"I Work Hard For No Money"

The Work Demands of Single Mothers Managing Multiple State-Provided Benefits

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Abstract

The role of social assistance in structuring the lives of women has been well-documented. However, it is only one of a number of programs used by low-income single mothers, and there has been little attention paid to how these programs interact to form a web of rules and obligations for recipients. Through analysis of in-depth interviews with a small sample of single mothers and caseworkers, this paper explores the effects of each policy on women's day-to-day lives. We demonstrate the important amount of paid and unpaid work already done by these women, but argue that receiving multiple benefits requires additional work as conditions of individual programs, as well as work to coordinate various program requirements and to avoid gaps in benefit coverage. Future research should consider both the formal and informal program requirements, as well as how the requirements of various programs may be contradictory.

Keywords: *poverty, single mothers, social assistance, welfare reform*

Résumé

Le rôle de l'assistance sociale dans la vie des femmes est bien documenté. Pourtant, l'assistance sociale n'est qu'un des programmes auxquels les mères monoparentales recourent, et peu d'attention a été portée à l'interaction entre les différents programmes, tels l'assistance sociale, les logements subventionnés, les subventions pour frais de garde d'enfants et les prêts étudiants, bien qu'ils créent un ensemble de règles et d'obligations pour leurs bénéficiaires. Grâce à des entrevues de fond conduites auprès d'un petit échantillon de mères monoparentales, nous analyserons

les effets de ces obligations sur leur vie quotidienne. Nous y démontrerons l'importante charge de travail, tant rémunéré que non rémunéré, que cela représente pour ces femmes et nous soumettrons qu'une autre forme de travail doit aussi être assumée par celles-ci afin de bénéficier de ces programmes. Aussi, les femmes doivent coordonner les besoins de ces divers programmes. Des recherches futures devraient considérer les exigences, tant formelles qu'informelles, rattachées à ces programmes et ainsi faire ressortir comment elles peuvent être contradictoires.

Mots clés: *Assistance sociale, pauvreté, réforme de l'assistance sociale*

Introduction

The major restructuring of welfare in Ontario in the late 1990s has probably been the most dramatic change to a provincial social assistance system yet seen. The changes included reducing benefits and eligibility, and increasing the amount of work-related activities required of recipients. These changes were undertaken in response to increasing caseloads and facilitated by changes to the federal-provincial funding formula; the new program rules had the potential to affect a large number of people, both social assistance recipients and would-be recipients. Despite the formal universality of social assistance, these effects were disproportionately felt by women, due to the large proportion of single mothers and their families in the welfare caseload (Davies, McMullin, & Avison, 2001).

The role of social assistance in structuring the lives of women, through surveillance by caseworkers, reporting requirements, and now through active labour market policies, has been well-described (Little, 2001, Christie, 2000, Little & Morrison, 1999). However, provincial social assistance is only one of a number of related programs and services upon which these women draw, and there has thus far been relatively little attention paid to the ways in which provincial social assistance programs might interact with other systems of benefits to create a web of rules and obligations in which these women can become entangled. Contradictory rules and burdensome reporting obligations create a situation in which women must possess considerable knowledge of program requirements and undertake diverse strategies in order to provide for their families. Furthermore, many of these related systems, including student loans, social housing, subsidized childcare, and employment support programs, as well as social assistance, underwent changes at the same time, such that an analysis of the implications of these changes for single mothers should consider how these programs intersect in women's lives.

To that end, this paper uses qualitative interviews with a small sample of women who experienced lone motherhood and social assistance, as well as with caseworkers, to explore the intersection of these programs and the ways in which they relate to paid and unpaid work done by these lone mothers. We interview five single mothers who had received multiple benefits between 2001 and 2005[1] and four

caseworkers, including a social assistance case manager, a financial aid officer, a child subsidy worker, a daycare coordinator, a housing subsidy case manager and a coordinator of cooperative housing units.[2]

These interview data demonstrate how participants struggled in the face of multiple barriers and demands, but remained committed to changing their current economic situations and improving the lives of their families. All of the women's lives involved a complicated web of income-tested programs that resulted in an abundance of work and stress. However, the interviews with lone mothers and caseworkers also demonstrated how the reporting and activity requirements of these programs interact to further increase the burden of work. Combined with the lack of coordination between programs, this made it even more difficult for the participants to achieve their education and employment goals.

Background

There is a large body of literature on the Canadian welfare state that focuses on the impact that social policy has on the daily lives of women, and how the changes to social assistance in Ontario and other provinces can be seen from this perspective. Provincial social assistance systems, originating as they did in Mothers' Allowances after the First World War, have historically contained considerable gender and class content, and writers such as Ann Porter (2003) and Margaret Little (2001) demonstrate that this is the case today, even as governments restructure existing models. Little (2001) has described the ways in which these systems have served to reinforce the patriarchal family, replacing women's reliance on a man with reliance on the state. The reproduction of these norms can be seen in what she calls the "moral regulation" of single mothers, partly achieved through visits by caseworkers. These visits sought to ensure that women kept their homes to a middle-class standard, and also regulated women's relationships with men through the now-infamous "man-in-the house" rule. This regime of surveillance, as well as rules limiting the amount of work women could perform outside of the home, reinforced home-work, rather than paid work as the appropriate sphere for women, and sought to ensure that men played their appropriate role in the financial maintenance of the family (Little, 2001; Little and Morrison, 1999).

Although provincial social assistance systems are no longer targeted directly to single mothers, women and their children remain at high risk for poverty, and a major component of the social assistance population. In 1996, at the time of the changes in Ontario, there were over 1.1 million single-parent families with at least one child eighteen or under in Canada, and 83% of these families were headed by women (Beaujot, 2000: 122). The National Council on Welfare reports that in 1995, 56% of single-mother families had incomes that were below Statistics Canada's Low Income Cut-Off (LICO), compared to 32% of single father families

(National Council on Welfare, 2004:14). Single parent families made up approximately 30% of the provincial social assistance recipients in the 1990s, and the majority of these recipients were women (National Council on Welfare, 1997: 10). In 2003, 49% of single-mother families had incomes that fell below LICO, and the National Council on Welfare reports that single-parent households had lower average incomes in 2005 than was the case in 1997 (National Council on Welfare, 2006: x).

In Ontario, the *Social Assistance Reform Act (SARA)* came into effect fully on June 1st, 1998, replacing the previous social assistance programs of General Welfare Assistance and Family Benefits Allowance with the *Ontario Works* Act and the *Ontario Disability Support Program Act.* These changes included a 21.6% reduction in benefits, as well as an 80 per cent reduction in allowable assets for recipients, requiring anything exceeding the allowable amount to be sold prior to receipt of benefits. As well as reducing benefits and requiring that recipients had exhausted all of their savings and other financial support, the changes included the implementation of work tests for benefits, or "workfare." Under Ontario Works, everyone not designated "disabled" is considered to be "employable" and must sign a participation agreement requiring them to perform activities in exchange for social assistance.

Changes to social assistance programs in Ontario and other provinces have had an important effect on women, as single mothers have been redefined as "employable." In Alberta, women with children older than six months are expected to look for work and, although the new *Act* in Ontario states that women with children below school age are exempt from work requirements, this rule is applied at the discretion of caseworkers. The result is that women are increasingly expected to enter the labour force, despite their childcare responsibilities (Baker, 1996; Little, 2003). Indeed, a major problem with the claim that mothers on welfare ought to work is that "work" is defined only in terms of paid labour, while child-rearing is ignored (Evans, 1996).

These changes in social assistance policy and the redefinition of single mothers as employable have not generally been accompanied by increased accessibility of low-cost, quality childcare that would allow lone parents to combine work and family responsibilities (Little 2003). Instead, several other key policy changes have occurred in subsequent years, with implications for single mothers on social assistance. The *Social Housing Reform Act (SHRA)* came into effect in 2000 and was amended in 2001, seriously reducing the access to subsidized, low-cost housing (Cooperative Housing Federation of Canada, 2005). Subsidized daycare and student loans systems have also experienced several changes. Under *SARA*, recipients of Ontario Student Assistance Plan (OSAP) loans are no longer eligible for social assistance benefits.[3] These and other restrictions have resulted in women experiencing more difficulty when accessing these services, while at the same time, the

reductions in social assistance benefits have made it more likely that women will have to access a combination of programs in order to provide for themselves and their families.

Whereas the implications of welfare restructuring for women have been well-examined, previous research generally ignores the extent to which women may receive multiple benefits. Research in the United States has described how women combine benefits and other income sources as strategies to provide for their families (Edin and Lein, 1996). However, research on the effects of changes to social assistance systems in Canada, and particularly Ontario, has focused mainly on SARA and Ontario Works, ignoring social housing, student loans and other programs that are used by lone mothers.

There is good reason to think that each of these policies requires work effort on the part of the beneficiaries, in addition to the care-giving work and paid work already done by lone mothers. Ontario Works requires that recipients agree to engage in various activities in exchange for their monthly benefits. Activities required by the new rules can take the form of mandatory job searches, training, basic education and skills upgrading, as well as unpaid community service. Although some job search activity had previously been required, Ontario Works recipients must now participate in more formal programs, known as Employment Support, Community Participation, and Employment Placement. Employment Support is intended to assist recipients with becoming "job-ready" and may include training sessions on job search techniques, workshops on resume writing skills and some basic education and training. The Community Participation program requires that recipients volunteer to do community service in public or not-for-profit organizations and is intended to provide recipients with skills and practical work experience. Under Employment Placement, people who have been identified by their caseworkers as ready for employment are referred to an employment agency or contractor to help them find paid work. Recipients are expected to accept any job offer they receive, as a condition of receiving further benefits (*Ontario Works Act* (1997a) 134/98, s. 25).

As a condition of receiving an OSAP student loan, single mothers who are students have to agree that they will maintain a full-time course load and a grade of 60% or higher in every class. Residents of low-income co-operative housing must also sign an agreement obliging them to work at various jobs within the co-operative, such as lawn maintenance or committee work. However, in addition to the work required by each of the programs, as a condition of receiving benefits, the *combination* of these programs may have additional, unintended implications for recipients' lives. The purpose of this paper is to explore the effects of combining multiple benefits on the lives of lone mothers. We use exploratory interview data with lone mothers and caseworkers to suggest ways in which women may be affected by the interaction between multiple program requirements and to suggest avenues for further research.

Findings

The lone mothers who were interviewed were all participating in multiple programs and activities. Three of the women went to school full-time during the school year and were working part-time. Two of the participants received subsidized childcare as well as Ontario Works in the summer months. The other fulltime student lived in subsidized housing and had intermittently received Ontario Works. The two remaining single mothers went to school part-time, worked part-time, participated in Ontario Works and received subsidized childcare. One of these women also resided in subsidized housing and the other was just in the process of transferring from part-time to full-time studies as she had just qualified for OSAP.

The reliance on these multiple benefits impacted these participants' lives in several ways. First, each one of the benefits requires work in addition to the paid and unpaid child-rearing work for which lone mothers are already responsible. The interview data illustrated the ways in which lone mothers' lives are complicated by the separate demands of each of these programs. Second, maintaining multiple benefits requires a great deal of administrative work, including work that one of our participants called "life admin" — which was also exacerbated by the uncoordinated demands of caseworkers. Third, a key problem highlighted in the interview data was that women risked losing benefits such as childcare as they made the required switches between programs, or as they found paid work. These women had to "mind the gaps" between and amongst programs and had to find ways to ensure that critical supports remained in place.

Participatory Work

Although there have been numerous studies documenting the struggles of women to combine paid and unpaid work, these interview data demonstrate that the day-to-day lives of women receiving state-provided benefits are strained by three types of work. *Paid work* done by the women in this study consisted of both "legitimate" income claimed by the respondents and on which taxes were paid, and "under the table" work for cash. *Unpaid work* included the work that single mothers performed in the home. Unpaid work is multidimensional as it not only consists of the heavy burden of domestic labour by single parents, but also the numerous "jobs" that being a parent entails. Respondents referred to feeling as though they had to be nurses, doctors, teachers, counsellors and taxi drivers within their roles as mothers. However, the interview data also made it clear that there was additional work required as a direct result of receiving these various benefits. *Participatory work* consisted of the work that the participants had to carry out in order to follow the rules and regulations of each of the benefit programs. This work was also labour-intensive, taking time away from family responsibilities as well as from their paid employment, and could be financially expensive, requiring additional transportation and childcare.

The mothers in the study were required to adhere to rules and regulations that structured their days in ways that others would not experience. As discussed above, recipients of each benefit must agree to engage in various activities in exchange for their monthly benefits. The terms of these agreements added a considerable amount of work to the already overburdened schedules of the women in the study. While agreeing to the terms of each of these policies necessarily implies some unpaid work in return for the financial assistance, the interview data showed that the actual quantity of work required was often more than what was set out in the policies. The work was also amplified by the fact that all of the participants in this study were the recipients of *multiple* benefits and therefore had to adhere to the terms of two, three, and sometimes all four of the policies which are the focus of this research.

According to the *Ontario Works Act (OWA)*, single parents with children who are under the age of seven or are too young for full-time elementary school are exempt from work obligations. Yet each participant in this study explained that she felt pressured to do something *other* than take care of her children. One woman had "agreed" to volunteer at a local agency three mornings a week but had to find her own childcare arrangements during the summer months when her daughter's half-day kindergarten program finished. Another participant "agreed" to work part-time at a local bar the days that her daughter was with her father. Soon after signing this agreement, her car broke down and she was no longer able to get herself to and from her employment, as buses do not run at the late hours her job finished and she could not afford the high cost of a taxi. She complained about being "harassed continuously" and being "made to feel as though [she] was unable to hold down a job." In the terms of the OWA, being the sole parent providing for the day-to-day needs of a child makes "participation impracticable" and therefore subject to a caseworker's discretion (*Ontario Works Act* (1997b) O.R. 134/98, s. 27(2)). However, one caseworker interviewed suggested that "... we like them to be doing something, just to help with the transition to work as they won't be on assistance forever. They need to get involved in something ... we really try to urge them to do *anything*" (emphasis added). As well, the women asserted that different caseworkers interpreted OWA rules differently and thus the requirements of the participation agreement varied depending upon the assigned caseworker.

With the exception of one woman, all of the social assistance recipients interviewed complained that the participation agreements required other tasks that would do little to help them in their quest for self-sufficiency, but which added to their already hectic days, both by taking time away from their household work and by creating additional requirements for childcare and transportation. One of the requirements of Ontario Works is attendance at information sessions. All participants described the embarrassment of having to sit through meetings in which they were told that they needed to find employment, and interpreted these sessions as a

criticism of their parenting and their ability to provide adequately for their children. In addition to the perceived humiliation, one participant discussed the impracticality of the meetings; "How do you find daycare for two kids when you don't have a car, no money? It was so frustrating." This frustration was felt in relation to all of the participation agreements into which the participants entered, whether they had agreed to search for a job, to work for pay, to volunteer or to go to school.

Poor women now face additional obstacles to post-secondary education due to the change in the *Social Assistance Reform Act* (Bezanson and McMurray, 2000). Because recipients are now prohibited from receiving social assistance while attending school, many turn to large student loans in order to pay for both tuition and household expenses. At the same time, the OSAP policies and procedures are restrictive for women who are mothers. In order to maintain their funding, OSAP recipients cannot take fewer than three credit courses each term and one-and-a-half credits in the summer. Whereas social assistance benefits are indexed to family size and composition, the maximum OSAP allocated is $500 per week of study, regardless of the number of children a woman has. This figure is also not adjusted for any other factors, such as disabilities or her amount of indebtedness, which could increase her need for financial assistance.

OSAP loans are distributed at the beginning of September and are meant to cover costs until the end of the academic year in April. The students interviewed reported that they had few options available after the end of the term, when this loan money had mainly run out. These options included finding paid employment, applying for Ontario Works and social assistance benefits or continuing their studies and receiving further OSAP loans over the spring and summer, if courses were available. However, each of these options meant an increased workload over the spring and summer. To attend school in the summer required finding childcare for children who would have been in school themselves during the fall and winter. Several of the five women reported that they had decided to take courses that were unrelated to their degree requirements, increasing the total time that they would spend in school, in order to maintain OSAP funding.

The work that the participants of this study had to carry out generally increased with the number of benefits they received. In addition to receiving social assistance and/or OSAP, two of the participants in this study had additional participatory work resulting from their residence in subsidized cooperative housing. Cooperative housing is organized such that the members of the co-op community participate in its communal upkeep. This condition was sometimes problematic for single mothers residing in subsidized units, according to the two participants and the cooperative housing coordinator. Although those who can afford to pay market value in cooperative housing communities voluntarily sign leases and agree to participate, participation is obligatory for subsidized clients. As well, those receiving

housing subsidies were not able sign leases and therefore had less secure housing, with rents varying monthly depending upon their household incomes.

"Life Admin"

In addition to the work-related or volunteer activities required by these programs, beneficiaries were responsible for work as a result of administrative requirements. All of the women in this study spoke about what one participant referred to as "life admin" — the days of the month that were entirely dedicated to checking in with case managers, filling out paper work and making phone calls associated with their benefits. As one pointed out, although all of these agencies are provincial agencies that require the same information from recipients, they did not seem to be able to share information amongst themselves. "Erin" (all names changed to protect privacy) states,

> All of this just to survive, all of this paperwork, nonstop meetings all for $250 a month. That's not even feeding my kids, so at the end of the day we are really only getting $100 after rent. Sometimes I swear you spend more time working to get and keep your benefits than you would at a regular job. The crazy thing about this is that these agencies, subsidized housing does not talk to subsidized childcare and they don't talk to social assistance to know what's going on, yet you try and defraud one of them and get caught-watch how quick all of them know about it and are hauling your ass in.

The participants in this study all were subjected to the various reporting rules associated with Ontario Works, the Childcare and Housing Subsidy and OSAP. OSAP requires all participants to immediately phone or visit their caseworkers to report changes and Childcare Subsidy, Housing Subsidy and Ontario Works each insist on face-to-face meetings yearly or biannually. These meeting requirements placed additional demands on our participants, especially for childcare and transportation. Parents were expected to phone and book meetings immediately to report changes in occupancy, income, rent, and address or phone number within the household. Because rent in most subsidized housing is geared to income, clients had to report their income monthly. All of the lone mothers in the study expressed frustration and insisted that they met with their caseworkers much more often than what was outlined in the separate policies. When asked how often she must meet with her case workers, Erin replied:

> ... *a lot!*. By law, probably quarterly, but I see [my social assistance case worker] at least once a month. Housing is even worse than social assistance. You have to give them all your income every month, every change in

> income you have to go to the office immediately with proof of it and fill out the paperwork.... I see the coordinator at least ten times in a year. At least with my daycare subsidy I have a cool worker — we do updates and are always on the phone and sending faxes.... [emphasis added]

At the time of our first interview, Barb was going to university full-time as an OSAP recipient and had her child in subsidized daycare. She would switch to social assistance some summers when she could not find appropriate courses that fit her major. Barb felt that these constant meetings and ongoing surveillance of her day-to-day life led her to be less productive than she felt she otherwise could have been.

> [H]ow am I supposed to accomplish all the things I need to in a day when everyone needs to see me all the time? It's like they are afraid I am going to screw the system if they aren't meeting me face to face monthly. It is so frustrating....

Mind the Gap: Switching between benefits and calculating cut-offs

One of the important aspects of the lives of these participants receiving multiple benefits was their vulnerability to gaps in benefits or services as a result of shifting between programs. This was made particularly clear in the interviews of women for whom the shift from OSAP to social assistance was an annual process. This was especially difficult because switching between programs could result in the loss of childcare provisions, forcing women to go back onto lengthy daycare waiting lists. One woman with a preschool-aged child reported that she had to pay for a childcare space over the summer, when she was not attending classes, in order to maintain her spot for the coming September. Despite paying for it, she was ineligible to *use* the spot in the summer, as she was not registered for courses. Three of the participants who received OSAP had gone to school year-round since beginning their studies as a way of providing for their children during the spring and summer, although the courses they took in the summer were often not required by their degree programs, but were instead taken primarily to maintain their OSAP eligibility and childcare. Long waiting lists for childcare subsidies led them to feel they would be risking not having a childcare spot for the regular term in September by not attending school over the summer. They were concerned that that a loss of childcare would put their educational programs in jeopardy.

Whereas student loans in Ontario are paid out on a semester basis, social assistance benefits are administered monthly. As described above, some single mothers were reporting dire financial situations at the end of the school year as they had gone through most, if not all, of their OSAP loans. Respondents reported that because student loans received in January were supposed to last through the end of the term in April, they were not allowed to apply for social assistance until the first

day of May. The time required between processing the claims and receiving benefits meant that women often had to go several weeks without any income other than child tax credits and child support from their children's fathers, if they received any. Two of the women and the housing coordinator reported that those residing in subsidized housing were also required to inform their housing coordinators about changes in their incomes resulting from the switch between programs. Their eligibility for housing assistance would be reassessed each time the switch occurred, typically every May and September for the duration of an academic program.

Although benefits were the primary source of income for each participant in this study, it is important to note that all of the women supplemented their benefits with paid work. Most had multiple jobs, working two or three part-time jobs in addition to receiving social assistance or OSAP. All who had received social assistance admitted they had "gone on and off the system more than once" and had thus found alternative sources of income at some point. However, these participants argue that going off of assistance for paid employment put them in a worse economic situation than the poverty they faced receiving assistance. As one participant explains:

> When I was working in the summer I wasn't getting assistance, so no benefits, and my rent went up to $385. I was making $540 every two weeks and living off that — it was brutal but I still felt good about myself. You know I thought, 'at least I am working, I am providing for my family', [however] it doesn't make sense for me to work full time. There is this certain point where there is a cut-off and I am very aware of that. So at my last job if I would have stayed at 15 hours a week, I could have kept social assistance, kept the benefits, kept daycare and housing[....] As soon as I went to 20 they cut me off social assistance which then has an effect on everything else, my rent went up. I was actually ending up with less money than when I was on social assistance.

Consequently, much like the participants in other studies (Little, 1998, 2003; Edin and Lein, 1996) the participants in our study were very aware of how employment income and social assistance incomes could be combined, and accepted only employment that allowed them to continue receiving their benefits. All five of the single mothers worked at multiple part-time jobs in addition to their benefits in order to make ends meet. Three stated that they only worked the maximum hours allowable to maintain their benefits. However, two admitted that the majority of the income they earned while receiving benefits was not from legitimate sources. Kelly, who worked as a bartender, had an arrangement whereby her employer would pay her less than minimum wage but would keep her "off of the books." Despite the low pay, she argued that the deal was to her benefit, as she could keep her tips as

well as social assistance. Dana worked 10 to 15 hours a week as what she only describes as a "glorified toilet-bowl scrubber." When asked if she told OSAP about her earnings she said that she would not work if she had to declare her earnings. She argued, "school is hard enough — I only work to supplement my income so that I can have a few extras: dinner out once in a while; new clothes for me and my daughter; stuff like that, nothing extravagant."

Conclusions

There are two major conclusions that can be drawn from these exploratory interview data. The first involves the ways in which women who interact with the Ontario social assistance system undertake multiple strategies in order to provide for their families while meeting the requirements of these programs. Contrary to the view that lone mothers on welfare need to be pressured to be active, our participants were certainly not passive or "dependent" recipients of social assistance. All were engaged in various types of paid work as well as the unpaid caring work that is expected of single mothers and of women more generally. As one woman told us:

> ... some days I just couldn't take it. I felt so horrible as a human being. I couldn't seem to keep my house clean and work at the same time. My mom used to come in and make comments about me being a slob. I wasn't a slob — the house was in order, just I hadn't scrubbed the floors in a month, or cleaned out the fridge. I guess that does make me sound a bit slobbish but I swear I was trying. It was just that by the time I had put in six hours at school and then four hours at work; I needed to focus on [my daughter]. She had so little time with me already ... I kept trying to explain myself to everyone, my family, my friends, neighbours ... how was I supposed to do everything in one day that they had two people doing? You know, all my friends, my family, they are all married but for some reason all expected me to get everything that two of them did, done.

The work demands placed on these lone mothers continue to go unrecognized. The work or volunteer requirements of each of these programs added to their overall workload, making it more difficult to balance care-giving and other activities. Yet they felt caseworkers and others judged them harshly, affecting their self-esteem.

Second, the interview data demonstrate the ways in which the four benefit programs described here can interact to create a situation in which the recipients of these benefits have even more difficulty organizing their lives and caring for their families. They illustrate the importance of an additional third kind of work, participatory work, which must be performed as a condition of receiving benefits.

Personal meetings, form-filling and reporting, and other forms of "life admin" place demands on poor single mothers' days in ways that other parents do not experience. Furthermore this work seems to undermine, rather than support, the supposed program goals of increased independence and employability. As well, the lack of coordination between the programs results in loss of benefits and an even greater burden of "participatory work" for these women, potentially hindering their ability to increase their education and find employment that would pay well enough to support themselves and their families.

One main tension that exists within the changes implemented in the *Social Assistance Reform Act* is the lack of attention given to the fact that many recipients are indeed single parents without economic resources to pay for suitable childcare for their children. The gendered assumption that women are the best caretakers of the family, along with the gendered division of work in the market economy, remains especially problematic for single mothers who are, at the same time, expected to take care of all family obligations as well as work at jobs that pay much less than the average male-dominated jobs. It is important to recognize the contradiction in forcing single mothers to participate in work programs without providing affordable and flexible child care services that would help balance paid and unpaid work. However, the additional work that is required as a result of having to navigate the requirements of multiple programs, each with little regard for the requirements of the other, or for the paid and unpaid work already performed by lone mothers, has thus far not been adequately considered by analysts of social assistance programs. Although the data presented here are exploratory, they point to the importance of considering how multiple types of work, including that generated by benefit programs themselves, may combine to prevent women from achieving real independence through training and employment. Further research is required to confirm the impact of these program interactions, as well as to identify the degree to which they occur in provinces other than Ontario. As well, if the interactions of multiple benefits are important for social assistance and student loan recipients, similar effects may result from the interaction of other programs, such as disability benefits, workers' compensation, and others. This suggests that research on the structuring effects of welfare-state programs should not examine single programs in isolation, but should consider the potential interactions and contradictions of multiple policies and programs.

For policy, considering the interactions between and amongst these programs and reducing their unintended consequences for recipients need not involve massive changes in program design, but might be accomplished administratively, through better information sharing between and amongst programs that currently operate independently. Although changes would be subject to privacy considerations, our respondents made it clear that if social assistance, housing, and other provincial programs merely shared recipients' financial information with one another, the

added burden of "participatory work" would be reduced considerably. As well, better integration and coordination of benefits, such as student loans and social assistance, may reduce the work required for repeated re-application for these programs. Simply leaving social assistance files open while recipients are attending school would make the annual transition to social assistance after the school term less burdensome and also reduce the "gaps" in support experienced by these women and their families, as they switched between programs. Although they need not be difficult to implement, these changes would, however, require a somewhat more realistic understanding of the ways that multiple programs interact in the lives of recipients.

Notes

1 Three of the single mothers, the child subsidy case worker and the financial aid officer were interviewed in 2002 and again in 2005. The remaining participants were interviewed in 2005.

2 Three of the case workers were female, ranged in age from 35 to 53 and had been employed in their current positions for a minimum of four years. The subsidized housing manager was a male in his mid-thirties and had been in his position for six years. The single mothers in this study ranged in age from 27 to 39 and all had either one or two children at the time of the first interview.

3 This rule has been discussed as one of the factors in the death of Kimberly Rogers, a lone mother who had been sentenced to house arrest after being convicted of fraud for claiming both social assistance and an Ontario Student Assistance Plan loan (Canadian Press, Jan. 9, 2004)

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