonation can influence responses. As well, there is the fact that the researcher holds power inherent in the position of interviewer. Furthermore, the researcher may hold societal privileges that transcribe into social power.<sup>4</sup>

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<sup>4</sup>Ibid, p.35.

All of the mentioned issues were considered and the most respectful approach was decided to be two questions. These questions were "If you were to write an article for the newspaper about how single mothers on social assistance are coping with the government cutbacks, what would you write? What do you think should be included?"

Other questions were asked throughout the interview, but an attempt was made to ask questions that were specifically related to what the women were discussing. Minister identifies the value of such an approach as she addresses the problems with guiding an interview with a list of topics or questions. She writes,

Consider the assumptions grounding such a list. First, its chronological nature reflects the interviewer's analytical thinking, which probably will bear little resemblance to narrators' recollected life experiences. Worse, a list tempts one to control interview topics, a hallmark of the male interviewing norm. Worse yet, as the interview proceeds on its inevitably unique career, its resemblance to the topic list decreases, and the interviewer's dismay increases about the loss of her ideal interview. What emerges and develops through dialogue are issues - the chaotic and problematic process of two humans thinking and communicating. It is this rich dialogue that holds ontological priority, not an impoverished list.<sup>5</sup>

Certainly Minister's description accurately depicts the interviews that occurred for this project. The interviews took on a life of their own and the topic deviated dramatically from the government cutbacks.

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<sup>5</sup>Ibid, p.36-37.

### Organization of the data

It was found that the women discussed "coping with the cutbacks" amongst many other topics of concern. As a result, this research project reflects the interests of the women and does not solely examine the cutbacks. The interviews were transcribed and common themes were identified. These themes are presented in chapter two.

## The Introduction of Mothers' Allowances in Ontario

In 1920, Mothers' Allowance(MA) was the first provincial social assistance plan to be introduced in Ontario. There is no doubt that the program had an enormous impact on the lives of many women and children who were eligible for support. The pension enabled many families to remain together in situations where they had previously been separated. The death or incapacitation of the husband could place women in destitute circumstances and poverty forced many women to institutionalize their children prior to the program implementation.

Women who qualified for the pension were not to be shamed by receiving support. It was not introduced as a form of charity, but rather the pension was presented as a form of recognition and compensation for a service to the state. It was said to be a policy that would foster independence.

There is no denying that the pension was very helpful to the women and children who received assistance, however, whether or not the pension was stigmatizing is questionable. Although the Mothers' pension was presented as an acknowledgment of mothering work, many features of the policy strongly contradicted this philosophy. Examination of the eligibility stipulations, the policy regulation, the sum allocated, and the discrepancy between women and children will reveal some of these inconsistencies. First, the MA policy and how it began will be presented in order to set the framework from which to examine the stated issues.

### Support for a Mothers' Pension

The establishment of an Ontario Mothers' pension in 1920 was a response to the destitute circumstances of many Canadian widows and the institutionalization of their children. The first advocate of a Mothers' pension was John Joseph Kelso, the founder of the Children's Aid Society(CAS). Kelso's work in the CAS caused him to become an advocate for Mothers' pensions because he came into contact with many widows who were being forced to surrender their children to the care of the CAS upon the death of their husband. Beginning in 1895 Kelso advocated widows' pensions in his annual reports.<sup>6</sup>

Support for the establishment of a Mothers' pension also came from the growing critique of children's orphanages. The majority of these institutions were not orphanages at all, but rather a last resort for families facing financial destitution. Most of the children were placed in the institutions because of the death, desertion, or ill health of one of their parents. Criticism of the orphanages led to the belief that mothers were the most capable caregiver the state could employ.

The philanthropic volunteer work of middle class women was also highly influential in the implementation of a mothers' pension. Volunteer work focused on the needs of women and children and reflected the Christian philosophy of the volunteers. Many charitable organizations resulted from this work that enabled women and children in need to obtain financial assistance.

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<sup>6</sup>James Struthers, The Limits of Affluence, p.21.

Some of the charitable organizations that were developed during this time period were the Young Women's Christian Association(YWCA), the Women's Christian Temperance Union(WCTU), and the National Council of Women(NCW). Lobbying the government to develop a state run mothers' pension was an important role of the volunteers. The WCTU and the NCW were particularly active participants in this respect.<sup>7</sup>

#### The Canadian Patriotic Fund and Mother's Allowance as a Service to the State

The Mothers' pension was modeled after the Canadian Patriotic Fund(CPF) which provided state support to soldiers dependents during the First World War. The Mothers' Allowance program adopted two of the three defining qualities of the Canadian Patriotic Fund. First, the women needed strict supervision. This referred to both financial and moral guidance. Second, the program relied on the services of volunteers to implement this supervision. The third feature was a lack of stigma associated with the receipt of assistance. The elimination of stigma was possible through the CPF because the money was provided in recognition of the husbands' service to the state and the amount was sufficient to ensure a reasonably comfortable standard of living. Although the mothers' pension would also be introduced as a compensation for service, the sum issued would be significantly less than the standards set by the CPF.<sup>8</sup>

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<sup>7</sup>For more information regarding the YWCA, the WCTU, and the NCW see Wendy Mitchinson, "Early Women's Organizations and Social Reform: Prelude to the Welfare State," in Moschovitch, Allan, and Albert, Jim, (eds). The Benevolent State: The Growth of Welfare in Canada. (Toronto: Garamond Press, 1987). 77-92.

<sup>8</sup>James Stuthers, The Limits of Affluence, p.26-27.



The discourse surrounding the introduction of mothers' pensions in the 1920s was such that these pensions were not a form of charity. As with the CPF, mothers' pensions were to be non-stigmatizing. Women's' mothering work was presented as a valuable contribution to society. It was paralleled to the service of soldiers. The Ontario Mothers' Allowance Commission clearly outlined this stance in their annual report in 1920-21. The report stated, "The mother is regarded as an applicant for employment as a guardian of future citizens of the State".<sup>9</sup>

Welfare advocates promoted mothers' pensions as an entitlement. Today the word entitlement has been redefined to imply that the benefits are undeserved, but as Linda Gordon states, "Those who understand the welfare state to be an absolute necessity to a viable nation need to resist this pejorative redefinition."<sup>10</sup> The philosophy of entitlement is a basic component of citizenship. The relationship between military service and citizenship was expanded by feminists to create a concept of maternalism that was also related to citizenship and therefore the rights that citizenship implies. The fact that the initial title chosen was Mothers' pension and not the later term, Mothers' allowance is indicative of this thinking.

### Eligibility Requirements

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<sup>9</sup>Ontario Mothers' Allowances Commission, *Annual Report, 1920-21*, p.27 as qtd in Veronica Strong-Boag, "'Wages for Housework': Mothers' Allowances and the Beginnings of Social Security in Canada", *Journal of Canadian Studies*, Vol. 14, No.1, Spring 1979, p.27.

<sup>10</sup>Linda Gordon, *Pitied But Not Entitled: Single Mothers and the History of Welfare, 1890-1935*. (New York: The Free Press, 1994), p.288.

The eligibility requirements of the 1920 mothers' pension program clearly differentiated between the worthy and the unworthy. The pension was granted to widows with two or more children and women who were deserted by their husbands, provided that the husband's location had been undetermined for at least seven years. Women who had husbands with a permanent physical disability were also eligible. As well, there were stipulations regarding the length of time in Canada and Ontario and the women had to be British subjects. Unmarried women with children did not qualify. It was not until 1956 that unwed mothers finally became eligible for mothers' allowance benefits. From the 1930s onward mothers' allowance eligibility requirements gradually relaxed. The seven year desertion requirement for married women was decreased to one year in 1946 and 1951 saw the inclusion of divorced women for the first time.<sup>11</sup>

As the program was extended to include more women, the procedures for monitoring who was worthy increased. The liberalization of the eligibility requirements enabled more mothers to qualify for support, but each new inclusion was counterbalanced by the implementation of new methods of regulation. What was gained in assisting more women, was lost in the introduction of intrusive regulation practices.<sup>12</sup>

The eligibility requirements contradicted the philosophy that MA was a respectful, non-stigmatizing, pension granted in recognition of women's

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<sup>11</sup>Struthers, Limits of Affluence, p.34.; p.159.

<sup>12</sup>Margaret Hillyard Little, "'Manhunts and bingo blabs': The moral regulation of Ontario Single mothers", Studies in Moral Regulation, 1994), p.234.

reproductive and domestic labour. If the mothers' pension was truly a compensation for service to the state, why were all mothers not included? If the pension was granted in recognition of mothering as work then all mothers should have been entitled to the benefits.

### The Moral Regulation of Women

The CPF had offered financial assistance in conjunction with moral guidance or supervision. The mothers' allowance policy also adopted this procedure. Recipients of the pension endured ongoing scrutiny by state investigators. Moral guidance included tips on child rearing, as well as detailed accounts of how to maintain a tidy and sanitary household. In order to receive the pension the mother had to be judged a "fit and proper person".<sup>13</sup> This criteria included such things as abstinence from alcohol, the maintenance of household cleanliness and the avoidance of profanity. It was also very important that the mother did not associate with men. Being seen with a man could lead to accusations of sexual impropriety.

If the established criteria were violated the allowance could be automatically terminated or the children could be removed from the home by the CAS. One Ontario MA administrator explained this ongoing relationship between the CAS and MA,

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<sup>13</sup>"An Act to provide for payment of allowances in certain cases to the Mothers of Dependent Children," *Statutes of Ontario*, First Session of the 15th Legislature of Ontario, 1920, Chapter 89, pp.384-389. as qtd in Margaret Little, "The Blurring of Boundaries: Private and Public Welfare for Single Mothers in Ontario", *Studies in Political Economy*, 47, Summer 1995, p.94.

In some cases the fact of the CAS going in and threatening to remove the children has had the desired effect upon the mother, with the result that the allowance has been continued and the conditions in the home considerably improved.<sup>14</sup>

The children were also evaluated. The "proper" behaviour and appearance of children, as well as regular school attendance were very important criteria for determining if the mother met the "fit and proper person" standards. School attendance and grades could be monitored by stipulating that the monthly school report be sent to the Toronto MA commission by the mothers. Failure to comply resulted in automatic suspension of the allowance.<sup>15</sup>

Determining whether the criteria were met was extremely subjective. Investigator perspective, as well as information volunteered by community members were highly regarded. The mother's privacy was extinguished as taxpayers scrutinized every aspect of the recipient's life. Mothers lived in constant fear of the gossip of neighbors which could and did result in the termination of the pension. Verification of the volunteered information was not a prerequisite for the suspension of the allowance.<sup>16</sup>

### The Sum of the Allowance

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<sup>14</sup>Letter from Harry Bentley, Chief Investigator, OMA Commission to Miss Elizabeth King, Assistant Secretary, Canadian Council on Child Welfare, July 29, 1929 Canadian Council on Social Development, File 52, MA, 1929, NA, MG 28, 1-10 as qtd in Margaret Little, "The Blurring of Boundaries: Private and Public Welfare for Single Mothers in Ontario", Studies in Political Economy, 47, Summer 1995, p.96

<sup>15</sup>Struthers, Limits of Affluence, p.45.

<sup>16</sup>Ibid, p.102.

One reason that the CPF was non-stigmatizing was that the sum of the allowance was sufficient to lead a reasonably comfortable standard of living. Although the CPF officials clearly pointed out the importance of an adequate sum for avoiding stigmatization, this advice was disregarded by the Mothers' pension commission.<sup>17</sup> The sum decided upon for the 1920 pension was approximately half the amount distributed by the Patriotic Fund.<sup>18</sup>

Considering the fact that the allowance was minimal, it is understandable that managing could be difficult. However, if the mother could not adequately support her family on the amount received, she was held responsible. When such circumstances occurred, the commission response implied that the fault lay with the mother and not the inadequacy of the pension. Failure to stretch the allowance could result in the sum being entrusted to a respected community member, such as a clergyman's wife, who would assist the mother in allocating the funds.<sup>19</sup>

### The Discrepancy between Women and Children

From the commencement of the mothers' pension there was a discrepancy between the recognition of mothers' work and the needs of children. Was the allowance intended for mothers or children? The payment was said to be exchanged for the mothers' service to the state, however, the method in which the women were scrutinized and the low sum suggests that it was simply money

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<sup>17</sup>Struthers, The Limits of Affluence, p.27.

<sup>18</sup>Ibid. pp.31-32.

<sup>19</sup>Margaret Little, "The Blurring of Boundries", p.97

entrusted to the mother for the care of her children. Furthermore, when the children became sixteen the allowance was terminated. If the allowance was for the mother then, the value of her contribution would have continued to be recognized when her children were deemed adults. Certainly veterans' war efforts continue to be financially recognized long after their service has ended. If mothering was truly being recognized as a service to the state as valuable as that of military personnel, then women would have received the same benefits afforded to soldiers.

#### Respect for Mothering as Work

Examination of the mothers' pension policy clearly demonstrates that the discourse surrounding mothering as work was just that. The discourse never materialized into action. In fact, many features of the policy were clearly incongruent with this philosophy. If the pension focus was truly compensation for mothering work, then all mothers would have been eligible for the pension and the sum would have been sufficient for a comfortable standard of living. Furthermore, there was a discrepancy built into the system between respect for mothering work and the needs of children, and it is evident that meeting the basic needs of children was the focus and not the mothers' work. Moreover, respect for mothering would not involve the intrusive procedures that were adapted to regulate the policy. Respect implies that the mother is understood to be deserving and trustworthy of state money, as well as capable of raising her children. This is why the state is willing to pay her. Her ability to do her job is valued and appreciated. Instead moral judgments were made which suggested

that economic hardship paralleled deviance. Independence was not granted as the women were not left on their own, but rather, women were morally evaluated and either deemed, "worthy" or "unworthy" of assistance. Even those women labeled "worthy" had to endure the ongoing scrutiny of state investigators and neighbors. This scrutiny could lead to the mother being reassessed at any time and she could just as easily be redefined as "unworthy", resulting in automatic termination of the pension.

## The Family Benefits Experience: The voices of women

The experiences that the women shared indicate that the intrusive regulation practices of the 1920s continue to persist today. Privacy is invaded by home visits by social workers and the public continues to scrutinize the lives of the women. Modern day adaptations include a special telephone "snitch line" to assist the general public in reporting "unacceptable" behaviours. The women often experience disrespectful treatment as a result of stereotyping, which leads to a loss of dignity. Being on mothers' allowance means leading a life of poverty. Lack of support systems, such as subsidized daycare, and low wages often mean that the women cannot increase their standard of living through paid employment.

### Privacy

All of the women spoke of the lack of privacy when on assistance. Social workers make home visits and often ask for very personal information. Home visits are not necessarily arranged in advance. The worker may arrive unannounced and ask to inspect the home. One woman explained,

As far as the government is concerned you don't have any rights and you don't have no privacy privileges. Like they can come and do a house search for no reason.<sup>20</sup>

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<sup>20</sup>Lisa, 1997.



Information requested during home visits includes bank books, insurance policies, and even money on hand. One woman was asked to empty the contents of her purse for her worker.<sup>21</sup> Another explained the "rights" that workers can exercise during these visits.

They have a right to go into your bank account. They have a right to see your life insurance policy. They deduct money from your life insurance policy. Any interest, they take that off. They take the interest. If you are on workman's compensation, they take that money off. Any money on hand, I've got to show it.<sup>22</sup>

Shannon discussed how her worker thoroughly examined her bank book. Upon noticing two transactions involving the same amount of money being deposited, the worker told her that this appeared to be an outside source of unclaimed income. The money was from her mother. Even money received from family is considered income.

My worker asked to see my bank book. She went through every single transaction asking for an explanation. My mother deposited \$40.00 on two occasions. My worker said if there was a third, I would have to claim it as income. You have no privacy.<sup>23</sup>

Michelle spoke of being questioned if she had any bills owing that exceeded \$500.00. Kitchen appliances are not provided in the subsidized unit that she rents. These necessary items could easily result in a bill in excess of \$500.00.

They want to know if you have any bills over \$500.00 owing. Like what right is it of theirs to know that?

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<sup>21</sup>Shannon, 1997.

<sup>22</sup>Lisa, 1997.

<sup>23</sup>Shannon, 1997.

Fridges cost, stoves cost, you get a new one, you know its going to be around a few years. You get a second hand one, it could be a weeks time and it could be dead.<sup>24</sup>

The home visits demonstrate that high value is placed on the subjectivity of the social worker. The MA "rules" are often unclear. As with the 1920s, women today are uncertain as to exactly what their rights are. They seek answers, but receive contradictory messages. As Shannon explained.

Women need a number to call for practical information to assist them in finding the resources necessary to empower themselves. For example, legal assistance or sources of education regarding their rights. Any information through the social services office is given in such a way as to be degrading and of little value. It's also one more way they have control over our lives.<sup>25</sup>

Intimate relationships are also not private terrain for women receiving social assistance. The social worker may interpret a romantic involvement to be a potential FBA replacement. The introduction of the 1987 "man in the house"<sup>26</sup> rule suggests that for the first time in history it was "acceptable" for women on social assistance to be sexual. This amendment stated that women receiving FBA could live with a man for three years, provided he was not the father of her children. After the "trial period" ended, the mother was no longer eligible for social assistance. However, this amendment has since been terminated and once again *any* man who cohabitates with a woman on FBA is

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<sup>24</sup>Michelle, 1997.

<sup>25</sup>Shannon, 1997.

<sup>26</sup>Margaret Hillyard Little, "Manhunts and Bingo Blabs", p.241.

considered a spouse.<sup>27</sup> The mother's right to financial independence ceases to exist once she has a man in her life. This reinforces the male breadwinner ideology, which ensures women's economic dependence on men.<sup>28</sup> The likelihood of being interrogated about any intimate involvement with men leads the women to conceal such information. Even sex is not private. Shannon explains,

I went into see my worker once, wearing a turtleneck to conceal a hickey. To reveal something like that in the office would have subjected me to endless insinuations and harassment. Even our personal lives are not private. We have no freedom.<sup>29</sup>

The women discussed their frustration at "never being able to get ahead". Michelle stated, "your not allowed to own a home."<sup>30</sup> Shannon explained how FBA ensured that she never owned anything of value, even if she could find a way of saving the money to purchase such an item.

We're only allowed to own vehicles which cost a fortune to maintain because they are so cheap to begin with. If that's not bad enough, we have to report any change in our vehicle ownership. We are public property.<sup>31</sup>

Being treated like "public property" is how dignity is lost.

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<sup>27</sup>Ontario Association of Interval and Transition Houses(OAITH), Locked in Left Out: Impacts of the Progressive Conservative budget cuts and policy initiatives on abused women and their children in Ontario, (Toronto: OAITH, November 1996), p.67.

<sup>28</sup>Women's Caring, p.195-196.

<sup>29</sup>Shannon, 1997.

<sup>30</sup>Michelle, 1997.

<sup>31</sup>Shannon, 1997.

## Dignity

Dignity, can include, but is not limited to privacy. Dignity involves being accorded respect. One dictionary definition of dignity is "the state or quality of being excellent, worthy or honorable."<sup>32</sup> Today, as at the MA policy commencement, women must continue to prove that they are "worthy" of assistance. They must endure ongoing scrutiny from social workers, as well, the general public. The women encounter people every day who treat them disrespectfully because they assume the stereotypes are accurate without attempting to investigate otherwise. Many of the women discussed how being on assistance can erode a persons' dignity.

Being on mothers' allowance, it is a very degrading thing. Being in public housing that only intensifies it more because people look at you as though you're a bunch of lazy people that live in there. They're slums.<sup>33</sup>

Shannon shared an experience she had while waiting in a social services office. She explained that when she left her husband he would not let her take anything from their house, except the baby and a diaper bag. When she went to social services for help, she was repeatedly sent to different offices. In one of the offices, she explained how she thought mothers' seeking assistance were "lumped in with criminals".

In one office, I waited with my two year old for two hours, with a intoxicated man on one side who took

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<sup>32</sup>Walter Avis(ed)., Funk and Wagnalls Standard College Dictionary, (Toronto: Fitzhenty and Whiteside Ltd., 1989), p.373.

<sup>33</sup>Lisa, 1997.

every opportunity he could to look down my top and a man in handcuffs on the other, who continually leered at my child. That women and children should be lumped in with criminals, drug addicts, and alcoholics in a physical sense and a social sense...that is the crime.<sup>34</sup>

Carrie also made this connection. She stated,

In Toronto, they wanted to fingerprint welfare people and I thought, "my God"! I was so upset with that, I was so angry. We aren't criminals! We aren't criminals!<sup>35</sup>

Criminals have committed a crime. Paralleling women on social assistance with criminals implies that these women are somehow deviant and that they are responsible for this deviant behaviour. It places blame upon the individual rather than forces outside of their control, such as government policies.

The inadequacy of FBA means that the money will not cover all of the expenses. Food being one of the non-fixed items in the monthly budget, is often sacrificed to meet the fixed costs, such as rent, hydro, and phone.<sup>36</sup> "The Peterborough Hunger Report" recently found that food security is becoming an increasingly larger problem in Peterborough. Sixty-eight percent of the single parents questioned, stated that they had run out of money to buy food sometime in the year prior and 24% of the single parents had endured severe hunger, which was defined as going without food. Inadequate income was cited as the reason for running out of money to purchase food by 68% of the respondents.<sup>37</sup>

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<sup>34</sup>Shannon, 1997.

<sup>35</sup>Carrie, 1997.

<sup>36</sup>Canada. Women and Poverty Revisited, (Ottawa: Minister of Supply and Services Canada, 1990), p.78.

<sup>37</sup>Peterborough Social Planning Council, A Report on Hunger in Peterborough, (Peterborough: PSPC, 1996), p.14.

Obtaining food under such circumstances frequently involves turning to charitable organizations, such as food banks or soup kitchens. The humiliation experienced at these places often led women to refuse to subject themselves to such belittling treatment.

I made a trip to the Peterborough Food Bank. I never felt so little, like they made you feel like you were the scum of the earth and I thought, "this is not right" it's bad enough that people got to swallow their pride and go to a place like this, but to be treated like a piece of trash is another thing.<sup>38</sup>

Dignity was maintained by obtaining support outside of private charity organizations. Options, such as the YWCA food action programs<sup>39</sup> offered an opportunity for the women to feed their families without feeling ashamed. There are currently six food action programs at the YWCA. These programs all involve a contribution by the person receiving food. It is not a form of charity. Not all contributions necessarily involve an exchange of money. The "Food Lending Cupboards" is a program where people can borrow food when they are in need and then the recipient replaces the food at a later time when the money is available. The "Community Gardens" is a program that offers an opportunity for people to rent a small garden space in which to grow their own vegetables. It is possible to rent alone or with other members of their community.

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<sup>38</sup>Lisa, 1997.

<sup>39</sup>Anyone interested in becoming involved in a food action program can call Joan Mercer at the YWCA at 743-3526 or visit the Peterborough YW at 216 Simcoe Street.

Lisa spoke highly of her experiences with the YWCA "Foodbox" program. "Foodbox" members pay \$20.00 at the beginning of the month and group volunteers purchase store specials. During the last week of the month, when money to buy food has run out, the foodbox members pick up a box of food that has been prepared by the group volunteers. Lisa explained how the Foodbox Program had enabled her to feed her family during that last difficult week, without feeling the humiliation that is experienced by receiving charity.

Its not like you've got your hand out, standing on the corner and begging for that loaf of bread. I've got the knowledge that I've put my money in and I know that third week of the month when there is no food, and things are tough, I know that I'm going to get a box of food that's going to help me out during the last week of the month.<sup>40</sup>

Food Banks first opened in Canada in the 1980s as a temporary measure.<sup>41</sup> The Peterborough Food Bank opened in 1983. That year an average of 50 bags of food were distributed monthly. This quantity continued to increase each year and in October 1990, 4000 bags of food left the Peterborough Food Bank.<sup>42</sup> Economic restraint has even seeped into these "charities of last resort". Many Food banks now limit how frequently people can visit. The Peterborough Food Bank monitors visits with a card which they stamp with they date. The individual cannot return for one month from the date on the card. Lisa compared the experience of using the food bank with the foodbox program.

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<sup>40</sup>Lisa, 1997.

<sup>41</sup>Marlene Weber, Food for Thought, (Toronto: Coach House Press, 1992), p.29.

<sup>42</sup>PSPC, Peterborough Anti-poverty Strategy. (PSPC: Peterborough, 1991), p.6.

With the Foodbox program you are buying your food, you don't have to stand in line and hand them your little card and say, "no, I've only been here once this month. Thank you very much for your two cans of rusted soup and your two cans of kidney beans. Like I'm going to eat for two days really good off of this. Good-bye, and if I'm lucky I won't catch food poisoning."<sup>43</sup>

The Collective Kitchens" is another YWCA food action program which involves people meeting and cooking meals together. The completed meals are then separated and each member takes home their portions for later. Michelle found the collective kitchens program very helpful. She said, "collective kitchens really helps me out."<sup>44</sup> Lisa also valued this program for both a method of respectfully obtaining food and a means of overcoming the isolation so often experienced by single mothers on assistance.

The collective kitchens, I know me and a group of women are going to get together and for two or three hours in the morning we are going to cook up a storm and I'm going to get out there socializing.<sup>45</sup>

Food security is a very fundamental need. People not only need to eat, but also need to be able to access food in a manner that does not erode personal pride and dignity.

### Stereotypes

Stereotypes are generalizations about people that help us make sense of our world. As with any generalization, stereotypes are never applicable to all of the

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<sup>43</sup>Lisa, 1997.

<sup>44</sup>Michelle, 1997.

<sup>45</sup>Lisa, 1997.



people that are labeled. Even when the stereotype is found to be an accurate depiction of a person, the reasons why are often not examined. Many circumstances affect us that are outside of our control, such as economic factors and societal barriers. Inherent in the stereotypes is the idea that the women are responsible for their circumstances. All of the women brought up the issue of stereotypes. They discussed what the stereotypes are and how these generalizations affect their life.

The stereotypes surrounding single mothers often have to do with the fact that they are not working outside of the home. This perspective is a relatively new one. When the mothers allowance policy was introduced in 1920, work outside of the home was discouraged. The mother was paid by the state to be in the home raising her children. Today mothering is not considered work, and the focus is to move women away from welfare and into paid work. The Ontario Ministry of Community and Social Services clarified this when it was reported that "sole support mothers represent the largest potentially employable client group on the social assistance caseload." The trend of redefining mothers in receipt of social assistance as "employable" began in the 1970s. Some possible reasons for this redefinition are fiscal restraint, increased maternal employment outside of the home, and increased representation of single mothers in the welfare caseload due to the growth of single motherhood in the population.<sup>46</sup>

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<sup>46</sup>For further explanation of these causes see Patricia Evans, "Work Incentives and the Single Mother: Dilemmas of Reform", Canadian Public Policy, 14, 1988. pp.125-136.

The redefinition of single mothers as employable, places contradictory demands upon women. This is not to suggest that mothers should not work outside of the home if they choose, but rather that the term "employable" implies that they are not already working. It clearly demonstrates that today there is little value is placed upon maternal work. Conflicts that arise between mothering work and paid work can lead to criticism of the mother rather than acknowledgment of her dual career.

Shannon explained her frustration about how stereotypes are utilized to make decisions for mothers on FBA without their consent. The stereotype that women are uneducated is reinforced when women are registered in training courses, then "told" to attend.

Before I was on mothers' allowance, I was a child development teacher at a community college and a parent consultant. I also owned my own home. They were threatening to pass a law where every woman on mothers' allowance was to attend a child rearing course, a housecleaning course, and a money managing course. I am now frequently scheduled for employment opportunity courses without my consent.<sup>47</sup>

The training courses Shannon mentions in also reinforce stereotypes. The idea that the women need child rearing, housecleaning, and money managing skills implies that they are poor at caring for their children, they do not keep their homes clean, and they are frivolous with money. The stereotype that people on social assistance lack budgeting skills is used as an argument for placing blame upon the poor. It is much more likely that these women are very good at

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<sup>47</sup>Shannon, 1997.

identifying ways of stretching their money as far as is possible. Anyone who has had to survive on such little money already has budgeting skills.

Carrie discussed the stereotype that women are uneducated and too lazy to work. The argument she refers to is that women would rather "have babies for money".

Stereotypes-we're all lazy, we're all uneducated bums and the comments in the newspaper about mothers being babymakers, no it was rabbits! Oh, that article made me angry and it made quite a few other people angry.<sup>48</sup>

Stereotypes are frequently confirmed by comments that politicians make. The media also often contributes to these generalizations. The idea that women on social assistance have "babies for money" is absurd. Poverty is an extremely unattractive venture. A study conducted by the National Council of Welfare found that married women have an average of 2.6 children, while the number for single parents is 2.5 children.<sup>49</sup>

Another stereotype is that single mothers on assistance are poor parents. Shannon shared an experience at a dental office that demonstrated the expression of this stereotype. Dental care is covered under the FBA program. Shannon had submitted the necessary paperwork to the dental office which identified her as a social assistance recipient.

I went to a dentist for my son. After choosing another dentist for my son's treatment, I was repeatedly harassed by the first dentist who insinuated that I was neglecting my child's health, even when I explained I had chosen

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<sup>48</sup>Carrie, 1997.

<sup>49</sup>Canada. Women and Poverty Revisited, p.61.

another dentist. The message I received was that because I was on mothers' allowance, I was an irresponsible parent.<sup>50</sup>

Sometimes women are actually on social assistance because of their devotion to their children. Sometimes this is the only option if they want to be at home to raise their children.

Contrary to the commonly held belief, many of the women were not always single. Many had formerly been married. They spoke of their lives before mothers' allowance, their lives before poverty.

When I was married we were considered high class. I had all the luxuries. I had a house. I had a big yard. You know, everything a woman ever dreams of. Unfortunately my husband wasn't the best man on the face of the earth and I lost it all.<sup>51</sup>

Research on the effects of marriage breakdown has found that after one year of divorce the standard of living for women decreases by 73%, while men experience an increase of 42%.<sup>52</sup> Lisa pointed out, " lot of us women have come from middle to high class income and now here we are with nothing."<sup>53</sup> Shannon explained how her "perfect" life fell apart, leaving mothers allowance as her only option for maintaining the devoted child rearing practices that she values. She had explained that she values being home with her son.

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<sup>50</sup>Shannon, 1997.

<sup>51</sup>Lisa, 1997.

<sup>52</sup>Lenore Weitzman, "The Divorce Revolution: The Unexpected Social and Economic Consequences for Women and Children in America", (New York: Free Press, 1985), p.339, as cited in Patricia Evans, "The Sexual Division of Poverty: The Consequences of Gendered Caring", C. Baines, P. Evans and S. Neysmith, (eds). Womans Caring, (Toronto: McClelland And Stewart, 1993), p.181.

<sup>53</sup>Lisa, 1997.

I had the *perfect* husband, the *perfect* house, and the *perfect* future. Then because my husband was unprepared for what fatherhood *really* meant, I lost my husband, my house, and my future is now waiting in line for my welfare cheque.<sup>54</sup>

Poverty is an issue for women. The risk of poverty is significantly higher for women than it is for men.<sup>55</sup> Many factors contribute to women's poverty that are completely beyond their control. Some of the main reasons are child rearing responsibilities, inequalities in the work force,<sup>56</sup> and lack of support services, such as subsidized daycare. Single mothers are have the highest risk of poverty among all women. The poverty rate for single mothers is approximately 60%.<sup>57</sup> (see appendix I) A report by the Canadian National Council of Welfare found that "Because they do not receive fair support payments, because motherhood has restricted their employment experience and because subsidized child care is in desperately short supply, many single-parent mothers are forced to resort to welfare."<sup>58</sup>

Stereotypes that exist surrounding single motherhood and social assistance, clearly created barriers for the women interviewed. As Carrie explained,

You can't get bank loans. You can't get credit cards.  
You can't get credit. If you are looking for housing,  
you can't get housing because of what people think. It's  
really difficult.<sup>59</sup>

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<sup>54</sup>Shannon, 1997.

<sup>55</sup>Canada. Women and Poverty Revisited, p.1.

<sup>56</sup>In 1988, women comprised 44% of the work force, however they only earned 35% of all Canadian incomes, while men earned 65%.; Canada. Women and Poverty Revisited, p.5.

<sup>57</sup>Canada. Ibid, p.16.

<sup>58</sup>Canada. Ibid, p.78.

<sup>59</sup>Carrie, 1997.

Locating suitable housing was a common source of distress. When it was discovered that the women were on social assistance, the homeowners were no longer interested in renting to them.

If you are looking for housing, a lot of people aren't going to look at you because they don't want you and they always figure everybody's the same. Oh welfare, my God, damage. If they've had a bad experience with one, fine. Everybody's not alike.<sup>60</sup>

Sometimes subsidized housing was the only option available, but subsidized housing, while providing financial support, can lead to stigmatization. An address can become an enemy as it identifies the person's low income level.

Not only does a woman who lives in public housing have to deal with the fact that she's in a low income setting, she's also got more stereotyping because, a) she's on mothers' allowance and b) she's in public housing. So it can bring you down.<sup>61</sup>

In Peterborough, 5% of the housing is subsidized. Forty-three percent of this housing is set aside for senior citizens. Five percent is for people of Native descent, and the remaining housing is available for individuals and families.<sup>62</sup> This is very representative of the percentage of housing that is geared to income throughout Canada.<sup>63</sup> Obviously, very few single mothers have access to public housing or housing subsidies.

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<sup>60</sup>Michelle, 1997.

<sup>61</sup>Lisa, 1997.

<sup>62</sup>PSPC, Peterborough Anti-poverty Strategy, (PSPC: Peterborough, 1991), p.7.

<sup>63</sup>Canada. Women and Poverty Revisited, p.78-79.

Stereotypes are often taken to be accurate unless the mother volunteers incongruent information. As with the 1920s, women today must demonstrate that they are morally worthy. Shannon discussed how a social worker was extremely cold towards her until she revealed that she was very well educated and "proved" that she was a "good" parent. The social worker was filling out her social assistance forms and would not look at her when she attempted to make conversation.

My worker refused to look at me or speak to me with any humanity until she realized my child was well cared for and I had been a child consultant and a college teacher. *Then* I was okay.<sup>64</sup>

Lisa explained how many women on social assistance are not uneducated. "A lot of women on family benefits are very intelligent women. A lot of us have college or university degrees."<sup>65</sup> She also explained how she had always worked prior to being injured while at work. "Before I was on mothers' allowance, I was a worker. I had never applied for any assistance of any sort."<sup>66</sup>

### Coping Financially on FBA

Meeting basic needs with the sum allocated to women on FBA is challenging. Most people have no idea how little money a single mother on FBA actually has to work with each month. A single mother with one child

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<sup>64</sup>Shannon, 1997.

<sup>65</sup>Lisa, 1997.

<sup>66</sup>Lisa, 1997.

receives a *maximum* of \$1101.00 per month.<sup>67</sup> According to the National Council of Welfare, single mothers with children under the age of 18 lived an average of 44 percentage points under the poverty line in 1994.<sup>68</sup> Nutrition Matters, a newsletter distributed by the Peterborough County-City Health Unit examined case scenarios using real costs and found that a single mother with a 9 year old son would have \$227.50 remaining after paying rent and food and this means that one person sleeps in the living room.(see appendix II).

Mike Harris' "Common Sense Revolution" aims to eliminate the deficit by the year 2000. Social spending is a target for the attainment of this goal and this includes both welfare payments and support services. On October 1, 1995, the Ontario government cut welfare payments by 21.6%.<sup>69</sup> The women spoke of the government cutbacks and how they were affected. Carrie said, "It makes it harder, the cutbacks, it makes it even harder to deal with things."<sup>70</sup> Michelle spoke of feeling "cornered". She said, "You've got less money to do anything with, you get stuck in another little corner."<sup>71</sup> Lisa explained that the children were the "victims of the cutbacks". She explained,

The kids are the ones who are suffering. You are looking at mothers who have maybe \$20.00, if they are

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<sup>67</sup>The Ontario Social Safety NetWork, Ontario's Welfare Rate Cuts: An Anniversary Report. (Toronto: The Social Safety NetWork, October 1, 1996), p.5.

<sup>68</sup>The NCW defines the poverty line based on the Low Income Cutoff.; see Canada. Women and Poverty Revisited, Appendix B.(Note that these estimates are before the 21.6% cutbacks that occurred in October 1995).

<sup>69</sup>Ontario Safety NetWork. Ontario's Welfare Rate Cuts: An Anniversary Report, p.1.

<sup>70</sup>Carrie, 1997.

<sup>71</sup>Michelle, 1997.



lucky, for groceries. I've seen myself go from \$200.00 and change to \$100.00 and that's even in subsidy.<sup>72</sup>

The women discussed how the inadequacy of the allowance affected their lives and the lives of their children. Shannon said, "It's one thing to have to tell your children they can't have candy, but it's really difficult to tell them they can't have fruit."<sup>73</sup> Michelle explained that she must rent a home that is below the shelter allowance or conceal the true amount. The sum allocated for her and her teenage daughter is \$511.00 per month.

Social services says you're only allowed so much shelter allowance. Like some are allowed \$511.00. That's what I'm allowed. If you get some place that is \$10.00 more than that, you have to lie about it or they refuse you point blank. "No, we're not going to give you that."<sup>74</sup>

Children are the largest group of welfare recipients. They comprise approximately 40% of all welfare clients. Although some of these children are from two parent families, most are from sole support parent households and the majority of these single parents are women.<sup>75</sup> The prevalence of children being supported by social assistance is higher in Peterborough than in Canada. In Ontario, 10.4% of all children are dependent upon social assistance, while in

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<sup>72</sup>Lisa, 1997.

<sup>73</sup>Shannon, 1997.

<sup>74</sup>Michelle, 1997.

<sup>75</sup>Approximately 70% of all the children receiving welfare are from single parent families.; Canada. Social Security Backgrounder #2: Who are the People on Welfare?. (Ottawa: National Council of Welfare, 1994), p.3.

the city of Peterborough that number is 15.6%.<sup>76</sup> The women discussed how poverty affected their children.

When they give you assistance, they don't take into account , that you have children. They don't take into account, okay what can I give this kid in this family. They don't take into account, well why not give this kid the choice of piano lessons or guitar lessons. They don't do that. They don't do the recreational things. Its all basically for your basic survival- your rent and your food. If it covers those two things alone. You're not allowed the pleasures. So it's really hard for the mother, for the family, for the kids to see other kids go on trips here or just having the money to go the store and buy pop or something. You know, its really difficult because you can't give that to your children.<sup>77</sup>

Lisa expressed similar difficulties with not being able to meet her the basic social needs of her teenage children.

I have two teenage kids. Teenage kids have a lot of demands. I have one in grade 8 that has graduation coming. You are looking at a suit. You're looking at class trips. The uniforms for the school, they are not cheap. Teenagers are really hurting with the cutbacks. They can't do the things that they used to with their friends. They can't go out to the "Y" like they used to because the money isn't there.<sup>78</sup>

Carrie discussed how poverty affects teenagers. "There's a lot of kids getting into trouble...the kid's just plain bored out of his head and there's no

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<sup>76</sup>MCSS, Statistics and Analysis Unit unpublished data- Statistics Canada, 1986 Census as cited in PSPC, Peterborough Anti-poverty Strategy, p.7.

<sup>77</sup>Carrie, 1997.

<sup>78</sup>Lisa, 1997.

money for him to go to a movie or something."<sup>79</sup> Michelle spoke of how their children are not able to do the things that they see other kids doing.

They want to buy rollerblades. They see the other kids going around. Rollerblades cost, whatever, sixty odd bucks. The kids say, "It only costs this amount of money. big deal." That's *only* your grocery money or your rent money.<sup>80</sup>

The children did not understand why they are poor and it is difficult for the women to explain their poverty to their children. Lisa explained,

They don't have the concept...you're a parent. You're supposed to have money. All their other friends parents have money. My daughter asks, "Why don't we have any money?"<sup>81</sup>

Poverty is something the children realize includes them at an extremely young age. Shannon shared the "heartbreak" she had experienced when she discovered that her child was aware of their poverty at three years old.

When my son was three years old, he found a quarter on the ground. I asked him what he was going to do with it. He replied, "I am going to save it so that when I'm big like you, I won't be poor."<sup>82</sup>

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<sup>79</sup>Carrie, 1997.

<sup>80</sup>Michelle, 1997.

<sup>81</sup>Lisa, 1997.

<sup>82</sup>Shannon, 1997.

## Conclusion

When the mothers' allowance policy was introduced in 1920, it was presented as a non-stigmatizing form of compensation for mothering work, however, there were inconsistencies between this philosophy and the way in which the women were morally regulated. The experiences shared by the women who participated in the interviews, clearly indicates that this moral regulation continues today. The women must continuously "prove" that they are "worthy" of respect.

Today both moral regulation and the label, "welfare dependent" imply that single mothers on social assistance are responsible for their circumstances. Women are morally regulated by intrusive regulation practices that invade personal privacy and result in a loss of dignity. As well, the women encounter disrespectful treatment from the general public because of the value placed upon stereotypes. The women interviewed certainly did not perceive themselves to be representative of the stereotypes surrounding single motherhood and social assistance. Furthermore, the sum of the allowance makes coping difficult and demonstrates that little societal value is placed upon mothering work.

The poverty of single motherhood is not a result of moral deviance as the labels and practices examined would suggest. Laying blame upon single mothers serves to redirect attention away from societal issues that make it challenging for women to simultaneously raise and support their children. Until the high prevalence of poverty among women in general is addressed, until the question of why mothering is not recognized to be as valuable as paid work,

until the poverty of single mothers is addressed as a social issue rather than a moral issue, until these approaches are taken, women will continue to be blamed for the difficulties they experience when trying to juggle both mothering and paid work.

Is there anything to be gained by placing blame upon single mothers for their predicament? Perhaps there is a financial motivation for moralizing single motherhood. Maybe the portrayal of single mothers as a policy problem legitimizes inadequate resources, services, programs, etc. being allocated to these women and their children. The cycle continues as inadequate resources ensure that mothers are not capable of meeting the moral criteria.

If mothering was respected as a valuable contribution to society as the rhetoric of the 1920s suggested, then all mothers would receive a financial compensation for their work. In a time of fiscal restraint, it follows that the government would be moving further away from acknowledging mothering as work. Future research could focus on the relationship between the prevalence of labels and practices that lay blame upon single mothers receiving FBA and the economic climate. The findings of this study provide a foundation to hypothesize that as the economic climate takes a turn for the worse, practices that blame social assistance recipients increase.

## Appendix I

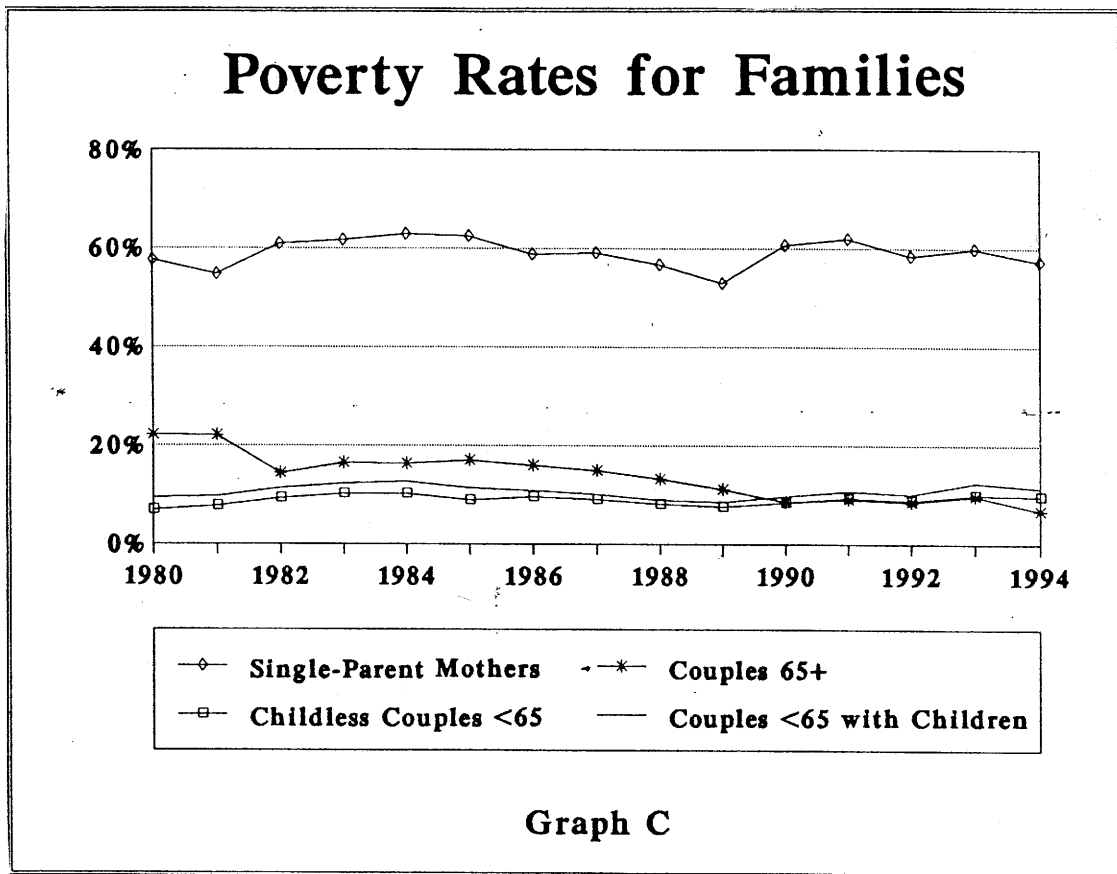
### The Price of eating well in Peterborough Case Scenarios - June 1996

ii. Single mother (25-49 years) with a 9 year old son.	
Income: Family Benefits Allowance (FBA)	\$ 957.00
(\$511.00 + \$446.00)	
Child Tax Credit	<u>85.00</u>
remaining	\$1,042.00
Rent: 1-bedroom including utilities	<u>- 559.00</u>
(one person sleeps on couch in living room)	\$ 482.00
Food Basket Cost	<u>- 254.50</u>
remaining	\$ 227.50
Same scenario with 2-bedroom apartment including utilities would leave this family with \$109.50 remaining (rent \$678.00/month).	
Without utilities, 1-bedroom apartment is \$495/month and 2-bedroom apartment is \$594/month.	

iii. Single mother (25-49 yrs.) with a 13 year old son and a 9 year old daughter.	
Income: FBA (with \$707 rental subsidy)	\$1,279.00
Child Tax Credit	<u>176.25</u>
	\$1,455.25
Rent: 2-bedroom apartment with utilities	<u>- \$ 678.00</u>
(mom/daughter share room <u>or</u> someone is on couch in living room).	remaining \$ 773.25
Food Basket Cost	<u>- 382.68</u>
91.12 x 1.05 = \$95.67	
95.67 x 4 =	remaining \$ 394.57
Same scenario with 3-bedroom (\$815/month apartment including utilities would leave this family with \$257.57).	

Source: Peterborough County-City Health Unit, Nutrition Matters, Vol.12, No.2, August 1996, p.3.

Appendix II



Source: Canada. Poverty Profile 1994, (Ottawa: National Council of Welfare, 1996), p.16.

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CHANGES IN THE DISCOURSE SURROUNDING  
SINGLE MOTHERS AND SOCIAL ASSISTANCE IN ONTARIO:  
1920 AND TODAY COMPARED

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For: Professor Struthers  
Trent University  
January 17, 1997  
CA/HI 477

Canadian society places value upon independence and dependence is viewed in a negative light. It is interesting to note that at the commencement of the mothers' allowance program in Ontario, it was presented as a policy that fostered independence. Today the reverse is true. Welfare payments are now being decreased and employment is being encouraged. Today mothers' allowance (or family benefits allowance)<sup>1</sup> is presented as a policy that fosters dependence and employment is considered to be the method by which single mothers gain independence. How can the same program foster opposing qualities in it's recipients?

This paper will not attempt to reach a conclusion on whether mothers' allowance (MA) fosters dependence or independence,<sup>2</sup> but rather will argue that what has happened to create this contradiction is that there have been changes in the discourse surrounding motherhood and social assistance. Furthermore, it is argued that it is only the discourse that has changed as the MA policy never reflected the respect for mothering work that it initially claimed it represented. In the first section of this paper, the MA policy and how it began will be overviewed in order to set the framework from which to examine the stated issues. Second, the discourse of the past will be compared to that of today. Finally, eligibility requirements and the discrepancy between

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<sup>1</sup>In 1966 the Canada Assistance Plan consolidated the Ontario Mothers' Allowance Act, the Blind Persons' Allowance Act, the Disabled Persons' Act, and the Old Age Assistance Act and replaced these with the Family Benefits Act.

<sup>2</sup>For a thorough evaluation of the meaning of dependence and Independence in the context of the welfare state see Nancy Fraser and Linda Gordon, "Dependancy Demystified: Inscriptions of Power in a keyword of the Welfare State" Social Politics, 1:1 Spring 1994.

mothering work and the needs of children will be examined in order to illustrate that the discourse was just that. It never materialized into the respect for mothering as work that it advocated.

Mothers' Allowance was the first provincial social assistance plan to be introduced in Ontario. The establishment of this program in 1920 was a response to the destitute circumstances of many Canadian widows and the institutionalization of their children. The first advocate of a mothers' pension was John Joseph Kelso, the founder of the Children's Aid Society (CAS).

Kelso's work in the CAS caused him to become an advocate for Mothers' Pensions because he found that many widows were being forced to institutionalize their children as a result of their poverty. Beginning in 1895, Kelso advocated widow's pensions in his annual reports.<sup>3</sup>

Support for the establishment of a mothers' pension program also came from the growing critique of children's orphanages. The majority of these institutions were not orphanages as all, but rather a last resort for families facing financial destitution. Most of the children were placed in the institutions because of the death, desertion, or ill health of one of their parents.

The philanthropic volunteer work of middle class women was also highly influential in the implementation of a mothers' pension. Volunteer work focused on the needs of women and children and reflected the Christian philosophy of the volunteers. Many charitable organizations resulted from

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<sup>3</sup>Struthers, James, The Limits of Affluence: Welfare in Ontario, 1920-1970. (Toronto, University of Toronto Press, 1994). p.21.

this work that enabled women and children in need to obtain financial assistance. Some of the charitable organizations that were developed during this time period were the Young Women's Christian Association(YWCA), the Women's Christian Temperance Union(WCTU), and the National Council of Women(NCW). Lobbying the government to develop a state run mother' pension was an important role of the volunteers. The WCTU and NCW were particularly active participants in this respect.<sup>4</sup>

Lastly, two programs which were established before the MA policy will be examined because they demonstrated the feasibility of a state run mothers' pension program. The Toronto Local Council of Women(TLCW) pilot project and the Canadian Patriotic Fund(CPF) served as models for the MA program to follow.

The TLCW pilot project was one of the many charitable organizations implemented by the philanthropic volunteer work of middle class women. The TLCW held that "private philanthropy must always point the way for state legislation."<sup>5</sup> In 1914 the pilot project commenced as single mothers in Toronto applied to the TLCW for assistance. The evaluation process resulted in six mothers being chosen to receive a small monthly allowance. All six

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<sup>4</sup>For more information regarding the YWCA, the WCTU, and the NCW see Wendy Mitchinson, "Early Women's Organizations and Social Reform: Prelude to the Welfare State," in Moschovitch, Allan, & Albert, Jim, (eds). The Benevolent State: The Growth of Welfare in Canada. (Toronto: Garamond Press, 1987). 77-92.

<sup>5</sup>" The Experiment Made by the Local Council of Women," Mothers' Allowance Collection Ministry of Labour, 1919, Archives of Ontario, RG.7-12-0-21 as qtd in Little, Margaret, "The Blurring of Boundaries: Private and Public Welfare for Single Mothers in Ontario" Studies in Political Economy, 47, Summer 1995, pp.93.

mothers were widows. The TLCW members monitored the women with regular visits and moral counselling.

The Canadian Patriotic Fund also illustrated the possibility of a state run mothers' pension. During the war, soldiers dependants could apply for state support through the fund. The future MA program would adopt two of the three defining qualities of the Canadian Patriotic Fund. First, the women needed strict supervision. This referred to both financial and moral guidance. Second, the program relied on the services of volunteers to implement this supervision. The third feature was a lack of stigma associated with the receipt of assistance. The elimination of stigma was possible through the CPF because the money was provided in recognition of the husbands service to the state and the amount was sufficient to ensure a reasonably comfortable standard of living. Although the mothers' pension would be represented as a compensation for service, the sum issued would be significantly less than the standards set by the CPF.<sup>6</sup>

The discourse surrounding mothers' pensions in the 1920s was such that these pensions were not a form of charity, but rather the money was received in recognition of a service to the state. As with the CPF, mothers' pensions were to be non-stigmatizing. Womens' mothering work was presented as a valuable contribution to society. It was paralleled to the service of soldiers. Welfare advocates promoted mothers' pensions as an entitlement. Today the word entitlement has been redefined to imply that benefits are

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<sup>6</sup>Struthers, James, The Limits of Affluence: Welfare in Ontario, 1920-1970. (Toronto, University of Toronto Press, 1994). p.26-27.

undeserved, but as Linda Gordon states "Those who understand the welfare state to be an absolute necessity to a viable nation need to resist this pejorative redefinition."<sup>7</sup> The philosophy of entitlement is a basic component of citizenship. The relationship between military service and citizenship was expanded by feminists to create a concept of maternalism that was also related to citizenship and therefore the rights that citizenship implies. The fact that the initial title chosen was mothers' pension and not the later term, mothers' allowance is indicative of this thinking.

In addition to the discourse of mothering as a service to the state there was the criticism of the orphanages which led to the belief that mothers were the prime candidates for raising their children. The mother was the most capable caregiver the state could employ. Mothering as paid work brought employer stipulations. The mother was to be in the home raising her children.

Part-time work was encouraged to instill the habits of industry in her children, but it was best if this work did not take her away from her childrearing responsibilities. Knitting, sewing, and keeping female boarders were acceptable forms of obtaining supplementary income. Work levels were monitored by establishing maximum incomes admissible before being penalized through mothers' pension deductions. The additional work was a necessity due to the inadequacy of the monthly income of the mothers' pension. The sum

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<sup>7</sup>Gordon, Linda, Pitied But Not Entitled: Single Mothers and the History of Welfare, 1890-1935. (New York: The Free Press, 1994). p.288.

decided upon in 1920 was approximately half the amount distributed by the Patriotic Fund.<sup>8</sup>

The discourse of today is in sharp contrast to the that of the 1920s. Today discussion of mothers' allowance is intertwined with talk of Mike Harris' Common Sense Revolution which aims to eliminate the deficit by the year 2000. Social spending is a target for the attainment of this goal and this includes both welfare payments and support services. As "promised", on October 1, 1995, the Ontario government cut welfare payments by 21.6%.<sup>9</sup> These cuts affect the most vulnerable members of our society: children and single mothers. Children are the largest group of welfare recipients. They comprise approximately 40% of all welfare clients. Although some of the children are from two parent families, most are from sole support parent households and the majority of these single parents are women.<sup>10</sup>

Mike Harris' philosophy is that welfare recipients can "earn back" the difference between the former rate and the new lower rate without being financially penalized.<sup>11</sup> The focus is to move women away from welfare and

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<sup>8</sup>Struthers, James, The Limits of Affluence: Welfare in Ontario, 1920-1970. (Toronto, University of Toronto Press, 1994). pp.31-32.

<sup>9</sup>Ontario Safety NetWork. Ontario's Welfare Rate Cuts: An Anniversary Report. (Toronto: The Social Safety NetWork, October 1, 1996). p.1.

<sup>10</sup>Approximately 70% of all the children receiving welfare are from single parent families.;Canada.Social Security Backgrounder #2: Who are the People on Welfare?. (Ottawa: National Council of Welfare, 1994).p.3.

<sup>11</sup>Harris, Mike, "Welfare Should Offer a Hand up-Not a Hand-out"Policy Options, 16, No.4, 1995. pp.33-36.



into work. The Ontario Ministry of Community and Social Services clarified this when it was reported that "sole support mothers represent the largest potentially employable client group on the social assistance caseload."<sup>12</sup> This trend of redefining mothers in receipt of social assistance as employable began in the 1970s. Some possible reasons for this redefinition are fiscal restraint, increased maternal employment outside of the home and increased representation of single mothers in the welfare caseload due to the growth of single motherhood in the population.<sup>13</sup> Beginning in 1979, work incentive programs were created in Ontario which aimed at ensuring that welfare was an unattractive option next to low paid employment.<sup>14</sup>

The eligibility requirements of the 1920 mothers' pension program clearly differentiated between the worthy and the unworthy. The pension was granted to widows with 2 or more children and women who were deserted by their husbands provided that the husband's location had been undetermined for at least 7 years. Women who had husbands with a permanent physical disability were also eligible. As well there were stipulations regarding the length of

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<sup>12</sup>Community Concern Associates Ltd. (On Behalf of the Community and Social Services, A study of the Employment Support Initiatives Projects (year 1) October 1984,1 as qtd in Evans, Patricia, & McIntyre, Eilene, "Welfare Work Incentives and the Single Mother: An Interprovincial Comparison" Ismael, Jacqueline, (ed) Canadian Welfare State: Evolution and Transition. (Edmonton: University of Alberta Press, 1987). p.104.

<sup>13</sup>For further explanation of these causes see Patricia Evans, "Work Incentives and the Single Mother: Dilemmas of Reform" Canadian Public Policy, 14, 1988. pp.125-136.

<sup>14</sup>Evans, Patricia, "Work Incentives and the Single Mother: Dilemmas of Reform" Canadian Public Policy, 14, 1988. p.128.

time in Canada and Ontario and the women had to be British subjects. Unmarried women with children did not qualify. It was not until 1956 that unwed mothers finally became eligible for mothers' allowance benefits. From the 1930s onward mothers' allowance eligibility requirements gradually relaxed. The 7 year desertion requirement for married women was decreased to one year in 1946 and 1951 saw the inclusion of divorced women for the first time.<sup>15</sup> If the mothers' pension was truly a compensation for service to the state, why were all mothers not included? If the pension was granted in recognition of mothering as work then all mothers should have been entitled to the benefits. The eligibility restrictions clearly indicate that respect for mothering work was discourse and never materialized into action.

From the commencement of the mothers' pension there was a discrepancy between the recognition of mothers' work and the needs of children. Was the allowance intended for mothers or children? The payment was said to be exchanged for the mothers' service to the state, however, the method in which the women were scrutinized and the low sum suggests it was simply money entrusted to the mother for the care of her children. The examples set by the CPF and the private charities, such as the TLCW pilot project included financial assistance in conjunction with moral guidance or supervision. The mothers' allowance policy also adopted this procedure. Recipients of the pension endured ongoing scrutiny by state investigators. Moral guidance included tips on childrearing as well as detailed accounts of how to maintain

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<sup>15</sup>Struthers, James, The Limits of Affluence: Welfare in Ontario, 1920-1970. (Toronto, University of Toronto Press, 1994). p34, p.159, p.237.

a tidy and sanitary household. In order to receive the pension the mother had to be judged to be a "fit and proper person". This criteria included such things as abstinence from alcohol, the maintenance of household cleanliness and the avoidance of profanity. As well it was very important that the mother did not associate with men. If she violated the established criteria she could have her allowance automatically terminated or her children could be removed from the home by the CAS. One Ontario MA administrator explained the ongoing relationship between the CAS and MA in this respect:

"In some cases the fact of the CAS going in and threatening to remove the children has had the desired effect upon the mother, with the result that the allowance has been continued and the conditions in the home considerably improved."<sup>16</sup>

The children were also evaluated. Proper behaviour and appearance as well as regular school attendance were very important for the mother to meet the "fit and proper person" standards.

Determining whether the criteria were met was extremely subjective. Investigator perspective as well as information volunteered by community members were highly regarded. The mother's privacy was extinguished as taxpayers scrutinized every aspect of the recipient's life. Mothers lived in constant fear of the gossip of neighbours which could and did result in the termination of the pension. Verification of the volunteered information was not a prerequisite for the suspension of the allowance.<sup>17</sup>

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<sup>16</sup>Letter from Harry Bentley, Chief Investigator, OMA Commission to Miss Elizabeth King, Assistant Secretary, Canadian Council on Child Welfare, July 29, 1929 Canadian Council on Social Development, File 52, MA, 1929, NA, MG 28, I-10 as qtd in Little, Margaret, "The Blurring of Boundaries: Private and Public Welfare for Single Mothers in Ontario" Studies in Political Economy, 47, Summer 1995, p.96.

<sup>17</sup>Ibid. p.102.

Considering the fact that the allowance was minimal, it is understandable that managing would be difficult. However, if the mother could not adequately support her family on the amount received she was held responsible. Failure to stretch the allowance could result in the sum being entrusted to a respected community member, such as a clergyman's wife, who would assist the mother in allocating the funds.<sup>18</sup>

Examination of the discrepancy between the respect for mothers' work and the needs of children uncovers that the allowance was for the children. If the pension was created in recognition of womens' reproductive and domestic labour the quantity allocated would have been adequate which it was not. Furthermore respect for mothering would not involve the intrusive procedures that were adapted to regulate the policy. Respect implies that the mother is understood to be deserving and trustworthy of state money as well as capable of raising her children. This is why the state is willing to pay her. Her ability to do her job is valued and appreciated. Instead moral judgements were made which suggested that economic hardship paralleled deviance. The recipients of MA were not respected, but rather they were labelled deviant until proven otherwise. Furthermore in light of the fact that the allowance was terminated when the children became sixteen it is evident that the allowance was for children and not mothers.<sup>19</sup>

The inconsistency that exists in the relationship between ideas of the independence and dependence and single mothers receiving social assistance is

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<sup>18</sup>Ibid. p.97.

<sup>19</sup>Struthers, James, The Limits of Affluence: Welfare in Ontario, 1920-1970. (Toronto, University of Toronto Press, 1994). p.49.

the result of an alteration in the discourse surrounding motherhood. In 1920 a good mother was expected to be at home raising her children and this was presented as a valuable contribution to society. Work outside of childrearing was best if it did not take the mother out of the home environment and was limited in nature. Today the discourse suggests that mothering is not work and single mothers should be employed outside of the home. Further evaluation of the policy reveals that it is only the discourse that changed. The respect for mothering as work was never represented when the policy was implemented. If it had been then all mothers would have been eligible for the pension and the sum would have been sufficient for a comfortable standard of living. Furthermore there was a discrepancy built into the system between the respect for mothering and the needs of children and it is evident that meeting the basic needs of children was the focus and not respect for mothering work.

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RECEIVED NOV 29 1996

**Research Proposal**

**HOW ARE SINGLE MOTHERS RECEIVING FAMILY BENEFITS ALLOWANCE  
COPING WITH THE GOVERNMENT SPENDING CUTS?**

Prepared by Tammy Pattison

Trent University

November 26, 1996



A research project is proposed to investigate how the recent government cuts are affecting single mothers receiving Family Benefits Allowance(FBA). Are these women able to cope? Are they simply becoming more resourceful or "earning back"<sup>1</sup> the difference through employment? Or perhaps they are no longer capable of meeting their basic family needs. Are their children hungry? Maybe the cuts make survival on Family Benefits unbearable and these women are returning to abusive relationships. This project will investigate these possibilities .

Mike Harris' Common Sense Revolution is aimed at eliminating the deficit by the year 2000. Why are social programs that support the most vulnerable Canadians the target? In 1995, Mike Harris argued that welfare fraud is a serious problem. He claimed that Ontario offered the highest level of welfare benefits in all of Canada. Furthermore, he implied that Ontario had the highest welfare caseload of all of the provinces due to these generous rates.<sup>2</sup> It is important to question the possible reasons for these statistics. Mike Harris neglects to mention cost of living discrepancies across provinces. The 1995 Canadian Housing Statistics estimated that the rental cost of a three bedroom apartment in Toronto would be \$934 per month in comparison to a cost of \$524 monthly in Edmonton. This is a difference of 79%. Rental costs in the majority of Ontario cities are between 50-100% higher than nearly all other areas of Canada.<sup>3</sup> Furthermore,

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<sup>1</sup>Mike Harris states that "current recipients would be able to earn back the difference between the current rate and this new reduced rate without financial penalty." ;Harris, Mike, "Welfare should offer a hand up, not a hand-out" Policy Options, 16, No.8, 1995. pp.33-35.

<sup>2</sup>Ibid. p.34.

<sup>3</sup>Figures from the Canada Mortgage and Housing Corporation. Canadian Housing Statistics.(1995) as qtd in The Ontario Social Safety NetWork.Welfare Rate Cuts: The Real Issues, Backgrounder #2, Welfare Rates.

Mike Harris does not discuss population differences between provinces. Does it not make logical sense that Ontario would have a higher welfare caseload than the other provinces if Ontario's population is higher? Does Ontario have a higher percentage of welfare recipients in relation to our total population?

As "promised", on October 1, 1995, the Ontario government cut welfare payments by 21.6%. These cuts affect the most vulnerable members of our society: children and single mothers. Children are the largest group of welfare recipients. They comprise approximately 40% of all welfare clients. Some of these children (approximately 10%) will not be affected by the cuts because their parents receive disability benefits which were not included in the October 1995 slash. However the majority of these children were affected.<sup>4</sup> Although some of the children are from two parent families, most are from sole support parent households<sup>5</sup> and the majority of these single parents are women.

In 1920, Mothers' Allowance was the first provincial social assistance plan to be introduced in Ontario. Eligibility standards rigidly reinforced the social values of the time. Single mothers are not a phenomenon of the 1990s. The 1920 Mothers' Allowance program included single mothers that were judged to be deserving. This included widows with 2 or more children and women who were deserted by their husbands provided that the husband's whereabouts had been undetermined for at least 7 years. Unmarried women with children did not qualify. It was not until 1956 that

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<sup>4</sup>Ontario Safety NetWork. Ontario's Welfare Rate Cuts: An Anniversary Report. (Toronto: The Ontario Social Safety NetWork, October 1, 1996).p.10.

<sup>5</sup>Approximately 70% of all the children receiving welfare are from single parent families.;Canada.Social Security Backgrounder #2: Who are the People on Welfare?. (Ottawa: National Council of Welfare, 1994).p.3.

unwed mothers finally became eligible for Mothers' Allowance Benefits. From the 1930s onward Mothers' Allowance eligibility requirements gradually relaxed. The 7 year desertion requirements for married women was decreased in 1946 and 1951 saw the inclusion of divorced women for the first time. The title Family Benefits Allowance as we know it today replaced the term Mothers' Allowance in 1967.<sup>6</sup>

At the commencement of the Mothers' Allowance program a "good" mother was "expected" to stay home and raise her children. This was her duty. Work outside of raising her children was encouraged in very limited quantities to reinforce the work ethic in her children's upbringing and to ward off laziness in the mother. Acceptable work levels were monitored by establishing maximum incomes acceptable without being penalized through Mothers' Allowance deductions.<sup>7</sup>

The trend since the 1970s has been towards redefining mothers receiving social assistance as employable. The focus is to move these women away from welfare and into work. Is this feasible? Mike Harris' 21.6% cuts do not penalize women who "earn back" the difference through employment. Is this possible? There is an assumption inherent in the argument that the jobs are available for these single mothers. In an economic recession are these women able to find work?

Single mothers have the highest rate of poverty when compared to other Canadian families. Some of the reasons for this include insufficient child support and barriers to employment such as low levels of education and the inability to secure adequate childcare. If single mothers are considered employable are the barriers to employment being removed to adequately enable these

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<sup>6</sup>Struthers, James, *The Limits of Affluence: Welfare in Ontario, 1920-1970*. (Toronto, University of Toronto Press, 1994). p.34, p.159, p.237.

<sup>7</sup>Ibid. p.40.

women to meet the new demands? Are these women being set up to fail and receive the blame for circumstances beyond their control?

This research project is proposed to further examine the literature surrounding the circumstances of single mothers on FBA. Furthermore, the voices of the women themselves will be incorporated into the final report through interviewing women who are sole support parents and receiving FBA. By becoming involved with the YWCA programs currently utilized by single mothers on FBA, it is hoped that a greater understanding of the women can be acquired. As well, volunteering creates the opportunity to establish rapport and identify women who are willing to participate in the interview process. The significance of designing questions that are respectful and considerate to the women is fully recognized, as well as the necessity of guaranteeing confidentiality.

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