A Litmus Test for Democracy: The Impact of Ontario Welfare Changes on Single Mothers

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One of the real litmus tests for the state of our democracy is to examine how we treat the most marginalized. An increasingly demonized and marginalized group in Canadian society is poor single mothers. This article will study the changes to Ontario welfare policy since the election of Premier Mike Harris and the Progressive Conservatives in 1995. This test case will explore how poor single mothers have become disenfranchised to the point that they do not share basic citizenship rights most of the rest of us take for granted. This research is based on one-on-one interviews I have conducted with 30 single mothers on welfare/workfare across the province, as well as a few interviews with other welfare/workfare recipients and anti-poverty activists, and 200 focus group interviews conducted by members of Ontario Workfare Watch (a non-profit organization established to monitor welfare changes across Ontario). My interviews were conducted with workfare/welfare recipients in Kenora, North Bay, Kingston and the Greater Metro Toronto area during a year, May 1998 to May 1999. As a result, the recipients interviewed lived in northern, southern, rural and urban Ontario communities. The majority of the interviews were tape recorded and the participants signed consent forms specifying precisely what information I was permitted to use. While this article examines the Ontario case, many of these welfare changes have occurred across Canada. A unique feature of the
rapidity with which Ontario welfare changed from one of the most generous and encompassing policies in the country to one of the most punitive and demeaning.

In the last decade, we have all experienced the radical transformation of the Canadian welfare state. This transformation in Canadian social policy has redefined the role of government and the rights of its citizens. National and provincial governments have reduced or eliminated social services, restricted and altered eligibility criteria for the remaining social programs, and increased the policing of social program recipients. All of this has led to the erosion of citizenship rights for all Canadians, but particularly for poor single mothers.

Citizenship rights are always a contested terrain where governments and citizens constantly engage in the writing and rewriting of this relationship. T.H. Marshall was one of the first theorists to try to explain how the development of the welfare state alters citizenship rights. He was particularly interested in the tensions and contradictions between capitalism and democracy, as seen through the establishment of citizenship rights. In his important article “Citizenship and Social Class,” he explored what it means to be a citizen in the modern liberal democratic state, arguing that there have been three distinct stages in this development. In the first stage, in the eighteenth century, citizens achieved civil rights such as basic legal rights to property, personal liberty and the principle of equality before the law. During the nineteenth century, liberal democratic states granted citizens political rights such as the right to vote and to hold political office. The third stage saw the development of a modern welfare state complete with social rights such as the right to basic social and economic security achieved through such social programs as universal income transfer, social insurance, universal education and medical care. It was this third stage that worked in opposition to capitalism. Civil and political rights were granted to citizens as individuals whereas social rights were collectivist in nature—granting rights on the basis of a shared circumstance (e.g., a disability, old age, young dependents). Consequently while civil rights provided protection from the state, social rights established a basis from which citizens could collectively make claims to the state. Despite
the different natures of these rights, Marshall believed that one stage in the development of citizenship rights built upon the previous one and that each was essential for the realization of the liberal democratic ideal of full and effective participation.³

Feminist scholars have quite rightly critiqued Marshall's understanding of the relationship between citizen and the state as gender-blind. Women's rights have not developed according to this linear progression. Instead, the welfare state is premised upon a two-tiered system with one tier of rights-based social programs designed for workers and the other tier of charity-based social programs created predominantly for women. Although characterized by minimal welfare payments, the second tier did recognize women's unpaid domestic duties and dependency upon the family.⁴ In the early 1900s, it was women's care-giving role as mothers which was the basis upon which women made claims upon the welfare state. This maternal claim to citizenship rights has been dismantled by the Harris Government.

The loss of citizenship rights for the poor and the gendered consequences for poor single mothers is addressed in this article. Marshall understood the achievement of social citizenship rights as essential to the health of a liberal democracy. Only once social rights were achieved would a citizen be free from the fear of poverty and be able to fully exercise his or her civil and political rights. But it is these social rights that are specifically threatened today. With the dismantling and re-ordering of the Canadian welfare state, the nation's most marginal citizens are rapidly losing their ability to participate in Canadian society. Among the most vulnerable are poor single mothers whose civil, political and social rights have always been precarious. Feminists understand that men and women are not facing the dismantling of the welfare state equally. Today, the two gendered tiers of the welfare state are blurring. Many workers no longer have the same rights to social programs based on their employment history, such as employment insurance.⁵ And women are no longer granted exemption from the marketplace because of their mothering responsibilities. Feminists have illustrated how the neo-liberal welfare state treats all citizens as gender-neutral workers. As Katherine Scott argues, this could be appealing at first glance for it might
“establish greater equality between men and women by linking entitlement to the individual rather than the position of wife or mother within the family.”6 When women were granted social programs in the past because they were wife or mother, this reinforced their family dependency. Today, increasingly, women and men are expected to meet similar eligibility requirements.

Yet the state remains contradictory in its treatment of poor single mothers. While feminists are correct to acknowledge the methods which the state has used to minimize gender differences, they have ignored other ways that the state has intensified the gender distinctions between men and women. At the same time that the welfare state has dismissed women’s caring role in society and increasingly treats mothers as gender-neutral single adults, the state also has established increasingly gendered policing strategies to regulate poor women.7 A number of welfare policy changes have targeted single mothers in particular, promoting the notion that poor single mothers are morally suspect. While the state polices all of the poor in regards to their participation in the job market, poor single mothers are particularly investigated and scrutinized for their personal relationships. Both the gender-neutral and the highly gendered regulatory procedures lead to the erosion of citizenship rights for poor single mothers.

The Dismantling of Social Citizenship Rights for the Poor

Although the rights of the poor have never been secure, the post-war ideal promised a certain degree of security to even Canada’s most vulnerable citizens. In the 1960s, Canada declared a “war on poverty” and many studies of the country’s poor ensued.8 Public opinion during the post-war era granted the poor the moral authority to claim some basic social rights. Poverty was not always considered to be an individual’s fault and all citizens were considered somewhat deserving of the right to a basic standard of living. The public understood the marketplace to be an unfair arena which created winners and losers. Governments, it was believed, could enforce limits on the market, and individuals should not be forced to engage in market activities that denied their dignity. Given the inequalities of the marketplace, the national community saw itself as responsible for the basic well-being of all its citizens.9
These post-war ideals are currently being contested by a new vision of citizenship. The rights of the post-war welfare state "are no longer rights, universal, or secure." The ideal citizen of today recognizes the limitations of government provision and, wherever possible, relies upon the marketplace. When making any requests for state aid, the citizen of today demonstrates the s/he has adopted such market-oriented values as self-reliance, efficiency and competition. This poses problems for all Canadians but especially those most vulnerable to the inequities of the market.

Today, programs from both tiers are being dismantled and reconfigured, and the differences between these two tiers are becoming increasingly blurred. The rights of unemployed and injured workers to demand state aid based on paid work experience are diminishing. While this erosion of rights for workers is significant and of great concern, the rights of welfare recipients are even more severely under threat. They never had the same moral authority as workers to make claims upon the state in the first place, and now their position is increasingly vulnerable.

During the last decade, the rights of welfare recipients have been significantly eroded. Although the enactment of the Constitution and the Charter of Rights secured some entitlements for Canadian citizens, it did little for the poor. Experts on poverty law have documented how the constitution contains no direct or express protection of social rights. Unlike the European social charter, the Canadian Charter of Rights is silent on the question of social citizenship rights.

Whereas the Charter of Rights provided no new social rights for Canada's poor, the dismantling of the Canadian Assistance Plan (CAP) in 1996 has significantly denied welfare applicants social rights they previously enjoyed. The CAP of 1966 provided unlimited cost-shared federal funding for social assistance and promised to eradicate many of the punitive features of earlier welfare policies. In order to receive this federal grant welfare programs had to meet three conditions:

1) Benefits based solely on financial need;
2) all provincial residence requirements eradicated;
3) an appeal board established in each province to protect recipients' rights.
While these CAP conditions had a number of limitations, they permitted a discursive space from which the poor and their allies could make claims upon the state. Although the majority of Canada's poor never were informed of their rights to welfare provision, there were some recipients who were able to use these regulations to argue for better treatment. Also, social justice leaders and anti-poverty activists who tended to have more time and resources than recipients utilized these social rights to make claims upon the state on behalf of welfare recipients. In particular, the Civil Liberties Association, the Legal Education and Action Fund, the National Anti-Poverty Organization and community legal workers utilized these CAP provisions to successfully win certain entitlements and legislative changes for welfare recipients. Despite the limitations of the CAP, it provided much more support to the poor than its replacement, the Canada Health and Social Transfer (CHST). With the CHST there is no federal funding specifically designated for welfare programs. Instead, each province receives a lump sum to spend on education, health and welfare; each province can choose just how much to spend in each of these three areas. Given the popularity of health and education, provincial governments have begun to concentrate spending in these areas at the expense of welfare programs.

Under the CHST, the federal government has erased almost all national standards for welfare. Poor Canadians no longer have a right to welfare based on economic need. Now provinces can establish their own eligibility requirements. This change permits not only workfare but other eligibility criteria which the provincial and municipal governments wish to implement. It also allows provincial and municipal governments to refuse a person welfare for any reason they deem appropriate. This has opened the door for a number of employment-tied welfare programs. It is no longer enough to be poor. You now must also prove that you are deserving. The implication is that you are responsible for the fact that you do not have a job during a time of high unemployment. Consequently, the social citizenship rights of low-income Canadians have been significantly eroded during the last decade.
Single Mothers' Experiences Under the Harris Government

While all of Canada's poor have experienced an erosion in their social citizenship rights, this has been particularly severe for single mothers. Changes to welfare policy in Ontario have exemplified this trend. Myths surrounding single motherhood have given governments the popular legitimacy they require to dramatically reduce single mothers' rights. Many believe that single mothers are lazy—watching soaps and drinking beer—rather than providing important care to the future generation of citizens. As well, it is popularly believed that single mothers have children to receive more welfare money, and that they are a "drag" on the welfare system—remaining on welfare their entire adult lives. If you believe the myths then you also are more likely to endorse welfare policy which punishes single mothers for their behaviour, and assumes they are undeserving applicants requiring close and constant scrutiny to determine that they are really worthy of help.

There is great disparity between the myths endorsed and promoted by the Harris Government and the reality of single mothers' lives. Today there are approximately 107,642 single parent families living on workfare in Ontario, and 95 percent of them are single mothers. The breakdown of marriage or a common-law relationship now accounts for almost 60 percent of all single motherhood. Single motherhood tends now to be a temporary rather than a permanent condition. Most single mothers will eventually form part of a new heterosexual family unit. Only a small percentage of single mothers remain on welfare/workfare for a long time. Most single mothers in Ontario receive assistance for three to four years. The myths surrounding single mothers have played an important role in limiting single mothers' rights. During two Harris Governments there have been three important changes in welfare policy: the introduction of welfare rate cuts, workfare, and new anti-fraud measures. The impact of these changes will be explored below. While these changes have caused increased suffering for both poor men and women, the effects of these changes have disproportionately affected single mothers. Welfare rate cuts and workfare encourage the belief that all welfare recipients are gender neutral—equally able to "top up" miserly welfare cheques and equally available for employment. Consequently these welfare changes virtually
ignore the different child care and familial responsibilities of women, and therefore remain gender blind to how these legislative reforms have a profoundly negative impact on poor single mothers’ lives. The third change to welfare policy in Ontario has not been gender blind. The introduction of new anti-fraud measures have explicitly targetted poor single mothers, encouraging the belief that they are morally suspect and require constant and diligent scrutiny.

Welfare Rate Cuts One of the most dramatic changes to welfare policy in Ontario occurred in 1995 when all able-bodied welfare recipients had their cheques reduced by 21.6 percent. This is an unprecedented cut in the history of welfare. While all welfare recipients have found this extremely difficult, single mothers have been particularly hurt. With child care responsibilities, these mothers have fewer opportunities to top-up their welfare cheques by finding employment; especially given that the Chretien Government has reneged on its Red Book electoral promise to establish a national child care program. The impact of these cuts is told through poverty statistics and personal one-on-one interviews. The National Council of Welfare reported that single mothers have fallen further and further below the poverty line as a result of the Ontario welfare rate cuts. In 1995, single mothers in Ontario were $8,488 below the poverty line, and after the welfare rate cuts they were $9,852 below the poverty line. In fact, the number of single mothers living on incomes less than one half of the poverty line jumped from 10.2 percent to 12.2 percent as a result of the welfare rate cuts. The everyday lives of single mothers have dramatically worsened. Single mothers I have interviewed told me that they have attempted suicide, reduced their food consumption to one meal a day, sold almost all their household furniture and moved in with abusive ex-partners all in an attempt to survive the welfare rate cuts.

Given that food is one of the largest non-fixed items in most single mothers’ budgets, that is where women are making huge sacrifices. Two-thirds of food bank recipients on welfare report going without food at least one day a month. Most of them report that they go without food one day a week or more. Of the 30 interviews I have conducted across Ontario, all of the single mothers admitted that they are eat-
ing fewer than three meals a day. One aboriginal single moth-
er said "I always wondered how vegetarians survive. Now I
know. I never see meat anymore. Tonight's supper is popcorn
and a stale muffin I got on sale." For example, one single
mother in Kingston has lost 87 pounds since the Harris
Government welfare cut. She has sacrificed her own health
and nutrition in an attempt to ensure that her five children do
not go hungry. Another woman in a rural community said
she picked a dead deer off the road, took it home, gutted it
and put it in the freezer to feed her children. These are only
a few examples but they speak to the sacrifices single moth-
ers are making in order to care for their children.

A study conducted by nutritionists at the University of
Toronto Faculty of Medicine confirms my interview findings.
They interviewed single mothers who use food banks and
found that 70 percent had gone moderately or severely hun-
gry in the past year, and 57 percent had done so within the
past 30 days. Over 60 percent said they had cut the size of
their own meals due to the lack of food. The study also found
that these women were nutritionally malnourished.

Many of the single mothers I interviewed were desperate
to prove to me just how creative they were to provide food
for their children. One mother opened up every kitchen cup-
board at the beginning of the interview to show me that she
had lots of food to feed her children, including food from the
local food bank. Another single mother confided that she
has a vegetable garden over at a friend's house and she cans,
freezes and hides this food at her parents. Another woman
went immediately to the grocery store after I handed her the
honorarium at the end of the interview, stating that she had
not gone grocery shopping in two months. In more than a
decade of conducting interviews with single mothers, I have
never seen them so desperate to prove to me that they are
deserving and faithfully feeding their children.

Some single mothers have given up every item that is not
an absolute necessity. One interviewee in Kenora said that
she gave up her beaten-up vehicle once the welfare rate cut
came in, even though she lives 15 kilometers away from town
and the bus service does not run on the weekends or after
7 p.m. on weekdays. Another hides her piano, her only fam-
ily treasure, at a friend's place. I interviewed one aboriginal
woman in her living room which was entirely bare except for our two straight-back chairs. She explained “When the [welfare rate] cuts came I decided what stuff in the house could go—cable went, TV went, I sold most of my furniture but I didn’t tell welfare or they would have deducted it from my cheque.”

Even a telephone becomes a luxury for poor single mothers in the aftermath of the welfare rate cut. A recent survey of single mothers in Toronto found that as many as 27 percent went without telephone service some time during the last two years. Telephones fulfill three very important functions for single mothers. They link a mother to emergency services which are particularly important when you are raising children on your own. They are essential for seeking employment opportunities, which is an obligation for many on welfare. And finally, they link a single mother who is often isolated in her own home to family and friends.

Housing has become an enormous concern for single mothers since the welfare rate cuts. Without stable housing, your life is thrown into constant upheaval, and life is reduced to a desperate scramble to find shelter: temporary, permanent, good or bad. Health suffers and damages your ability to make any long-term plans. Changes to welfare and tenant protection law in Ontario have resulted in many people hanging on to their housing precariously, being forced into sub-standard accommodation, or worse, losing their housing altogether. Welfare benefits are paid in two parts: a shelter allowance plus a basic needs benefit that is supposed to cover all non-shelter costs. Maximum shelter allowances are far below the median rents actually paid by tenant households across Ontario. While shelter allowances have been frozen, rents have continued to rise, shrinking the number of affordable units, and putting thousands more people at risk of homelessness. These housing changes have dramatically affected single mothers. A number of single mothers interviewed had their electricity, gas or telephones cut off. Others have been evicted and have moved themselves and their children to shelters. All of this has placed enormous stress upon poor single mothers because once a single mother loses her housing, she is reported to the Children’s Aid Society and she lives in fear that she will lose her child or children.
Women have also experienced increasing levels of violence and harassment in their lives as a result of the cuts. During the interviews, single mothers explained that they had experienced more difficulties with ex-partners, employers and landlords. The Ontario shelter movement has reported that since the welfare rate cut, more women are returning to abusive partners in order to feed and clothe their children. One aboriginal woman told about her difficult decision to permit her abusive ex-partner to rejoin her and her son in their home. "With him here this month it's been such a change for me. I eat more often—I only ate once a day since the welfare rate cuts. I sleep better, I worry less. I have support." One woman said that since the welfare rate cuts, her ex-partner said he would give her five dollars for a hug and more for sex—if she needed the money. And in more than one community single mothers have complained that landlords have attempted to exchange sex for lower rents. "He [the landlord] told me that if I had sex with him he would take off $150 a month for rent," explained one single mother.

Most welfare recipients are attempting to top up their meagre welfare cheques in whatever way they can. Because of child care responsibilities, few single mothers are able to find work to top up their welfare cheque. Only one single mother I interviewed reported any type of underground employment which would have enhanced the welfare cheque. This woman, in a snow-bound northern Ontario town, shared one pair of boots between herself and her son as they delivered newspapers. Instead of doing underground employment, many women have increased the amount of caring work they do. Some women have moved in with their parent(s) and are caring for them in exchange for cheap rent. Others visit the home of their parent(s) or other family members and care for them in exchange for groceries or other necessities.

This welfare cut has severely reduced a single mother’s economic independence. While, in the past, the welfare cheque often meant a release from oppressive personal relationships, this is increasingly no longer the case. Instead, single mothers have once again had to rely upon abusive ex-partners, harassing landlords or demanding family members—all in an effort to feed, clothe and shelter their children.
Workfare From the introduction of welfare for single mothers in 1920 up until the arrival of the Harris Government, single mothers were considered a distinct category of welfare recipients whose primary responsibility was the care of their children. As a result, single mothers were not expected to look for full-time work. Instead, they were only encouraged to take work which did not interfere with their primary duty as mothers of the next generation. With the introduction of workfare, the Harris Government has dramatically altered the nature of welfare for single mothers. Now, all single mothers with school-aged children are expected to be participating in the workforce to the same degree as single men and women. In other words, single mothers are no longer fully recognized for their child care responsibilities. Instead, they are treated very similarly to all other welfare recipients.

Treating single mothers with school-aged children as if they were single with no dependants creates enormous hardship. Single mothers are increasingly expected to conduct job searches. There appears to be a lot of discrepancy in the rules about job searches. Of those interviewed, some were required to do three searches a day whereas others were told to do as many as ten. For some, these searches involved making a phone call to a company and writing down the company’s name, date of call and what the response was. For others, they had to go door-to-door making face-to-face contact with employers and requesting their signatures as proof that they had completed this job search. And in one case, a young woman who was eight months pregnant was forced to conduct door-to-door job searches. Her baby was born three-and-a-half weeks early and she blames this early delivery on the stress caused by these job searches.33

Interviews with anti-poverty advocates revealed that “inadequate job searches” is the most common reason given for cutting people off welfare. “I’m hearing about this all the time now. You can’t appeal ‘inadequate job searches’ so it is an easy way to reduce the welfare case load,” explains Lana Mitchell, a single mother and long-time coordinator of “Low Income Peoples Involvement,” an anti-poverty group in North Bay.34 Consequently, welfare recipients feel enormous pressure to conduct these job searches despite how futile they know the search to be.
Retraining and educational upgrading has been severely restricted under workfare. Welfare support for post-secondary education was abolished in 1996. Now any education and training approved under Ontario Works must be short term and directed only as the fastest possible entry to the labour market. This has frustrated many of the single mothers interviewed. Some of them have attempted to remain in university or college courses and scrape by on the Ontario Student Assistance Program, but this requires them to carry huge debts that are much larger than the average student loan. Others have had to drop out of post-secondary education as a result of this policy change.

It is the Community Participation component which is the new aspect of this policy. This is what is publicly understood as workfare, unpaid work in return for welfare. Workfare recipients in this stream can be required to work up to 70 hours per month in a not-for-profit or public sector workplace. Single mothers have been harassed and humiliated by this workfare requirement. One single mother in Kenora told me she was harassed by her workfare worker because she worked only part-time at the local women's centre. “They wanted me to work full time even though I have a three year old daughter. They humiliated me every time I walked into the workfare office. I will never allow that to happen to me again.” As a result this single mother now works at five part-time jobs, all in an effort to guarantee that she no longer has to suffer the indignities of workfare. Her daughter is farmed out to various friends and family—a different person every day. These are just some of the sacrifices and risks single mothers are experiencing as a result of the implementation of workfare.

For others, workfare activities have thwarted their abilities to complete education and training that would lead to more secure employment. One mother said that she was one course away from a health care aid certificate when she had to begin her community placement at the local hospital. “They’re hiring health care aids at the hospital where I volunteer [as part of my workfare community placement] but I’m one course away. It is very frustrating.”

Community participants are not considered real workers. Although they are eligible for Workers’ Compensation they
are not covered by the Employment Standards Act or by unemployment insurance. Also, it remains unclear whether workfare participants will be protected by the Ontario Human Rights Code which protects workers against discrimination, including sexual and other harassment. There are now many examples of American workfare participants assigned to dangerous and unsanitary placements. American participants have been found to be working with infectious hospital laundry without gloves that are prescribed for the regular laundry staff. Others have had to do highway clean-up without access to a public washroom. And one worker died of a heart attack at his community placement when he said he was not feeling well and was told he must continue his work. When welfare recipients, already desperate for money to feed and clothe their children, do not have the same rights as other workers this severely affects their ability to refuse unsafe or unsatisfactory work.

Workfare participants cannot simply quit a placement. If you refuse an offer of employment, a community placement, or if you refuse to look for work you are no longer eligible for welfare. If you are considered to not be making enough effort in this regard you receive a warning and your case is refused within 30 days. If after the first warning you are still considered to not be making enough effort, your cheque is suspended for three months. Three months is a very long time when you have no other source of income or assets. After suspension you must re-qualify, re-apply and meet the requirements all over again in order to attempt to receive welfare benefits.

The premise of workfare is that welfare recipients are lazy and require a “push” or incentive in order for them to find work. Nothing could be further from the truth. The reality is that most welfare recipients are on welfare for a very short time. The average amount of time a single employable person is on welfare is approximately one year. Single mothers average approximately three years even though they have small children. The largest study of welfare recipients in Ontario found that excluding those who were already working, going to school, were ill or had a disability, or reported that they had unavoidable child care responsibilities, three quarters of single mothers were already looking for work. And accord-
ing to another study, 15 percent of single mothers were already doing volunteer work before workfare was implemented.\(^4\) Research also reveals that single mothers are more likely to work when their children are school-aged and when quality child care is available. For example, a national study found that 72 percent of single mothers with school-aged children are in the labour force whereas 41 percent of single mothers with children under three years of age are in the labour force.\(^4\) All of this evidence suggests that single mothers were actively pursuing work before the implementation of workfare.

For the most part, these retraining and workfare schemes do not provide adequate child care. Instead, it is up to the single mother to find her own child care. One mother was granted child care for only one of her three children. Another mother was told to find child care for her three-month old baby. Another mother had to pay forty dollars week out of her welfare cheque to finance her own child care while she participated in workfare.\(^4\) All of these examples are against the stated regulations of workfare. They demonstrate that there is little recognition that parenting is the first concern of most single mothers. Instead, single mothers are blamed if they are not able to participate in retraining and workfare schemes. They are deducted money from their welfare cheques or told they are ineligible for welfare at all—unless they participate in these programs. At the same time, single mothers are blamed if their children "act up at school" for lack of attention at home. This brings us back to a long history of contradictory expectations for single mothers on welfare. We have always expected single mothers on welfare to financially provide for their children. But at the same time we expect these single mothers to adequately care for their children. Financial provision and mothering are contradictory expectations which are often impossible to meet. The gender-neutral feature of many workfare programs only exacerbates this contradiction making women's unpaid caring work even more demanding and more invisible than it has been in the past.

**Anti-fraud Measures** The Ontario Government has established a number of mechanisms to "stamp out" fraud. These procedures have all made welfare more punitive, intrusive
and degrading. The extremely harsh nature of Ontario welfare fraud has been poignantly clear in the tragic life story of Kimberly Rogers. In August 2001 Rogers died eight months pregnant in her rented apartment in Sudbury. A straight-A student in social work at the local community college, she was charged with welfare fraud for receiving student loans while on welfare. The size of her student loans, $49,000 over four years, would have made her ineligible for welfare had she reported them. She was desperate to get off welfare and find a good paying job so she could adequately raise her baby. In keeping with the new welfare fraud rules, Rogers had her welfare cheque cut off, was told she could never receive welfare again because of her fraud charge and was sentenced to six months house arrest during the hottest summer on historical record. The cause of her death is as yet unknown but there is suspicion of heat stroke or suicide.

Rogers’ plight demonstrates how inhumane anti-fraud practices have become in Ontario. These practices have a predominantly ideological rather than material function. As shown in Rogers’ case, those who are fined and permanently cut off welfare are absolutely destitute. If unable to find help from family and charities they simply die. But as well as causing profound material loss and suffering, these anti-fraud practices encourage an ideological discourse which is highly gendered, promoting the belief that poor women are morally suspect. While all of these anti-fraudulent mechanisms have a gendered impact, there is one which most obviously targets women—the spouse in the house legislation. Each of these anti-fraud measures will be examined in turn to explore how single mothers, in particular, have been ideologically constructed as morally suspicious.

A number of new verification procedures have been created by the Harris Government. Today, welfare workers can demand literally hundreds of different pieces of information, depending on the circumstances of the case, and they can refuse, delay or cancel welfare payments if this information is not provided. People are often told to provide information that they cannot possibly obtain, or to provide it within impossibly short periods of time. This documentation includes their Social Insurance Number, OHIP number, proof of identity and birthdate, complete information on income
and assets, medical reports, information on budgetary requirements (lease, rent receipts, etc.), school attendance, employment activities, and status in Canada. Other documentation can, and is, demanded of people regularly. The information requirements frequently go well beyond what is required to establish a person’s eligibility, suggesting that workers can use their discretion about what documentation must be provided.

Welfare recipients are often asked to provide such documentation within ten working days or less. This is often difficult for single mothers who have to find child care arrangements and additional transportation money to provide this information. And sometimes the documentation is very costly. For example, one single mother from North Bay said that her welfare worker had demanded that she provide monthly statements of her bank book and those of her four children for the last three years. When she went to the bank to get these necessary documents, the bank official said it would cost $120 an hour to provide this documentation. Another single mother had to produce evidence that she had given up her car 15 years ago. Many women stated that they have been forced to locate violent ex-partners in order to obtain some of the necessary documentation. These are extremely intensive measures which stigmatize those on welfare, encouraging the belief that welfare recipients are often thieves who must be caught. Women, because of their relationship to others, are generally required to provide more information than men on welfare. For example, a woman with a child must provide proof of the age and custody of the child, proof of her status in relation to any man, and proof of any payments from the father of the child. As one woman said, “It’s harder to be honest with welfare, it takes so much time and so much paper.”

Immigrant and aboriginal women have more difficulty obtaining the necessary documents for their welfare workers. Aboriginal women have to appeal to the Department of Indian and Northern Development to receive sworn documents. Birth certificates are not always available for aboriginal or immigrant women and the substitute documents require lengthy processing time. Also, people in smaller reserve communities tend not to have bank accounts therefore they are unable to
provide the required bank statements. All of these exceptions require extra negotiation with the welfare caseworker.⁴⁷

Biometric fingerscanning has also been implemented to deter fraud. According to the Harris Government’s rationale, fingerscanning has been established to stop “double-dipping”, but there is no evidence that this is a major problem in welfare programs. Ian Morrison, one of Canada’s leading poverty law experts states, “The claim that fingerscanning deters fraud is difficult to test, to say the least. Independent studies of some programs have found no savings whatever in light of the costs of the technology.”⁴⁸ Nevertheless, fingerscanning is a further step to encourage the belief that poverty is a crime.

The Harris Government opened its provincial telephone fraud line in 1995. Granting anonymity to the person who calls to report welfare fraud raises some interesting questions. If someone calls the police department to report noise or other bylaw violations, your name, address and telephone number must be given. As a rule these identification details may be given to the person you have complained about. In the case of welfare fraud the caller does not have to take any responsibility for his/her actions due to the cloak of anonymity. The recipient will never be told who provoked an investigation into her case. It is also interesting to note who takes advantage of and who is most often the scapegoat of these circumstances. According to Ontario welfare fraud evidence, single mothers are most often the targets of those who call the welfare office to report fraud. In the Ontario 1999 welfare fraud report, spouse-in-the-house issues were the second most common reason for people to call the welfare fraud telephone line. Also, according to interviews I conducted with anti-poverty advocates and community legal workers it is generally believed that ex-partners are amongst the most likely people to call the welfare fraud line to report on single mothers’ activities.⁴⁹

Clearly, of all the anti-fraud measures the one most blatantly gendered is investigations surrounding the spouse-in-the-house rule. From 1987 until 1995 Ontario had the most progressive legislation in Canada regarding spousal relations. During this period single mothers were permitted to live with a partner for up to three years before the government considered the couple common-law and deducted the financial resources of the spouse from the welfare cheque. This
amendment was to prevent a Charter challenge which the Women's Legal and Education Action Fund and the Civil Liberties Association were preparing to launch which argued that the rule discriminated against single mothers on the basis of gender for no such spousal rule applied to single men. In August 1995 as part of an “anti-fraud” initiative the Harris Government announced that single mothers would no longer be permitted to live with a spouse.

The impact of the Harris Government anti-fraud campaign against single mothers in spousal relationships has been devastating. During the first eight months of this new amendment more than 10,000 recipients were deemed ineligible under the new definition and cut off social assistance, 89 percent of whom were women.\(^5\) A number of women have been falsely accused of cohabiting with former spouses when these men have relocated in other countries, are dead, or are imprisoned. Some have been cut off welfare without a hearing which would have demonstrated their innocence. In all cases, a single mother is considered guilty until she proves herself innocent—until she demonstrates that she is not in a spousal relationship. As many single mothers have realized, providing evidence that you are not in a spousal relationship is, indeed, a challenge.\(^5\)

Those single mothers who have remained on welfare have experienced more extensive and intrusive investigation into their lives. When a man moves into their home they must fill out a questionnaire to determine whether the man is a boarder or a spouse. The eleven-page questionnaire reveals that the definition of spouse is broad encompassing an economic, social and familial relationship. The questionnaire includes the following questions:

14) Do you and your co-resident have common friends?
15b) Do other people invite the two of you over together?
18) Do you and your co-resident spend spare time at home together?
24b) Does your co-resident ever do your laundry (or the children's)?
27) Who takes care of you and your co-resident when either of you are ill?
35a) Does your co-resident attend your children's birthday parties?\(^5\)
Such a questionnaire could hardly be more intrusive. And what makes it particularly insidious is that there is no rule regarding how many questions need to be answered in the affirmative in order to be declared a spousal relationship. Even if the recipient succeeds in persuading the welfare worker that her co-resident is not a spouse her status remains in question. According to the Ontario regulations the same investigation will be carried out annually as long as the living arrangement continues. Also, while the questionnaire is written in gender neutral language anti-poverty lawyers and advocates have not found evidence that this questionnaire is being given to men on welfare.\textsuperscript{53}

This obsession with the spousal status of a single mother ignores the reality of poor women's lives. The combination of low welfare rates and widespread discrimination from landlords makes it extremely difficult for a single mother to find decent and affordable accommodation. Consequently many single mothers have a male friend or even an ex-partner view apartments with them and even co-sign leases or rental agreements. Also, some men agree to financially help a single mother meet the last month's rental deposit. Other single mothers continue to communicate with her ex-partner in order that her children can maintain a relationship with their father. Still others who have been abused sometimes seek out male boarders to act as protection against the abusive former partner and to be a good role model for their children. All of this, however, becomes evidence that a single mother is living with a spouse.

Community legal workers and welfare recipients spoke at length about how this change in spousal definition has deeply affected the lives of single mothers. In North Bay one mother was accused of being in a spousal relationship because her boarder drove her children to school. In another case the mother and father had never lived together but the son was 18 years old and physically disabled. The father came over to help shower the child because the petite-framed mother could no longer do this on her own. This sharing of parental responsibility was considered evidence of a spousal relationship.\textsuperscript{54} Another woman hides her engagement ring from her welfare worker because she is afraid this will be considered evidence that she is in a spousal relationship.\textsuperscript{55} The welfare
department called one woman’s house in Kenora and accused her of hanging men’s clothes on her clothesline. “This was true, they were my son’s, and they were only out there for a couple hours,” she explained. In Northern communities single mothers have often rented trailers from men who live in the bush. This works well for both parties. The women have a cheap and secure place to live and the men receive rental income and do not have to worry that their pipes will freeze over the winter. But this arrangement can be accused of being in a spousal relationship as a result of this rental agreement. In one case in Ear Falls a single mother had her cheque cut off when she was accused of a spouse-in-the-house even though she had not even been asked to fill out a spousal questionnaire. In another case a woman wept when she explained to me that she had lost a lifetime friend because she had rented his trailer. “I had phoned welfare and cleared it with them before I moved in,” she explained. The owner came to town once a month to cash his employment cheque. He had his own large room with a special key which just opened that room. She, similarly, had a special key for her bedroom. “He was harassed by the welfare worker. I was accused of being in a spousal relationship even though I’ve never had a relationship since my abusive husband. Now I’ve lost my childhood friend. He won’t even look at me when we meet in the street.”

As well as implementing more mechanisms to “catch” welfare cheaters, the Ontario Government has also dramatically increased the severity of the punishments. The Ontario Works Act permits recipients to be fined a maximum of $5,000 or six months imprisonment if someone receives workfare payments they are not entitled to. As well, the new legislation punishes those who obstruct or knowingly give false information to a welfare worker. And most recently the Ontario Government has announced that it will ban for life anyone who is accused of any of these versions of welfare fraud. This lifetime ban will increase the fear and suspicion which all welfare recipients breathe every day and it will financially devastate those who are charged. As Reverend Susan Eagle, co-chair of the Ontario Social Safety NetWork, explained, “It won’t matter if this is a first time offense, whether the individual is destitute, desperate or didn’t understand the rules and regulations of the
system. It's a no tolerance policy which flies in the face of established principles of justice.”

The impact of being accused of welfare fraud is incredibly damaging. One single mother in North Bay wept when she recounted her story of being wrongly charged with welfare fraud. She was charged for “undeclared income” and explained that she had received a welfare cheque when she had obtained full-time employment (ironically her job was at the local welfare office). “I didn’t even open up the cheque, I sent it right back and I kept telling them to cancel my benefits,” she explained. Then one day the police came to the welfare office where she was working and charged her with welfare fraud. The next day she woke up to find her name, address and the fact that she had been charged with welfare fraud in the local newspaper and on the local radio station every half hour for a whole day. “North Bay is a small community. My kids didn’t want to go to school because they were bothered by other kids about it.” Even though the charges were eventually dropped this woman fears that she will never find employment again in North Bay. “How can one person [the welfare worker] have the power to destroy someone’s life? When your name has been slopped through the mud, how do you ever get your good name back?” This woman was proud of her accomplishments. As well as raising her three children on her own she had completed a BA at the local university, published an article in an academic journal and purchased a home.

The impact of welfare fraud charges is even more disturbing when one realizes that there is no evidence to support the government’s obsession with welfare fraud. According to the most recent Ontario Government welfare fraud report there were 747 welfare fraud convictions of a 238,042 case load in 1998-99 which means a welfare fraud rate of .3 percent. Of the more than 49,000 recipients suspected of fraud (as a result of complaints from fraud line, information from welfare staff, information sharing with other governmental departments) more than two thirds were found to have no fraud or error. So the vast majority of those suspected of fraud are not cheating the system.

It is important to remember that welfare recipients who violate technical rules, knowingly or otherwise, remain very poor.
Very few such cases involve significant amounts of money. Because the rules are many, complicated and largely unknown to recipients it is very possible for the most scrupulous person to break a regulation. Given that welfare payments are so inadequate there is also one important study in the US which suggests that most people on welfare supplement their welfare incomes in some manner. In my interviews all of the men admitted to receiving either gifts in kind or cash under the table to supplement their welfare cheques. The women interviewed did not have the same access to cash for work under the table but they spoke instead of ways they hid additional food or resources from welfare workers. As one woman explained during my first interviews with single mothers more than a decade ago, "That's called abuse, but we call it survival."

Despite all the evidence to the contrary, provincial governments are increasing their expenditures in the area of welfare fraud. All of these procedures are increasingly more punitive, intrusive and degrading. Also, these anti-fraud campaigns are gendered and part of an ideological or moral battle. Poor women have always been more morally suspect. Although low-income women were early recipients of welfare there was always considerable public debate about just which women were morally deserving and which ones were not. Such divisions between worthy and unworthy poor women have increased recently. And welfare fraud measures have legitimized the public's perception that welfare recipients, and particularly single mothers, are not automatically deserving of state aid.

**Conclusion** These dramatic changes to the Ontario welfare policy have rapidly eroded the social rights of poor single mothers. Welfare recipients are not treated as full citizens. Because they are assumed to be undeserving, their benefits and other support services have been slashed. Because they are assumed to be lazy, there are coercive measures enforced to make sure that they are constantly looking for employment or participating in job-related activities. And because they are assumed to be cheaters they are constantly scrutinized by government workers, neighbours, landlords, teachers and family. This is a highly intrusive, punitive welfare state which does not begin to treat its citizens with dignity nor recognize their real
needs. This results in a loss of both material and moral power for poor single mothers. Not only has the state taken food out of their mouths but it has also restricted the arena upon which they can make claims upon the state. Single mothers, in particular, have been targeted as poor role models, undeserving of state help. The age-old truth that welfare is inadequate and that those living on welfare live in poverty is now questioned and even considered improbable by many in our society. Now people firmly believe that poor single mothers are lazy, criminals and should not share the same basic rights to food and shelter that all other citizens enjoy. This is a fundamental shift in the way we think about poor single mothers. This not only affects single mothers, it affects all women. When welfare programs are miserly, punitive and demeaning in nature it affects the choices all women can make about their lives. It discourages women from leaving abusive partners and harassing employers, attempting to create new and brighter futures. Until all women have the ability to feed, clothe and shelter themselves and their children without fear of reprisal we do not have a real democracy where its citizens are truly free to exercise their civil, political and social rights.

Notes

1. This article is dedicated to the many poor single mothers who are constantly struggling to maintain food, shelter and dignity during the Harris Government era. My thanks to the SPE editors for their helpful comments. Increasingly poor single mothers are referred to as “lone parents.” I utilize the term “poor single mothers” intentionally. First, “lone parents” ignores the very gendered nature of poverty. It is important to recognize that 95 percent of the “lone parents” on welfare in Ontario are mothers. Second, state policies reflect a belief that the relationship status of a poor mother is important in determining eligibility for state aid. The “spouse in the house” anti-fraud measure illustrates this point clearly. Third, state administrators are increasingly ignoring women’s child caring role and are treating single mothers as if they are completely single with no dependants.

2. Please note I use “welfare” and “workfare” interchangeably. With the introduction of “workfare” the Harris Government abolished welfare as we know it, a government payment solely based on economic need not requiring employment or retraining. I conducted my interviews with Workfare Watch in an effort to enhance their study. Workfare Watch is a non-profit organization established by a group of concerned anti-poverty activists when the Harris Government was formed. This group consists largely of volunteers who are active anti-poverty advocates across the province. Through internet communication and one-
on-one interviews with welfare recipients this group has carefully monitored changes to welfare during the Harris era. Workfare Watch paid honoraria to all interview participants, including those I interviewed. Workfare Watch interviews were conducted in Peterborough, Guelph, Niagara Region, Sudbury, Durham Region, Thunder Bay, London and Windsor representing both regional and urban/rural sites. For more information about Workfare Watch and its research findings see “Broken Promises: Welfare Reform in Ontario, Interim Report, Ontario Workfare Watch (Toronto: 30 April 1999) http://www.welfare-watch.toronto.on.ca/promises/report/htm>.


8. Among the important studies of poverty were: Report by the Ontario Federation of Labour, 1964; “A Study of Canadian Poverty,” the


13. My interviews with welfare recipients have demonstrated time and again that many are not informed of either the regulations or their rights.


17. Interview with a single mother in Kingston (March 1997).


19. Valerie Tarasuk, “A Nutrition Study of Women in Families using Food Banks in Metropolitan Toronto,” Department of Nutritional Sciences, Faculty of Medicine, (University of Toronto, 1997).

20. Interview #12, from the Greater Toronto Area (May 1998).


22. Interview #10, Kenora (24 February 1999).


25. Interview #12, Kenora (24 February 1999).

26. “Broken Promises,” Section: Life on Welfare in 1999. Please note that there are no page numbers given on the internet report, but the report is divided into a number of clear sections.

27. For example, the maximum shelter allowance for a single mother with one child is $511 while the median rent in Ontario for a two bedroom apartment is $696 a month. “Taking Responsibility for Homelessness,” Report of the Mayor’s Homelessness Action Task Force, City of Toronto (January 1999).


29. Interview #12, Kenora (24 February 1999).
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30. This type of proposition was reported during my interviews in Kenora and North Bay.

31. Interview #6, Kenora (25 February 1999).

32. Men reported such highly skilled jobs as plumbing, carpentry, dry-walling and gardening and less-skilled jobs such as collecting bottles, shoveling snow, collecting scrap metal. Interviews 3, 5, 7, 9, 10 from the Greater Toronto Area. Interview #12, Kenora (24 February 1999).

33. Interview #4, Greater Toronto Area (May 1998).

34. Interview with Lana Mitchell, North Bay (28 January 1999).

35. Interview #5, Kenora (26 February 1999).

36. Interview #1, Greater Metro Toronto Area (12 May 1998).

37. Interview #4, Greater Toronto Area (May 1998).


40. “Broken Promises,” Section: Ontario Works, on paper and on the ground.


42. “Broken Promises,” Section: Ontario Works, on paper and on the ground.

43. This tragic case has received national attention. For a summary of the events see: Mark MacKinnon and Keith Lacey, “Bleak House,” Globe and Mail (18 August 2001), pp. F1 and F8.

44. Interview #1, Kingston (May 1999).

45. Both the Kingston study and my interviews confirmed this problem. “Workfare or WorkFair,” Kingston, p. 5.

46. Interview #3, Kenora (26 February 1999).

47. Interview #5, Kenora (26 February 1999).


50. Affidavit of Kevin Costante, Assistant Deputy Minister, Ministry of Community and Social Services; Sandra Falkiner et. al., v. Ontario, Ontario Court of Justice (Divisional Court), File #310-95, paras. 85 and 86.


54. Interview #3, North Bay (28 January 1999).

55. Interview #5, North Bay (January 1999).

56. Interview #10, Kenora (February 1999).

57. Interview #4, Kenora Community Legal Clinic (January 1999).
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58. Interview #10, Kenora (February 1999).
61. Interview #2, North Bay (January 1999).
62. While it is generally very difficult to obtain any information about welfare cases the Ontario Government does provide annual welfare fraud reports and occasionally prints press releases boasting about the number of people who have left welfare. The latter reports give the current number of cases on welfare which is helpful information in an effort to calculate exactly what percentage of those on welfare are convicted of fraud. “Welfare Fraud Control Report 1998-99,” Ministry of Community and Social Services, January 2000; “Nearly A Half a Million People Move Off Welfare in Ontario,” Ministry of Community and Social Services, Press Release (5 May 2000). These findings support earlier welfare fraud reports. The 1997-98 percentage of welfare fraud was .2 percent. “Welfare Fraud Control Report,” Ministry of Community and Social Services, Toronto, November 1998; and “Government Anti-Fraud Initiatives Save $100 Million,” Ministry of Community and Social Services News Release (Toronto: 13 November 1998). An Ontario welfare fraud study in 1994 examined 18,655 fraud allegations and found that a total of 92 were referred to police for further investigation, and only 18 resulted in charges. “Welfare Reform and Welfare Fraud: The Real Issues,” Ontario Social Safety NetWork Backgrounder (Toronto: Fall 1997), pp. 5-6.
64. Little, No Car, No Radio, No Liquor Permit, p. 171.