Low Income Mothers' Critique of Services:

A Participatory Study on What Could be Changed

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A Thesis Submitted to
Mount Saint Vincent University, Halifax, Nova Scotia
in Partial Fulfilment of the Requirements for
the Degree of Master of Arts in Women and Gender Studies

September, 2014, Halifax, Nova Scotia

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Date: September 2, 2014

Abstract

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This thesis examined low income mothers' views of the community organizations, policies and programs that are put in place to provide support for them. It argued that low income mothers are able to voice their own suggestions for changes within services. In this participatory research, focus groups were conducted at a local family centre to explore the women's views of which aspects of these services work and which do not. For the services that were not working for these women, we discussed what changes could be made. Three themes were chosen: i) the judgement and mistreatment these women face from others; ii) the women's agency; iii) the structural problems with organization and policy that limit these women's access to resources. The results demonstrate the need for changes to be made to policies and services that support low income people and for the voices of these people to be taken into account when decisions that impact them are made.

September 2, 2014

Acknowledgements

Thank you to the women who participated in this study. I was fortunate to have the opportunity to hear your stories and share your voice in this thesis. Your ideas and suggestions for change are inspiring to me, and I truly believe that people like you will help create the change we wish to see.

This research would not have taken place without the help of the staff at the family centre. Working with the family centre has allowed me to see firsthand how a supportive community organization can positively impact the lives of women and their families.

It has been a great experience to work with my thesis committee. Val, I have been very fortunate to have you as my supervisor. From the beginning of my graduate experience, you have shared your knowledge and insights, which have been inspiring to me and this work. Sue, you have also supported me from the beginning, and I appreciate all of the help you provided throughout this process. I would also like to thank my external reader, Felicia, for the valuable feedback she provided.

Lastly, I would like to thank SSRHC for funding this research.

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Introduction

Across the world women are more affected by poverty than men; this reality is referred to as the feminization of poverty. Poverty is a very real issue in Canada, where many people live in poverty and lack the basic necessities of life (Wallis & Kwok, 2008). In 2011, according to the after-tax low income cut-offs three million Canadians lived with a low income (Statistics Canada, 2013c; Canada Without Poverty, 2013). However, this number could be as high as four million with other measurement methods, such as the Market Basket Measure (Canada Without Poverty, 2013). Most telling, and of relevance to this study, is that one out of every seven Canadian women lives in poverty (Harper, 2010).

Context

A careful analysis of the basic Income Assistance rates, confirms that these amounts are too low to support a family, even with other government money, such as the child tax benefit (which depends on marital status and income but is about $52.08 per month for one child). Income Assistance rates have not kept up with inflation so many recipients are worse off than recipients in earlier decades (Nova Scotia Participatory Food Costing Project, 2011). According to the Government of Nova Scotia (2014a), "the Income Assistance (IA) program provides people in financial need with basic assistance with basic needs such as food, utilities like heat and electricity, and clothing. The program may also help you with other needs such as childcare, transportation, prescriptions, emergency dental care, and eye glasses." Recipients are given a shelter and

personal allowance, and in some cases, a special needs allowance. A family of two would

receive a shelter allowance of $570 a month and a family of three or more would receive

$620. The personal allowance for an adult with a dependent child up to age 18 is $133

per month. Whether or not a recipient is given transportation money, as well as other

funds, is at the discretion of the caseworker. Recipients may receive up to a maximum of

$400 for childcare (regardless if they have more than one child).

These low assistance amounts, in a context with low wages and a lack of decent

jobs, affordable housing and daycare, demonstrate that our government gives little

priority to eliminating poverty. There is usually no gender analysis done by the

government when it makes cuts to assistance and other resources like employment

insurance (which has rules that can make women systematically ineligible). Clearly, the

government is not serving or representing women impacted by poverty and issues such as

unemployment (Wallis & Kwok, 2008). These broader socio-economic problems, and

inadequate government responses to them, create the situations the women in the present

study are experiencing, and leave them with little room to change their circumstances.

Rational for Present Study

Much research has been conducted on the factors that cause poverty, how poverty

affects health and over-all well-being, and there is an abundance of statistical evidence of

poverty (McIntyre, Officer & Robinson, 2003). Research on women living in poverty

tends to focus on the negative aspects of living in poverty, as well as the many

stereotypes of those living with low incomes (Cozzarelli, Wilkinson & Tagler, 2001;

Orthner, Jones-Sanpei & Williamson, 2004). There is some research that examines what

circumstances make families or individuals resilient to the negative effects of poverty, but said research frames the definition of resilience for the participants rather than asking them to define it themselves (Mullin & Arce, 2008; Vandsburger, Harrigan & Biggerstaff, 2008). According to McIntyre et al. (2003), little research has examined what it feels like to be poor from the perspective of mothers who experience it.

Previous research strived to let women's voices be heard by enabling them to share their experiences and views of being on social assistance. However, this research did not let the women make policy suggestions themselves (e.g., Breitkreuz, Williamson & Raine, 2010; Kissane, 2008). There is not much research that asks low income people to suggest policy changes, but Ravensbergen and VanderPlaat (2010a) used learning circles to allow people in poverty to identify issues of concern. A few major recommendations came out of this study, recommendations that informed this study.

Of note, their research demonstrated that those in poverty have the ability to identify solutions for the elimination of poverty. They recommended: (a) providing opportunities, such as research, and spaces for low income people to come together in order to explore and address issues, (b) creating front-line support and community and government organizations that advocate for those in poverty, (c) designing government policies that reduce poverty, and, (d) building social support for action on poverty (Ravensbergen & VanderPlaat, 2010b).

The Feminist Organization for Women's Autonomy, Rights and Dignity (FORWARD, 2010) also asked homeless or marginally housed women in Canada for their recommendations for change regarding their human rights. These women came

together to learn about human rights, to discuss how their own rights had been violated, and to identify what changes needed to be made. They met for a series of workshops over the course of one year and later continued to meet in order to write a collective report for the United Nations Committee on Economic, Social and Cultural Rights (UNCESCR). This report was unique in that the women's actual voices were used to demonstrate how rights violations affect the people who experience them. The main goal was to show how the violations these women faced reflected the need for an adequate standard of living and housing because these factors are essential to all human rights.

Research Approach and Why it is Important

This thesis examined low income mothers' views of the community organizations, policies and programs that are put in place to provide them with help and support. Through this research, myself and the other participants explored these mothers' views of which aspects of these services work and which do not. For the services that were not working, we discussed what changes could be made. A focus group format was used to provide an opportunity for women who experienced poverty to discuss and share their experiences of both services and poverty. The overall purpose of this research was to allow these women's voices to be heard because they (and their children) are the ones who are affected by poverty and these services.

This research argues that low income mothers are able to voice their own suggestions for changes within services. A participatory research method-based approach, rather than a question-based approach, was used to provide these women with the opportunity to voice their concerns. The intent was to use this approach to help these

women explore their experiences with poverty and services, so that they could learn from each other and collectively discuss policy recommendations. Paradis (2009) and Ravensbergen and VanderPlaat (2010a) have also allowed participants' voices to be heard through their research, and they let them make suggestions for change. This thesis research adds to this emerging body of work.

The current research is important because it adds to participatory research that incorporates the voice of those who experience poverty directly, a perspective that is lacking in many other research studies on poverty. This research could lead to policy recommendations and changes to services that are supposed to help those in poverty; one service that could be improved through the recommendations of those in poverty is Income Assistance. This research could also foster agency among the women who participated.

What follows in this thesis demonstrates the need for changes to be made based on the experiences of the women in this study and supports the argument that low income mothers are able to voice their own suggestions for changes within services. Chapter 1 presents a literature review on poverty in Canada and women living in poverty. Research on social assistance in Canada, including welfare fraud, workfare programs, as well as recommendations for change, and the agency of low income people, are also reviewed. Chapter 2 focuses on the methodology and method. I took a feminist methods approach to research low income mothers, mainly by having these women frame their area of interest and critique services that are in place to help them. I completed a thematic analysis of the data and chose themes that represented the dominant discussions that were present throughout the content of the entire data set (Braun & Clarke, 2008). Chapter 3 presents

the results, which were grouped into three main themes. A discussion of these thematic

results is given in Chapter 4, followed by conclusions and recommendations in Chapter

5.[1]

Chapter 1: Literature Review

This thesis examined low income mothers' views of the community organizations, policies and programs that are put in place to provide them with help and support. This research argues that low income mothers are able to voice their own suggestions for changes within services. Existing literature in the following areas is relevant to this research because it helps us to understand the realities of mothers living with low incomes in Canada: (a) poverty in Canada, (b) women in poverty, (c) social assistance in Canada, and (d) the agency of women in poverty. Although some general information about poverty in Canada is examined, the main focus of this literature review is social assistance because this policy and attendant programs deeply affects the lives of the women who participated in this research. Literature that addresses low income people's agency, and the ways in which they have come together to make changes is also examined.

Poverty in Canada

There is an illusion of prosperity for all in Canada because, overall, it is a wealthy nation (Wallis & Kwok, 2008). In actual fact, there is a widening gap between the rich and the poor, with women most likely to experience the depths of poverty. To exacerbate matters, higher rates of poverty, inequality and unemployment exist alongside reductions in community and social services (Reid & Tom, 2006). Poverty has rarely been discussed substantively by the government, although homelessness, childcare or food banks may occasionally be discussed. For example, the government has at times declared that ending poverty is a priority but has not followed through; there is little action towards making

substantial changes to combat poverty (Wallis & Kwok, 2008), even though different

levels of government in Canada provide some funding for organizations and services.

Beginning in the 1960s, the National Council of Welfare (NCW) was an advisory body

that conducted research and analysis, and advised the government on issues related to

poverty. In 2012, the federal government terminated funding for NCW (Canada Without

Poverty, 2012). Examples such as this indicate a lack of government interest in

combating poverty. Ravensbergen and VanderPlaat (2010a) highlight that Canada spends

more resources to *manage* existing *symptoms of* poverty, than it does trying to address the

actual root and systematic causes of poverty.

According to Statistics Canada (2013a), *Low Income Cut Offs* (LICOs) (see

Appendix A)[2] are thresholds below which a family will need to spend most of its income

on necessities. Canada currently uses LICOs to measure poverty but these measures can

be inaccurate because they do not always include all Canadians, such as Indigenous

communities. While LICOs measure poverty in terms of income, a lack of access to

resources and well-being can also lead to impoverishment. Even though LICOs are used,

Canada does not have an inclusive definition of poverty nor an official poverty line

(Wallis & Kwok, 2008). As well, assistance rates in all provinces are lower than the

LICOs (Reid & Tom, 2006). These are yet other ways in which the Canadian government

demonstrates a lack of interest in combating poverty (Wallis & Kwok, 2008).

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[2] See Appendix A for details of the 2011 LICO (extrapolated from Statistics Canada, 2013b).

The United Nations has historically ranked Canada as one of the best countries in which to live, based on per capita income, life expectancy at birth, and literacy.[3] However, one gets a different story if one ranks Canada according to the index of social health, which is based on health, mortality, poverty, unemployment, and access to services. When these measures are included, it is evident that poverty and quality of life are worsening in Canada. In terms of gross domestic product (GDP), Canada was the ninth largest economy of 183 nations in 2005; we should be able to reduce poverty in a nation as wealthy as Canada (Wallis & Kwok, 2008).

Poverty is structural in Canada: "Institutions operate in a way that exclude people along class, gender, race, disability, sexual orientation, and other grounds. The cause of the problem then is not the individual but the structures of society" (Wallis & Kwok, 2008, p. 15). Structural inequality is gendered and racialized (Wallis & Kwok, 2008). Of relevance to the research topic discussed in this study, current government policies reflect the perception that poor women are inferior and therefore deserving of their treatment (for example, poor women are seen as cheats of the system or bad mothers). Reid and Tom (2006) discuss how dominant poverty discourses portray women on social assistance as having bad habits, inadequate self-control, and bad decision making. FORWARD (2010) recommends that the government re-evaluate its social assistance, child protection and mental health practices and policies to reflect the worth and dignity of poor women. Housing and childcare programs also need to be re-evaluated (Canada Without Poverty, 2013). These policy and program changes are necessary to give all

[3] It is important to note that Canada's standing has been significantly declining in these UN rankings. Canada is no longer ranked in the top 10 developed countries. In 2013 Canada ranked 18th place when gender inequality was accounted for (see CBC News Canada, 2014).

families equal opportunities to achieve economic security. Post-secondary education, secure employment, owning a home and having investments are also usually not possible for the working poor and those living in poverty (The Vanier Institute of the Family, 2010). However, these goals should be possible for all Canadians.

The aforementioned income gap is growing, leaving more Canadians in poverty, fewer people in the middle, with the even fewer rich, getting richer. Working families in Canada have lower incomes today than they did a generation ago (about 25 years), so even having a job is not enough now (Wallis & Kwok, 2008). There is no set definition of *working poverty* in Canada but one possible definition is as follows: "working poor individuals are defined as individuals aged 18 to 64 who have worked for pay a minimum of 910 hours in the reference year, who are not full-time students, and [who] have a low family income according to the Market Basket Measure of low income" (Fleury & Fortin, 2006, p. i). The working poor are under researched in Canada, so there is limited information on this group. In 2011, there were an estimated 1.5 million people living in a working poor family. Although the working poor may be more likely to escape poverty in the long run, individuals who are sole earners with children are more likely to experience persistent poverty than other working poor people. Low wages affect the working poor and increasing the minimum wage can help lower poverty, but low wages are not the only determinant of being working poor. In 2001, the most important determinants were being a sole earner in a family (such as a lone parent), having many dependent children, not working full-time, and being a recent immigrant or an Aboriginal person living off-reserve (Fleury & Fortin, 2006).

Social Assistance also deeply affects those living in poverty. In Nova Scotia, where this study took place, Income Assistance rates have not kept up with inflation, meaning many recipients are worse off than recipients in earlier decades. As a powerful example, many Nova Scotians experience food insecurity because Income Assistance rates are not adequate to ensure that people have access to a basic nutritious diet. People relying on minimum wage, senior citizens, those living in rural areas, and lone mothers are also likely to face food insecurity. A lone mother with three children on Income Assistance will have a monthly shortage of $391.93 if she purchases a nutritious diet. If this same mother was working for minimum wage, the shortage would be $448.40. To make matters worse, those who use food banks to fill the food security gap find it to be disempowering and undignified, believing their use does not help them rise out of poverty. In order to improve food insecurity and poverty in Nova Scotia, it is essential for the government to develop policies that will address the issue of food insecurity (Nova Scotia Participatory Food Costing Project, 2011).

Women in Poverty

There are many reasons why women live in poverty: wage gaps between men and women, the lack of a national childcare program, government cutbacks to social programs, and the types of jobs women are likely to work, which include part-time, temporary and contract work (Wallis & Kwok, 2008). Due to the types of jobs women typically work, they are often unable to qualify for Employment Insurance (EI) (changes to eligibility requirements in 1994 decreased the number of eligible unemployed workers), and they do not have access to pension plans or benefit programs (e.g., health plans and insurance) or protection through unions. Racialized individuals are also more

likely to live in poverty, especially racialized women, who are the majority of the

working poor in Canada (Wallis & Kwok, 2008). As a compounding factor, the social

and economic marginalization experienced by women in poverty affects their mental and

physical health. An adequate standard of living is the most important 'treatment' for their

well-being (FORWARD, 2010).

Once living in poverty, other factors come into play. Adequate housing is often

unaffordable. And while subsidized housing is important it is often substandard,

dangerous and degrading (FORWARD, 2010). FORWARD (2010) also suggests that

women living in poverty are targeted by child protection agencies rather than supported

by them. When a mother on social assistance loses custody of her children, she will also

lose access to the assistance benefits and social housing associated with the child(ren).

Then low income women are at a disadvantage in fulfilling the conditions needed to

regain custody of their children because they may be unable to afford an apartment of the

appropriate size, or the time off and transit fare to attend child-parent visits or other

mandated appointments. Policy needs to change so that money is redirected to support

low income families instead of maintaining children in government care. This example of

what happens with child protection agencies is linked with the current study because it

provides an example of the structural problems with policy that limit women's access to

resources, creating extra challenges for them.

Social Assistance in Canada

The Keynesian welfare state (KWS) is a term used to describe a general set of

policies used by the Organization for Economic Cooperation and Development (OECD)

countries after World War II. The KWS involved allocating government money (derived from taxation) for a range of social services, pension plans and insurance, including social assistance. The main premise of the KWS was that the state had a responsibility to its citizens, and should ensure their basic well-being, especially in times of economic crisis or need (Cossman & Fudge, 2002).

The KWS was gradually diminished through state policy from the 1960s through the 1990s, with the rise of the neo-liberal political ideology under the leadership of figures such as Margaret Thatcher, Ronald Regan, and Brian Mulroney. The role of government and the rights of citizens has changed. Governments are no longer seen to be responsible for their citizens as they were under the KWS; rather, the government advocates that individual citizens should help themselves. This new type of citizen can be called *the market citizen*, who is expected to take care of themselves and their own family (Cossman & Fudge, 2002). Citizens are expected to rely on themselves for their economic well-being and citizens' reliance on the state has been increasingly constructed as pathological (Cossman, 2002), as a disease that needs to be remedied or cured by privatization.

Privatization has been central to the shift from a welfare state to a neoliberal state. This shift has involved the movement of discussions about and resources for social problems from the public to the private sphere, including from the state to the community and family. But this shift also means that states act in the interest of markets and market actors, for example, by cutting taxes on corporations and the wealthy (which previously funded the KWS). This shift means that social issues involving those without significant power in markets, such as poverty and social assistance, become viewed as individual or

family failings, with the state cutting back financial support for services that address these issues (Cossman & Fudge, 2002).

There are many different strategies used in privatization but individualization is perhaps the most important one when looking at poverty. Individualization is the process of reconstituting social issues in individualized terms. Poverty is seen as an individual shortcoming or the result of individual poor choices (Cossman & Fudge, 2002). Those in poverty are blamed for their situations, while the broader structural issues underlying poverty remain invisible, and thus are not critiqued, and the government is not held accountable (Reid & Tom, 2006).

With the influence of this individualizing ideology, even those living in poverty might be unaware of the causes of poverty and may talk about certain *other* poor people in very negative ways, as do others in society. These individuals might also try to hide their own poverty or try to differentiate themselves (the deserving poor) from others as the undeserving poor (Krumer-Nevo & Benjamin, 2010). Reid and Tom (2006) found that some women in their study stereotyped other individuals on assistance as undeserving of help or as taking advantage of the system. The stereotype of those on assistance taking advantage of the system leads into a discussion of welfare fraud, a profound aspect of how social assistance in Canada is now dealt with, especially as experienced by lone parent women on income assistance.

Welfare Fraud

Welfare policy has always been about the separation between those defined as the "deserving" poor and the "undeserving" poor, but also reflects the view that even

"deserving" recipients should not receive more than the worst paid worker in the labour force. Those who are viewed as "deserving" poor can always become "undeserving" and, under the political shifts discussed above, people receiving assistance are increasingly moving into the "undeserving" category because assistance is seen as something that is temporary until one finds a job through the skills one receives from workfare and other government-subsidized programs (Chunn & Gavigan, 2006). However, since most single mothers cannot find jobs that would pay more than the money they receive from social assistance, workfare programs are unlikely to help get these families out of poverty (Bashevkin, 2002).

With the rise of neoliberalism and cuts to the KWS there has been an increase in the surveillance and criminalization of social assistance recipients. In Ontario, for example, there was a high profile campaign against welfare fraud in the 1990s. Policies such as permanent ineligibility, zero tolerance, and a snitch hotline, where neighbours and others were encouraged to report suspected fraud or abuse, were introduced to minimize fraud. These policies send the message that people on assistance need to be watched and that fraud is common (Chunn & Gavigan, 2006).

In Ontario a lot of money was put into preventing and detecting welfare fraud while there were concurrent massive cuts to welfare rates. For example, between 1998 and 1999, 300 investigators were hired to investigate welfare fraud (100 more were added later on). Money went toward the policing of welfare recipients instead of directly helping them (Chunn & Gavigan, 2006; on Alberta see Harrison, 2010). As a result, welfare recipients, especially women in Ontario and elsewhere, must now carefully self-

censor and monitor their activities because of the fear that their assistance may be taken away (Chunn & Gavigan, 2006; on Nova Scotia see Fay, 2010).

Being accused of cohabitating and not disclosing this information to caseworkers is one way for women to be accused and convicted of welfare fraud. This rule assumes that if a man lives with a woman, he should be responsible to provide for her financially. A woman could be disentitled from her assistance if she cohabits with a man, *even* though he will not have any legal obligation to support her unless they have cohabited for three years or had a child together (Cossman, 2002). Fay (2010) states: "Assistance regulation invades the lives of recipients in a way seldom experienced by other citizens; it attempts to govern women's intimate circumstances – where she lives and with whom, the paternity of her children, and the source and amount of every aspect of her income and material supports" (p. 110).

Assistance in Nova Scotia can be cancelled at any time if (a) a man and woman represent themselves to others as husband and wife or (b) bureaucrats at the provincial Department believe that: i) they are spouses, ii) a woman is living with a man without disclosing it, iii) a man and woman separate so that one or both of them qualifies for benefits, or iv) a woman, who is unable or unwilling to name the father(s) of her child(ren) and sue for child support (Fay, 2010). It is important to note that Income Assistance policy uses gender neutral language to discuss cohabitation. The word "persons" is used (Government of Nova Scotia, 2014b, section 5.2.8); however, as Fay (2010) describes, it is women who will overwhelmingly be affected.

In Nova Scotia, when a woman is suspected of living with a man, she can be cut off from her benefits with little warning and she will have no right to benefits while awaiting an appeal. For women on assistance, there is no presumption of innocence until proven guilty. If a woman does not appeal her fraud charge or loses the appeal, she will have to pay back an overpayment for the entire time she was suspected of living with a man (Government of Nova Scotia, 2014b, section 8.1.10). This penalty means that single mothers suspected of fraud can end up owing thousands of dollars back to the Department. Women have to be careful of who knows about their partners, who knows they are receiving assistance and when seeking support from social agencies (Fay, 2010).

The government and social assistance policy link welfare fraud with cutbacks to social assistance because it reinforces the widely-held belief that abuse of the welfare system is common. This belief leads to less public support for the poor and allows governments to cut social assistance and promote workfare (Harrison, 2010).

Workfare Programs

Individuals on assistance who are able to work are seen as suspicious (Fay, 2010). For example, the *Ontario Works Act* (1997), with mandatory workfare, is supposed to make social assistance a transitional program of last resort to get people into the market labour force. Under the Act, recipients have to meet four requirements to get their money: they must satisfy community participation requirements, participate in employment measures, do basic education and job specific skills training, and accept and maintain employment (Cossman, 2002).

In keeping with this logic, single mothers are now seen as workers first. However, since good quality childcare is still inaccessible in Canada, mothers in general cannot easily be workers, let alone single mothers (Cossman & Fudge, 2002). Single mothers on assistance are encouraged to find work; however, studies show that attempts to do this (and to overcome poverty and reliance on social assistance) are constrained for mothers with young children. Cossman (2002) maintains that if childcare is unaffordable, mothers living in poverty should not be expected to participate in the labour force. Programs that try to get mothers with young children into the market workforce deny the value of their unpaid childcare and nurturing responsibilities. These programs are unlikely to help these families get out of poverty because most single mothers cannot find jobs that will pay better than the money they would get from social assistance (Bashevkin, 2002).

Gazso (2007) researched mothers on social assistance in British Columbia, Alberta and Saskatchewan, where there have been benefit cuts and restrictions implemented. Four dimensions in the employability policy for mothers on assistance were examined: restriction, enforcement, de-/regendering, and surveillance. Restriction includes the strategies used to limit the amount or access to assistance. Enforcement strategies of employability and non-employability are used to prevent mothers' dependency on the state. The age of a mother's youngest child is usually what determines whether she is employable or not, but the mental and physical health of mothers is also a factor. The third dimension is de-/regendering, reflecting social assistance policy's use of a gender neutral model based on the neo-liberal and patriarchal assumption that women should participate in employment activities in the same ways as men, despite the realities of gender inequality in childcare labour and in the workplace where women continue to

have lower paying jobs and job insecurity. The final dimension to employability is surveillance: in order to receive their assistance, mothers must report all activities every month and participate in any education or employment training programs, as well as look for work.

Tied in with this notion of women as workers, supposedly gender-neutral single mothers on social assistance in Nova Scotia are now grouped into the same category as single, able-bodied, two-parent families and persons with disabilities. In 2001 the *Employment Support and Income Assistance Act* (ESIA) removed single motherhood as a discrete rational for assistance. This policy change lowered single mothers' Income Assistance by 10 percent and restricted amounts for transportation, dental coverage and child care. Wage reductions were increased for mothers who worked, and mothers no longer received children's allowances in their monthly allowances. Other changes included having to show monthly income statements, submitting to mandatory employment assessments, and attending other programs (Fay, 2010).

Gazso (2007) has examined how mothers on social assistance balance mandatory workfare programs and their childcare responsibilities. Work and family life are difficult to balance for any woman, but these challenges are increased for low income mothers on assistance because they face greater demands and have fewer resources (see also Breitkreuz et al., 2010). Kissane (2008) interviewed U.S. women about their experiences with welfare-to-work programs. The women had negative views of these programs because they did not find them useful in terms of getting a job or providing new information. They also said that these programs made it hard for them to manage the demands of family and other issues they faced, and they had to deal with disrespectful

program staff. Breitkreuz et al. (2010) found similar results from their Alberta study on

the families who have used welfare-to-work programs. The families struggled to find

employment that would suit their family obligations. It was hard to sustain employment

and unpaid work with homes and children. The authors concluded that these programs do

not consider the daily activities of low income parents, thereby limiting their ability to

become self-sufficient. The Vanier Institute of the Family (2010) states that social

assistance policies also further contribute to poverty when families have to lessen their

assets in order to qualify for very low benefits.

Suggested Recommendations for Social Assistance

Given that this study includes suggestions participants had to offer about how to

improve the system, the literature review includes an examination of recommendations

from research. To illustrate, Income Assistance rates in Nova Scotia are lower than any

poverty line and do not provide enough to cover basic necessities. In order to meet and

support recipient's needs, a new system is needed. Many of the women in Reid and

Tom's (2006) British Columbia study said they wanted and tried to get help with getting

off assistance but the barriers within the system stopped them from doing so. These

women also said their assistance workers were often the biggest barrier in preventing

them from getting off of assistance.

Wuite, Saulnier and Lord (2013) suggest five main changes to Income Assistance

(in Nova Scotia). These changes include (a) the removal of the barriers to access special

needs allowances. 2011 changes restricted special needs to a list of 33 items and services,

compared to prior practice where caseworkers were able to use their discretion to

determine approval; (b) Stakeholder engagement procedures would enable recipients and community members who work in related fields to be included in any decision-making processes around changes to Income Assistance; (c) Adopting a human rights perspective, which views an adequate standard of living as a fundamental human right, is recommended; (d) Income Assistance reform needs to be a top priority of the government. Assistance rates need to reflect the *actual* cost of living, and support a healthy diet, shelter, footwear and clothing, transportation and other goods and services. Recipients who move on to employment need to be prepared and supported as they transition into the labour market; (e) The last change is to implement a Poverty Reduction Action Plan.

The Agency of Women in Poverty

The recommendations for change mentioned above could be more supportive for recipients and foster a sense of agency among those in poverty. Agency is being able to define one's goals and life choices and to act upon them, even when there is opposition from others (Kabeer, 1999). Income Assistance could be more supportive for recipients if the focus was on the recommendations for change and fostering agency, instead of a focus on welfare fraud and workfare programs. Ravensbergen and VanderPlaat (2010a) say that those in poverty have a limited influence over decisions that impact them and any discussions around poverty. This limited influence leads to a democratic deficit because the people experiencing poverty are excluded, thereby limiting governmental action to reduce poverty in Canada.

FORWARD (2010) states that women in poverty are excluded from the social forums that directly influence their lives and society. Policy makers, legislation and business do not take their needs and priorities into consideration. Women in poverty *need* agency: they need to be included in decisions made at every level because these decisions affect their lives. Governmental decisions need to include poor women's input in order to promote dignity and autonomy over systems that maintain state control and dependence.

Giving women in poverty agency also means including them in research and finding out what is important to them or what they believe should happen with decisions that affect them. An example of this is Duffy's (2010) participatory research project using the photovoice method to figure out which topics around health and quality of life lone mothers in New Brunswick considered important. The research results suggest it is important to include those who are missing from discussions in social decision making. The women showed resilience and a strong level of social analysis, and the researcher was able to watch their empowerment develop over the course of the research. Duffy (2010) concludes that contemporary policies do not reflect the lives of lone mothers because these policies tend not to be developed in partnership with the people affected. Duffy argued that more participatory research is needed to involve people in social and policy change, thereby increasing agency.

Othering

Since the trend is not to involve people experiencing poverty in policy decisions, "othering" is common because people in poverty are portrayed as different and are stigmatized. When people are seen as the Other, they get stereotyped and excluded (Reid

& Tom, 2006). The *conservative narrative* used by some researchers views those in poverty as having many negative characteristics and gives the impression that the poor are a homogenous group. This view denies their agency, knowledge and diverse points of view (Krumer-Nevo & Benjamin, 2010).

One counter-narrative is the *agency/resistance narrative*, which portrays those in poverty as agents of their lives with the power and skills to resist poverty. Here agency refers to any demonstrations of breaking away from the taken-for-granted daily routines in life, and to survival strategies people use (even if they are not aware that they are fighting against poverty). Resistance refers to conscious efforts, either personal or collective, to break free of the constraints of poverty (Krumer-Nevo & Benjamin, 2010). Agency and resistance are often combined. Acts of resistance by those in poverty are often unrecognized by the public and policy-makers. Trying to get out of poverty is one example of resistance and another is "getting organized" by cooperating with others for collective action (Krumer-Nevo & Benjamin, 2010).

Another counter-narrative to the conservative narrative is the *voice and action counter-narrative,* which recognizes participants as experts on poverty and critics of society, as they have knowledge of institutions like social assistance. This counter-narrative can challenge othering because it includes the voices of those who live in poverty and, more specifically, presents a range of voices, which challenges the notion that the poor are a homogenous group (Krumer-Nevo & Benjamin, 2010). The voice and action counter-narratives are relevant here; the main goal of the study was to allow the voices of these women who experience poverty to be heard.

Summary

This literature review has profiled the realities of and approaches to poverty in Canada and women living with low-incomes. It is clearly time for society, and its elected governments, to start acknowledging the existence and scope of poverty, as well as the voices of those who experience poverty directly. As Wallis and Kwok (2008) point out, the structures of society, not individuals, are the problem. Women are especially affected by poverty and related policies, especially by wage gaps, the types of jobs they are likely to work, and their childcare responsibilities. As well, attention needs to be paid to the broader social constraints underlying poverty; the people in government and the institutions of government need to be held accountable (Reid & Tom, 2006). Welfare fraud and workfare policies do not support women; rather, they create more barriers for them (Gazo, 2007; Kissane, 2008). A new system is needed to support women's (and others') needs. Giving those in poverty the opportunity to have their voices be heard, by letting them discuss and respond to decisions that affect them, is a great place to start, hence this study.

Chapter 2: Methodology and Method

Methodology

This study employed a feminist methods approach to research low income mothers by having these women frame their areas of interest and critique the services that are in place to help them. This methodological approach views these women as *active* in challenging the services and policies in place for low income mothers (Paradis, 2009). I wanted these women's voices to be heard; using this research approach assumes they are capable of deciding what is important to them (Paradis, 2009). I wanted this research to provide an opportunity for these women to communicate what it is they need and what changes they think need to happen.

Bloom and Sawin (2009) suggest that feminist methodologies must be used if research is to make a difference in the lives of women in poverty, because these methodologies place women's experiences and voices at the center of the research project. Only when researchers take into consideration the actual voices of those who are marginalized can social change be created. Reinharz and Davidman (1992) state that all feminist research has action components because, by definition, it is tied to creating change. Feminist research can work to create new relationships, better laws and to improve institutions.

However, Bloom and Sawin (2009) warn that there are issues that arise in feminist research with women in poverty. When researching with women in poverty, these women might come from completely different positions on the issue than the researcher or the other participants. The dilemma, then, is what does the researcher do if

the participants' view something in a way that is different than the researcher or if the participants themselves view things differently from each other? The researcher can never assume that all women in a similar situation will have the same questions (Bloom & Sawin, 2009). In this study, to address this methodological issue, each woman had the opportunity to share what she thinks needs to change in order for services to work better *for her*.

This action research was participatory in nature. A feature of participatory research is that the people being researched help make decisions about the research and data analysis. Their involvement is intended to create individual and social change, achieved in part by altering the relations of the people involved. The difference between the researcher and those being researched is minimized because the participants have some control over the research (Reinharz & Davidman, 1992). Park (1993) describes participatory research as a way to empower and transform the lives of the participants by helping them come together and discuss a problem, when they otherwise would not have the opportunity to organize and do research. Becoming more aware, critical, assertive and active are some of the changes that participants might individually experience through the research process.

MacDonald (2003) raises the important issue of the researcher's self-disclosure in participatory research. She reflects on her domestic abuse study and her decision not to initially self-disclose her own personal experiences of violence for fear that it would bias the data. When she did disclose a personal experience with her participants towards the end of her study, it changed the group dynamic in a positive way. She questioned whether her whole research would have been different had she revealed her experiences sooner or

at the start of her research; it seemed as though there was a barrier between her and those she researched because her participants did not know she had experienced violence. Based on her experiences, she suggested that self-disclosure can help foster trust and a more equal relationship between the researcher and participants, as well as allow the participants to identify with the researcher and vice versa.

Given these powerful insights, I chose to share my own personal experiences of living with low income with those participating because I wanted them to know that my experiences inform my research and that I have some lived understanding of their situations. However, they are different experiences since I am not a mother; rather, I lived with my single mother growing up. I wanted them to know I also think services need to change, since I have personally experienced some of these services with my family. In her participatory research on domestic violence, Macdonald (2003) also discusses how the researcher is the initiator of the project, but that the goal is for the research to be seen as "our" research by those involved.

Method

This section discusses the methods used to collect, analyze and interpret data collected from the participants in this study. For clarification, this research received ethics approval from the University Research Ethics Board at Mount Saint Vincent University (http://www.msvu.ca/en/home/research/researchethics/ default.aspx) (see Appendix B).

Sample Frame

Data were collected from a family center in Nova Scotia. The centre supports

families with young children. They provide a variety of voluntary programs and supports

that aim to help parents build supportive networks, enhance their relationships with their

children, and engage with the wider community to increase their well-being. The centre

also advocates for changes to the social conditions that impede the health and well-being

of families and communities. The centre's work is based on the assumption that families

know best what is meaningful to them and that they should be leaders in gaining what

they need. About 15 staff members work at the centre. The funding for the centre comes

from multiple sources (mainly government) including the Public Health Agency of

Canada and Nova Scotia Department of Community Services. As noted, I am an active

participant in this research. For the sake of self-disclosure and transparency, it is

important that I acknowledge I volunteered at the centre prior to the study.

Preliminary Meeting to Plan Research

I wanted this research to be participatory in nature, so I facilitated actual mothers

living with low incomes choosing a research topic related to women living in poverty and

the method. To that end, I held a preliminary planning session at the centre, *before this*

research started, to ask a group of mothers what topic they thought needed to be

researched. This session was advertised in the centre's monthly newsletter after receiving

ethics clearance (see Appendix B). The monthly newsletter is regularly mailed out to

centre participants; it is also available in the centre and on their website. Interested

mothers had to call the centre to sign up for the planning session. Childcare and bus

tickets were provided by the centre, as they do with all their programs. Five mothers attended, including one staff member who self-identified as low income.

At the planning session, we discussed the purpose of this research and the nature of participatory research. I had a few broad questions around living with a low income, but the women were able to lead the discussion and chose which direction it took. They were very focused on Income Assistance and the services they use, as well as the negative stereotypes of low income mothers. Towards the end of the discussion, I explained a few types of methods used for doing research, such as focus groups, journaling, and one-on-one interviews and they chose to use focus groups.

We then concluded by discussing what each focus group would consist of. First, they wanted to learn more about their rights with Income Assistance and to do so by having an expert attend an information session so they could ask specific questions. Next, they wanted to hold two focus groups. The first would focus on the services and organizations they use and whether or not these work for them, and the second focus group would be a discussion on how they would change the services that are not working for them.

The women left their contact information and were told they would be called once the focus groups were planned so that they could be the first to sign up. Participants were given a $10 grocery store gift card to thank them for their time (they were not aware of this when signing up for the information session).

Information Session with Expert

For clarification, data were not collected at the information session with the expert because it was meant to provide clients of the centre with information and anyone was able to attend. The information session was not audio recorded.

During the information session, someone who previously worked for the local Legal Aid office, and has published in the area of women and poverty, came in as our expert to answer the women's questions around their rights with income assistance. This expert was given a monetary honorarium for her time.

Many of the women expressed dissatisfaction with this session. Our expert was not sure how to answer many of their questions and spent a lot of time looking up information in the Income Assistance policy manual. Most of these questions were very specific to each woman's situation, such as why one mother could not get her caseworker to approve a crib purchase. It became very clear that caseworkers have discretion when it comes to what gets approved and funded and what does not; I think this made it hard for the expert to answer their specific questions.

While participants expressed dissatisfaction with the information session, I still found it to be helpful for the women because they ended up sharing their own experiences and were able to learn from each other. For example, one woman asked about applying to college and being funded while on assistance, and while the expert was not sure of the answer, another woman shared how she went about the process.

Data Collection from Two Focus Groups

The two subsequent focus groups were also advertised in the centre's monthly newsletter after receiving ethics clearance (see Appendix B). The centre usually only has space and childcare for up to 12 people in each program and this was the cut off used for the number who could participate in the focus groups. Participants were notified in the newsletter advertisement that pseudonyms would be used, that the focus groups would be audio recorded, and that low income staff members were also able to participate. Regarding the latter, from my experience volunteering at the centre, and during the aforementioned initial preliminary focus group, women who use the centre had expressed satisfaction with the centre and its services.

The five women who attended the preliminary planning session were notified by phone of the focus group dates (see Appendix C); if they wanted to sign up, they were given priority. Three of the five women who attended the preliminary meeting also attended one or all of the focus groups. One of the women from the preliminary planning session had moved out of town and I was unable to get a hold of the other woman. After three of these women signed up, the other available spaces for the focus groups were on a first-come-first serve up to 12 women. For clarification, Glesne (2011) advises having six to 10 participants in a focus group, as larger groups tend to be harder to facilitate and record since people start to talk in subgroups. However, since participants of the centre are used to being in groups of 12 people (at the centre's programs) this number was used as the participant cut-off. Overall, 12 women participated in some or all of the three sessions for this research (i.e., information session and two focus groups), including one staff member.

Groups should be one to two hours long, with the groups in this study on the longer side, and this time was needed since it was a larger group discussing a sensitive topic. In terms of how many focus groups should be held, three to five is usually the suggested number, but there should always be flexibility in case more time is needed. This study employed three sessions - an information session and two focus groups (Glesne, 2011).

Over the course of three weeks, there was one group each week (the information session with the expert and two focus groups, one per week). Each group lasted for two hours with a fifteen minute break. Snacks were provided at no cost. The centre also provided free childcare and bus tickets for all participants, for each week. As noted earlier, any client of the centre (low income or not) was able to attend the first Income Assistance information session; however, the majority in attendance were also women who attended the two subsequent focus groups. Only *low income mothers* were invited to attend the two focus groups.

Before beginning each of the two focus groups, the purpose of the research was discussed, as well as how it came about (i.e., the preliminary planning session). Confidentiality and consent were discussed and a consent form was signed (see Appendix D). Tape recording is useful for focus groups since it can be hard to keep notes once conversations start. Consequently, the two focus groups were audio recorded so the discussions could be transcribed. Participants were notified of this research protocol in their letter of information, which was read aloud to give the participants a better understanding of the research (see Appendix E).

A debriefing script was read aloud at the end of each focus group in case any of the participants needed more information about the research or needed to talk about what was discussed, as some of the content could have been upsetting (see Appendix F). Participants were also notified that a transcriber would be listening to the audio recordings and that this individual would also be signing a confidentiality form (see Appendix G). The women were given a $10 gift certificate to a grocery store at the beginning of each focus group, as a thank you for their time and stories. The family centre believed this was not a large enough amount to coerce participants into taking part or staying in the research. This aspect of the research protocol was also advertised in the newsletter recruitment.

For unstructured sessions, as was the case in this research, the facilitator should pose a few broad questions or topics to get the conversation started (Glesne, 2011). Before the two subsequent focus groups, I prepared a few broad questions (see Appendix H) related to the topic for each group to get the discussion started and to use in case there was a lack of discussion. We started each group referring to these questions, but rarely referred back to them as the conversations were abundant. It was actually hard to end the discussion in order to debrief because the women still had so much they wanted to discuss. Since the women had so much to discuss, some interrupting did occur. To help with this, we introduced a "talking stick" in the second focus group. We were only allowed to speak when holding the "talking stick" in order to avoid interruptions and to slow the conversations down so we could say our name before speaking, thus making transcribing easier. At the beginning of the second focus group, I quickly went over the topic of the first one and how it had gone. The two focus groups had separate topics, and

this protocol better ensured that women who did not attend the first group were able to join in easily in the second.

Once we were done all three sessions (i.e., the information session and the two focus groups), the women were invited to attend a *thank you lunch* at the centre. I wanted to thank them in another way besides the gift cards and it gave us a chance to exchange feedback about the research experience. The women reported having a positive experience with the focus groups.

Epilogue. As an aside, they wanted to create an advocacy group at the centre to be a voice for low income families and work towards change. I have continued my role as facilitator during these groups as a volunteer at the centre, and about six of the women from the focus groups continue to regularly attend these advocacy group meetings. We meet once a month and topics have included learning sessions on poverty research, making a "zine", a Photovoice project, and sessions on individual and group advocacy skills.

Protocols for Rigour During Data Collection

In order to have trustworthy qualitative research, a study such as this one must have credibility, transferability, dependability and confirmability, amongst other criteria (Morse, Barrett, Mayan, Olson, & Spiers, 2002; Shenton, 2004). These four terms will be briefly explained while demonstrating how the current research has taken them into account. Credibility refers to how well research has accurately *reflected the phenomenon* under study; in other words, it is similar to the empirical concept of validity - did the research really measure what it intended to measure (Shenton, 2004). The current

research took several steps to help with credibility. These steps involved the researcher already being familiar with the family centre where the research took place. Second, the research design incorporated an established procedure (i.e., participatory action research and focus groups), which had been used in other qualitative research studies. Third, participants were given opportunities to withdraw from the study, which helped ensure they were interested in being there and the honesty of their responses. Fourth, having debriefing sessions with my thesis committee before and during the research process allowed me to discuss issues of concern and to recognize any flaws or biases. Fifth, a rich thematic description of the women's experiences also contributed to credibility and was used to provide readers with the women's actual experiences. Finally, one of the most important ways to increase credibility is to do member checks with those participating, which was a main strategy of this research (see next) since the women's voices guided the study (Glesne, 2011; Shenton, 2004).

Member checking. At the start of each focus group, the women were told they could review their individual data once transcribing was completed and they could make any changes they deemed appropriate (member checking, see Glesne, 2011; Shenton, 2004). Eight of the twelve women did review their transcripts. They were able to clarify what they meant or add to sentences that were not audible on the tape. As well, they were notified that any significant changes to what they had said might be represented as a dialogue in the research rather than simply using their written changes. Most of the women reviewed their transcripts during the aforementioned thank-you luncheon since there was some extra time after eating and discussing the research process. The others

reviewed their transcripts at the centre at a later date (with me in attendance, collecting their revisions when they were completed).

No one made any significant changes to what they had said, and no one decided to remove any comments, although they were free to do so. It was interesting to see what was changed. Some of the women took out slang words and "ums" and "likes," while others did not. The women were also able to pick their pseudonyms while reviewing the data, and those who did not were given pseudonyms by the researcher.

A few women also wanted to contribute to this research by including some of their own writing. Only two women did their own writing, even though most of the women said they were interested. These two women did the writing on their own time. They both wrote about their personal experiences in more detail. For future studies of this nature, it is important to note that others might have done some writing if it could have been part of a program at the centre. One woman also wanted to help with editing, so she edited the original research proposal and some of the written thesis chapters.

Transferability, the second criterion for rigour, can be defined as how the findings of a study can be applied to other situations. However, researchers cannot demonstrate that their findings apply to other situations, places or people. Instead, once multiple studies are conducted in different locations, et cetera, a baseline understanding of a phenomenon is possible (Shenton, 2004). This study represents the voices of a small group of women who are experiencing poverty in one part of Nova Scotia, Canada. Similar projects using the same methodology and method as this study are needed to see if other women in other areas share similar experiences of the same phenomenon.

Dependability refers to how well the results hold up over time with similar participants in a similar context and is required in order for credibility to exist in the research (Bitsch, 2001). The research process needs to be reported extensively, including a description of the design and implementation, the data gathering, as well as an evaluation of the effectiveness of the process (Krefting, 1991; Shenton, 2004). The current research has been carefully laid out in detail, contributing to dependability, thereby allowing others to repeat the research in a similar setting or context should they choose to do so.

The final step in ensuring trustworthy data is confirmability or whether the results represent (as best as possible) the experiences of the participants, over the preferences of the researcher (Shenton, 2004); that is, the neutrality of the researcher's recounting of the research. The research process must be documented in great detail by compiling an audit trail of the researcher's thought processes. This study followed this protocol by accounting for the interview questions, taped transcripts, feelings about the nature of the information session, details about how themes were established (see next), process notes (rationale for research design and protocol) and ethics approval and research protocol (see Halpern, 1983). As well, the current research aimed to allow women's voices to be the focus of this research with the women themselves contributing in meaningful ways. The women were able to read over a copy of their transcripts and clarify or make changes to what was said. They were also told they could read and edit the thesis chapters. While most of the women were not interested in editing the written work, one woman did review parts of the thesis and was able to voice concern or make suggestions if she felt

the written work was not representing the women. The current study has met the

requirements of rigour for qualitative research.

Data Analysis

The data collected from the focus groups (transcribed interviews) were analyzed

using thematic analysis. There were a total of 42 pages of transcribed data from the two

focus groups. In thematic analysis, the researcher searches the data for themes and

patterns, which are important to describe the phenomenon under study and which provide

a rich, thick description of the lived experiences reflected in the data (Bruan & Clarke,

2006; Fereday & Muir-Cochrane, 2006; Glesne, 2011). According to Braun and Clarke

(2006), thematic analysis is a beneficial method for participatory research. During

thematic analysis, the data are reduced to codes, which are clumps of similar descriptions

or ideas, and these codes are then used to reveal themes (Glesne, 2011). A theme

represents components or fragments of ideas or experiences (such as quotes) that may be

meaningless when viewed alone but have meaning when brought together (Aronson,

1994; Spradley, 1979).

Coding is done prior to finding themes as it gives the researcher organized data

and makes it easier to identify and distinguish themes and make comparisons (Fereday &

Muir-Cochrane, 2006; Glesne, 2011). After I read the transcribed data multiple times, the

coding procedure was started by using different colours to highlight common topics

among the women (Owen, 1984). Certain codes were dismissed as not being important,

while others stood out as more important because they had been discussed the most.

Differences among the women were coded next as a way to determine whether this in

itself displayed any importance. After reading the data again and continuing to code, themes began to emerge.

According to Braun and Clarke (2006, p. 82) "a theme captures something important about the data in relation to the research question, and represents some level of patterned response or meaning within the data set." Scrutiny techniques should be considered when beginning to look for themes amongst the codes. These techniques include reading and re-reading the data while looking for such things as repetitions, metaphors and analogies, similarities and differences, as well as missing data. Next, processing techniques should be used in order to pick out themes. Actually cutting and sorting is one way to find themes (as opposed to using computer software like CAQDAS or NVivo). With this hands-on method, after the initial reading and coding of the text has been done, I literally used scissors and cut out quotes from the paper-based interview data (evidence used to prove there is a theme) and arranged them into piles that go together (see Ryan & Bernard, 2003). After reading and re-reading the transcripts and colour coding, I began to make notes on possible similarities and differences between participants, as well as any important information that stood out in the transcripts. After this strategy, I cut out the quotes and placed them into "theme piles." The quotes were rearranged until it was clear what the themes were and which quotes fit with each theme.

Braun and Clarke (2006) discuss decisions qualitative researchers must make when using thematic analysis based on what they hope to do with their analysis and the claims they wish to make. One of the decisions is whether one wants to provide a rich description of the entire data set or focus on one particular aspect of the data. The current research aimed to provide a rich thematic description of the women's lived experiences

(i.e., the whole data set), in order for the reader to gain a sense of the important themes. This type of description is useful when presenting data from participants whose views are unknown beforehand, as was the case with the women in this research. Themes were identified in an inductive way instead of the deductive or theoretical way. The inductive approach is data-driven because the themes emerge from the data, which were specifically collected for the research, instead of themes emerging from the researcher's theoretical interest or questions (Braun & Clarke, 2006).

Regarding what counts as a theme, Braun and Clarke (2006) say prevalence can be determined in a number of different ways (i.e., pervasive evidence). For example, researchers might consider a theme present if it appears across the data set or they may look at the number of participants who articulated the theme, or the strength of their emphasis when articulating a point. These criteria were used in this study. I wanted to provide a rich description of the data in order to give the reader a sense of the important themes, which is useful in research that is focused on people whose views on a topic are unknown or in an under-researched area. For this study, a theme was considered present if it was an accurate reflection of the content of the data (Braun & Clarke, 2006, see also Owen, 1984).

Articulated self-descriptions. As a preamble to the thematic results, the following are short introductions that the 10 women wrote about themselves, prefaced with their chosen or attributed pseudonym (two women were not able to write introductions because they did not attend this session and did not review their transcripts):

Britney[4]: I am a single mother of one six year old boy. I work full-time at the family centre. I live in Halifax.

Lois: I have three kids ages seven, five and 19 months. I am a single mother on low income. The biggest thing I wanna see changed is [public transit] *because bus drivers are rude and don't wait for you to sit down.*

Sarah: I have two kids ages eight and three. I am in a low income situation and find it hard to afford the everyday cost of living. I am trying so hard to get off assistance but the cost of child care, on top of everything else makes it so hard to get back to work. I would love to be able to provide my kids a better life than I had, but find it hard with the cost of everything. To be able to help people like me would be so great.

Cindy: I am a low income single mother of two, a daughter who's three and a son who is one. I got on assistance when I had my daughter as I was still attending high school.

Brandy: I have one child, we are a low income family. It is very hard to be on low income. I would love to take my child on trips and buy her more things. I wish welfare would pay the rent fully. I would love to have a yard for my child to play in. I live in an apartment now and have to take $120 out of the food money to pay the rest of the rent.

Barbara: I am a single mother of three children whom are nine, five and three years on a low income. I would prefer to be employed and hope to see some changes made.

Emma: I am a 36 year old mother of two. My children are ages four and three. While my husband does have a full-time job it does not meet all of our monetary needs. I am a stay

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[4] All quotes are the exact words from the transcription or from the women's edits, including grammatical errors.

at home mom, partly due to the fact that my income would not cover childcare expenses. I am hoping to bring awareness to the need for programs for low-income families.

Amber: I have a 21 month old daughter. I am a single mom on assistance, and find it extremely stressful and sometimes depressing. I would like to see changes made to make it easier to get off [social assistance]*, and also make it easier to access all of the services they offer.*

Ashley: I have one son who is two years old. I would like the stigma around being on social assistance to be lifted – if it can't be changed than a better understanding of those individuals on the system.

Candy: I am a 23 year old single mother of a two year old. I have been on assistance for about a year. I would like to see more programs dedicated to affordable and quality daycare, to allow more people like me to help themselves regain their independence.

Chapter 3: Results

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Sample Demographics

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Before discussing the themes that emerged in this research, it is important to note that most people tend to view low income mothers as one homogenous group who have the same experiences and situations. The women in this study shared many common experiences; however, they were not a homogenous group of women. One commonality they all shared was being mothers faced with living on low incomes. Most of them have accessed the same services and found the same services to be helpful or unhelpful, and they all felt the stigma around being a low income mother and many described their situations as "hard."

Of the 12 women in this study, 10 were currently on income assistance. The majority of the women were lone parents (some women did not talk about whether or not they had a partner). One lone-parent mother worked full time and another was married and her husband worked full-time, making them part of the working poor. Two of the women specifically talked about coming from families where their own parents were low income and on assistance, and three of the women said they were raised in upper or middle class families. The women who were raised in upper or middle class families mentioned losing economic ground due to being a lone-parent and living with chronic health concerns while making low wages. The other women did not comment on their family backgrounds. It was clear that the cycle of poverty in families (the idea that children from poor families will also grow up to be poor) is not always in force. The women also differed in terms of education. While we did not specifically get into detail about everyone's educational background, a few women mentioned their educational

backgrounds ranging from university degrees and college diplomas to high school. Finally, the reasons why they are currently low income were also not discussed by everyone but some comments suggest that their reasons for living with low incomes ranged from getting pregnant while in high school, having children, being lone-parents, being in abusive relationships, and low work wages.

Thematic Results

This chapter presents an overview of the three major themes that emerged from the current research. The first theme was the judgement and mistreatment faced by low income mothers. The subtheme of who is deserving of help is discussed also as it represented the women's internalized stereotypes and judgements. The second theme was the agency these women exercise, focusing on the recommendations for change posed by these women. The final theme was the structural problems with organizations and policies that limited these women's access to resources. The sub-themes of fear of being reported and the need for helpful services that do not limit their access were also discussed.

These three themes depict how these women are "experts" on the services they have first-hand experience with. Together, their discussion of these themes support the argument that low income mothers are able to voice their own suggestions for changes with the services that are supposed to be supporting them (FORWARD, 2010; Paradis, 2009; Ravensbergen & VanderPlaat, 2010a). The women's quotes from the focus groups make up a large proportion of the results to let their voices be heard, as this was the main purpose of the research (Glesne, 2011). Their quotes are usually presented in a cluster in

order to give a sense of the themes that emerged, as the words of the women are evidence of the themes.

Theme One - Judgement and Mistreatment

These women discussed the stigma or judgement they felt from others. The main reasons that they provided for feeling stigmatized by others were linked with their being on assistance and being a low income and assumed single mother. When they discussed this topic they mostly talked about feeling judged and mistreated by public transit bus drivers and passengers. They felt like they were scapegoats for drivers who might be having a bad day at work because these drivers view single mothers as an easy target to take out their frustrations on since they are presumed to be powerless. They also felt that other passengers judge and mistreat them because they can, since they are presumed to be powerless. Due to their lack of other options these women have little control over their mobility and public transit is their only option. These women are constrained in their mobility described their experiences with this service as a mistreatment:

> *Ashley: I was refused service because I had a stroller. The bus driver said there is not enough room, wait for the next bus. It was raining, it was cold, I had groceries with me and I said "are you serious?" Like there was enough room. I don't know what it was. I think it was a power trip and it's an ego trip. If somebody gave them grief then they look at a single mother like an easy target that they can easily say something to them.*

> *Monica: I've gotten nasty looks from a lady whose like the stop before mine and she gets really snippy with me and rude, you're on there with your stroller and*

it's [like] *you're inconveniencing every single person... Some bus drivers are really nice and will ask people to move back and I will appreciate some of those bus drivers for that. I had one god damn awful bus driver. He was so god damn picky about the brakes on my stroller that he refused to move his bus... You make a complaint and you never hear any god damn thing back from them ever, ever again even if it is something serious you never hear back from them.*

Cindy: My issues with [public transit] *is my double stroller. I had one bus driver tell me that the only reason she was letting me on the bus was because she didn't have a measuring tape to measure the size of it.*

Barbara: You could be there running for the bus and you're half a foot away and they can see you running and the three kids running behind me and as soon as you get your foot up on the friggin' step they are closing the door and they're off. I mean it's like are you fing serious, I just got to the friggin' bus door and you're closing the door and you're riding away. It is what it is.

Candy: I had my stroller and my son was still really young and small. I put it on and no one got up so I put it on the little isle behind the driver, it's on the new bus where it says don't place things here. People were still walking past me, I had three or four people walk past me. The driver turned around and said move back. I said I can't move back there's no more room everyone is standing. He said well move back or we are not going. I said "why"? Driver, "because no one else can get on the bus". Me "we're crossing the bridge and then getting off, this is literally the last stop until we get to where I am getting off." It's literally one stop.

He said "no I am not moving." So I had to shove past people who were standing towards the back of the bus and block the back door because he didn't want me standing with two feet of room beside me. I reported it, but nothing was done about it. I never got a call back from anybody about it.

Britney: And I just wanted to say too that you don't have another choice if you are low income. If you don't have a friend or neighbor or relative to drive you somewhere you have to use the bus for transportation, you have no other choice. It's not like you can afford it and you want to be friendly for the environment and you think it better to use public transit because this is your only option.

These mothers were given a hard time and treated with disrespect for no apparent reason other than the fact that they are getting on a bus with children and strollers. As Britney said, the bus is their only option, so they are forced to deal with this mistreatment on a constant basis. Britney's quote also points out the lack of choice these women have in their daily lives and how their lack of resources forces them to deal with situations that make them feel mistreated and judged.

In terms of feeling stigma from being on assistance, the women talked about feeling judged and mistreated by others:

Ashley: *I went to a place to get some fillings done and they actually told me that they don't take people on assistance. That they referred me to two other places and that I would have to pay upfront and have my worker pay me back and she was very adamant that they don't take them* [people on income assistance]. *I felt shunned. I felt that that was below the belt. Just because you sit behind a desk*

doesn't give you the right to talk to someone like they are less than. I felt less than as in less than looks from bus drivers, I felt this from my family physician when I had to get paperwork [related to assistance].

Ashley: I just feel like there is lots of stigma with being on assistance. I don't know if we will ever break those stigmas. I just don't see it happening. The people that are upper middle class and high class, they are just naturally gunna look down on people that are on assistance and… you just gotta realize that if you want change to change yourself even if you have to make those decisions today to make a better future for yourself and your child. You know, I worry about my kid going to college and stuff like that but I can't do anything about that but I worried about putting food in my fridge today. So how am I going to worry about my kid going to college when I'm worried about do I have enough food to make it to the end of the month or do I have enough diapers… I literally won't eat certain meals because it's getting close to the end of the month, or it's getting close to the 20th. I can't because I'll go without to make sure that he has enough… I did find a food bank that delivers which was amazing.

Brandy: I wish people wouldn't laugh at me cause I am on assistance.

Internalized Stereotypes of Who is Deserving of Help

Feeling judged and stigmatized was a main theme brought up by the women, however, some of them also judged and stigmatized other people with low incomes. The question of who is deserving of receiving Income Assistance (Krumer-Nevo & Benjamin, 2010; Reid & Tom, 2006) was brought up and fits in with the theme of judgement and

mistreatment because it demonstrates that some low income people internalize these judgements, even though they may have first-hand experience with being low income. Some of the women went along with stereotypes about who is deserving of help and who is undeserving, even though they themselves are low income. Others resisted those stereotypes and focused more on the system. This discussion also shows how the women are different from each other, here in their opinions about those on assistance or living with low incomes:

> *Barbara: They should go through and see who actually needs to be on it and who don't and if you don't need it, if you're capable of working then go work instead of abusing the system for people who need it.*

> *Sarah: Like single men.*

> *Barbara: I can see the two sides of it. I am a single mother of three trying to get to work and get off the system and I am having a hell of a time doing* [this]. *Then I've got my ex-partner who left a year ago who claims he has mental health issues on assistance and refuses to work but he is not doing anything to fix those mental health issues and remains on assistance taking it away from people who need it that want to go to work.*

> *Emma: Um, just what Barbara was saying about the sitting down and deciding who deserves to go on assistance, that's a slippery slope in itself because they have perimeters right now and it's not great and some people are really horribly abusing the system but most aren't. And if you start cracking down to do with the income, employment insurance, people are getting kicked off of it, like if you had*

them … deciding who deserves it and who doesn't then who's making that choice and how many people who really truly need it are going to get booted just because they are trying to fix their bottom line. It's hard to say if you deserve it or not, like it's a really heavy judgment for someone asking for help.

Barbara: I don't know if it is so much more deserves as it is needed, you know. Like you could deserve it but I need it, you know.

Emma: I am really hesitant about that sort of thing just because they might have already gotten things in place to make it difficult to get off assistance and I think making it harder for specific demographics isn't going to do anybody any good.

Unidentified Speaker[5]: People should be in housing if they absolutely need it. I mean I know there are a lot of people that do need it but maybe not as much as others.

Britney also touched on how other people think low income people are not deserving of anything other than basic necessities:

It's like you have no luxuries, no pleasures, no enjoyment. It's like you are being punished for being on assistance. You should not have any entertainment, you should not have any addictions, you should not have cable or cell phone or anything extra that you might have is you're being greedy or you're being selfish or people say you're on assistance but you have an I-phone or whatever. Well yeah everyone and their dog has an I-phone so why shouldn't you have one too.

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[5] Certain speakers on the audio recording were unable to be identified on the recording and the women who went over the transcripts did not recognize these quotes as their own. The unidentified speakers are likely the women who did not go over their transcripts.

You need a phone and you don't have a house phone so, but it's like you are being

bad like you don't deserve anything.

Other quotes about caseworkers and other service providers fit with the theme of judgment and mistreatment but are presented elsewhere. Income Assistance caseworkers were a major concern because the majority of these women did not feel treated with respect by these workers, as evidenced by not returning phone calls and the women having to push and persist in order to get what they needed.

Theme Two - Agency

By participating in this research, and by choosing the research topic for this study, the women demonstrated agency because they showed a desire to learn and advocate for change to the services they use. They all actively discussed their lives and the changes needed to make services work better for low income mothers and families. These women know what they need in order to be empowered but the structure (including resources) and policy of organizations and services prevent these women from having what they need. Even though these women do not have a lot of choice in certain aspects of their lives, they stand up for themselves when they can, and fight for what they need. The quotes below illustrate different sorts of agency, taking action within the system, mostly by engaging in resistance and asking for change in an indirect way (Duffy, 2010; FORWARD, 2010; Krumer-Nevo & Benjamin, 2010):

Barbara: I had [child protection] *involved on and off for nine years. They wanted*

me to do parental capacity assessment and all this and I stood up and I said I'm

not doing it. I argued with them on the phone. Two months later I never heard

from them. They called back and said I need to come over and close your file. So if you stand up to them it's a total difference.

Ashley: I fought with them to get me an employment services person to get me off the assistance and they were telling me that I am back at square one where I'm explaining what I want, what I would like to do. The initial meeting with both of them was – it's great, that sounds good and then the second meeting with them was "well I don't know if we're going to cover that, we'll see"…. That's as far as I've gotten with both of them. I'm finding it very difficult to get off the system. This is ridiculous, I am asking for [an] *employment services person to get me where I need to be and they are not even calling me back. This is two months waiting where I contacted the head person. It doesn't make sense to me.... So it is one of those things that I am pushing for them to educate me and they don't want that.*

Emma: My husband and I set up RESP's for our kids and we have not paid our rent in order to continue to put money into those things because I don't ever, ever want my kids to be at the mercy of the federal government.

Women's Agency Through Recommendations for Change

By wanting to talk about what needs to be changed, these women are active agents. They came together and empowered themselves by discussing services that have control over them, since the women rely on them for basic needs. The women wanted to have a learning session on their rights with Income Assistance (hence the first group session) and they wanted to discuss changes; these activities both involve learning and

becoming more empowered. It seems that the women felt empowered during the focus

groups because coming together collectively let them know they are not the only ones

who live with low incomes and who face challenges from service providers. Their

recommendations for change show how knowledgeable they really are. Their

recommendations are grouped into three service types: Public Transit, Income

Assistance, and services through other organizations (e.g., food banks and housing).

Public Transit

> *Ashley: I was hoping that they could offer a reduced bus pass for lower income*
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> *people and that they would have to set up some sort of committee that would*
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> *review peoples' income. I'm not sure how the actual process would go but…. If*
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> *I'm using $80 worth of bus tickets I do understand that it would be cost efficient*
>
> *just to get a bus pass. But $80 is a huge fee out of my income a month. I don't*
>
> *receive a bus pass* [with assistance] *and I do use $80 at least a month…. I was*
>
> *just hoping that* [public transit] *could offer like some sorta reduced for low*
>
> *income people.*

> *Barbara: I agree with the whole reduced rate for bus passes but I can see the*
>
> *flipside where it might cause some sorta problem because some people are gonna*
>
> *be like why should it be for them and not for us? But if they can somehow do up a*
>
> *system like proof of whatever…. But then it should be a flat rate reduced for*
>
> *everybody. Like $80 is just a little crazy for a bus pass. You know. And even to*
>
> *pay for kids getting on the bus and I can see them changing it for paying for the*

maintenance on the bus and your bus drivers and your whatever, but we need to get around too.

Cindy: High school students should be the age limit [to start paying for the bus].

Barbara: If they can put all this money into making accessible buses for wheel chairs to get on, which is just great and dandy but you can do that there, then you can do that there for strollers. A wheelchair makes no difference than a stroller. My baby gotta sit just as bad as your bum gotta sit there in a wheelchair. Like it is no difference.

Britney: Because technically if you have a disability and you need a wheelchair because you can't walk then they have to provide that space for you. So if you're a baby and you need a stroller because you can't walk then you should have the same thing provided.

Ashley: A compassion training course [for bus drivers] *would be an amazing. I don't know whether they would take it seriously but I think all those drivers should have some sort of training when it comes to dealing with single mothers, the elderly, the disabled uh something along those lines would help.*

Barbara: They should have some kind of, not only do you put in a complaint and it's should be investigated like it is supposed to be…. Because it needs to go somewhere other than the phone.

Ashley: If I need to go to a meeting or something I have to take the bus and for low income, there's like you were saying there is no other choice. Maybe like you

can get together with the big high ups of Income Assistance and the big high ups

of [public transit] *and get them to sit down and talk about a way of giving bus*

passes or bus tickets for people on low income or on Income Assistance… like if

we signed a petition, like we let the media know like as people we have the power,

we just have to make our voice heard. If we kick and scream loud enough they

will have to listen and I think that we get corrective measures together you know

there is thousands of people in the city on low income that use the bus. So they

have to do what the people want, I mean we'll strike on them, you know like we

could suggest that. There's a lot of different routes you could go.

Income Assistance

Candy: If they think we're going to spend the money on something else, every

month I get my receipt from them, they could stick some bus tickets in there if they

want.

Brandy: My recommendation for Income Assistance is to have enough money for

rent and necessities.

Cindy: I think if you are on Income Assistance then you should automatically

qualify for a bus pass, because you are obviously on assistance for a reason.

Britney: I would like for Community Services to have a company to come in and

do research on the cost of living and then go back and look at Community

Services rates and how much they have increased over the past eighty years or

how long it's been around. I know I was on Income Assistance probably ten years

ago and it's not much different when the price of everything has gone up. I went

to the grocery store the other day and I wanted to buy a bag of… green beans in the produce section and they were $7.99. And I'm like apparently I am not going to be able to afford to eat. Because it is ridiculous the prices of things have gone up. Milk has gone up, all the basics have gone up. Rent, bread, heat, power-Power goes up every five days they send you a letter saying there's a power increase so you have to pay more…. It's just retarded because the money that Community Services allows you – nobody is living comfortably on it, nobody is living it up, nobody is you know partying on Income Assistance. You are actually like struggling, struggling, struggling and even low income as well you are struggling and the money you receive never goes up.

Sarah: Another thing about assistance is that no matter how many children you have you only get $400 for child care, which doesn't help both of my kids, I have no extra cash to put towards child care. Also that if you're on more than three prescriptions you don't have to pay a co-pay.

Emma: I am not on Assistance, I am low income. I wish that there was some kind of emergency… [social assistance] *because … stuff happens. My husband broke a tooth and he had to walk around with half a tooth in his mouth for three weeks until we could get the money just so to get the appointment to look at it because we couldn't afford it. Even if they make you pay some of it back or whatever but there should be something for people who have an income but are living at such a low amount that if there is an emergency you can go and say look things have just exploded in my life can you help me fix this – like medical emergencies or dental*

or whatever. And there's nothing. Even if, there should be like a partial assistance that you could go for.

Barbara: If you're working and Income Assistance takes so much of your pay and you get the rest of your pay. That's shouldn't even be. They want you off the system…. Well, let me keep my pay cheque and support me until I'm good. You know instead of taking half your pay or whatever. I got three kids and you want to pay $400 for two of them to be in daycare and I gotta somehow come up with an extra $200-300 a month to pay to daycare because you want me off the system? And you only pay $620 for my rent and there's more I have to pay out. How am I getting off your system if you ain't supporting me. You know.

Ashley: I wish they would give you like an outline on how to get off the system. Like if they do a partial system like okay they supply your rent for a while and then you get a job and then they supply half your rent or something like that so then it weans you off the system and it's not like such a cold drop like once you get a good job.

Barbara: They should just cut out [the 'cohabitation without disclosure rule'] *and leave it be. If I need to survive by being on assistance and having my partner live with me, let me live.*

Ashley: There should be like a limit on the case load numbers along with compassion training.

Emma: I think, well not just the case loads. I think they should be assessed for burn out because once you burn out, you burn out. Like so if you really just don't

care anymore it doesn't matter if you have five people or you have five hundred. You are going to treat them all like crap. I think that there are… too many cases per worker and that it doesn't matter what the mental capacity of the worker is. So I think that a lot of them are just burnt out and every body's suffering for it.

Cindy: I think they should have somebody to fill in for them if they are on sick leave. Because with my worker, every time I called oh she's on sick leave. I would call the next week and they would say well she is still on sick leave and like who's on sick leave for a month and a half unless she's like puking up her guts like get somebody to call me back.

Ashley: So maybe they could have an outside review come in and review the system then maybe then changes could be made. But I am not sure who exactly you know maybe they could contact our MLA's or something like that then maybe that's a way that they can get some changes done because it doesn't seem to be working.

Services through Other Organizations

Emma: [Food banks] *should be more accessible then they are and you should be able to go more than once a month and you shouldn't be going there waiting for an hour and a half to get moldy food. They should be more friendly because you're there because you got to eat you ain't there because you want to be.*

Figuring out a way for food banks to offer more fresh foods, like fruits and vegetables and dairy products was discussed. Food banks that deliver was also something these women wanted to see because many of them have to spend so much time getting to

and from the food banks with children. It also costs money to take the bus (since some of them do not get bus fare with their assistance) to get to the food bank and the food banks are usually only open during working hours, so working mothers are not able to get there unless they take time off work.

> *Emma: Three years ago, I tore out the flower beds and planted vegetables, I was told I was allowed that, I got permission from my landlord who thankfully is family. And every year I grow vegetables because we don't make enough to be able to afford to buy them. But I can afford the seeds. And I've gotten to the point where I save seeds now. But it's the only way to feed my kids. It's the only way they're going to eat vegetables. Well my neighbours think I'm crazy but I had no other choice because the food bank doesn't give me, like if they give me vegetables they are rotten. So I just wish there was something for low income so that even if they gave you a little bit a month or you applied for a program and then if something big blew up then you could say okay I am in your program I need help now. Anything like that but there isn't because really if you have a job you are on your own.*

Housing was also briefly discussed and the women felt that there needs to be more public housing available for low income families. Lois noted *"there's 50,000 wait lists for* [housing]*."* They also wanted this housing to be in safer neighbourhoods. Many also thought "scum" landlords liked taking on people on assistance because it was guaranteed rent money and there was no pressure to maintain the properties. These women wanted to see more penalties for landlords who do not keep up their properties and they wanted it to be easier to make complaints against landlords.

Theme Three - The Structural Problems with Organizations and Policy that Limit Access to Resources

These women know what it is they need in order to provide the life they want for themselves and their children. One of the major themes that became apparent in this research was that others, whether it is caseworkers or other service providers, are *gatekeepers* of resources for these women. Although intended to be helpful, services create barriers for these women that stop them from getting what they need or from doing what *they think is best* for themselves and their families. Service gatekeepers work within a system of organizations and services that operate based on policy and resources that do not reflect the best interests of low income people. By hearing the women talk about how policy and services affect their lives directly, in such major ways, it is clear that *they know* how services can work better in order to be more supportive and respectful of their situation.

Income Assistance Caseworkers as Gatekeepers

Income Assistance was one of the most talked about services and the one that affects these women's lives the most. Tanya's statement perfectly sums up how the women talked about Income Assistance and it reflects the theme of structural problems with assistance policy:

> *Income Assistance is supposed to be helping us with removing barriers but instead they're just creating more barriers.*

Tanya and others talked a lot about how caseworkers are always trying to push people off of assistance by making them take part in workfare programs, et cetera; but,

when it comes right down to it, these women felt that once they tried to do what it is they know they need to do, their caseworkers keep them on the system, in a sense because the latter do not support the women on assistance in their decisions (Breitkreuz, et al., 2010; Gazso, 2007).

Ashley wanted to write about some of her own experiences with being on assistance and trying to get off the system. Her story demonstrates how her caseworkers have kept her from reaching her potential of becoming a special needs teacher. She has been discouraged from going to school and, even though she is extremely active in trying to change her circumstances, her caseworkers have not been helpful in supporting her to make the necessary steps she feels will improve her life. Ashley wrote the following after the focus groups[6]:

This is my personal experience with community services. I have been on the system for just over two years now. I have a soon to be 2 year old son. I am 27 years old and I was about seven months pregnant when I was laid off by my employer at a flower shop, where I began my work there about four months before that. I found myself in a position where my only option was to go on services. This was a hard pill for me to swallow. The father of my son had passed away while I was pregnant in a dirt bike accident. My parents lived out of the country, so the only family I had here was a very unstable bi-polar brother. At that same time I received a letter from my landlord stating congrats on being pregnant but my apartment was not suitable for a child (it was a bachelor apartment). Unbelievably upset by this, I put in my notice and started to look

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[6] Two of the women did their own writing for this thesis and wrote about three pages each. Everything they wrote is included in order to have their voices heard through this research.

for an apartment and was unable to find one by the time my notice was up. Forced to stay with my brother who was verbally abusive and drank every day, I only stayed a month. I was forced to take an apartment in an area I said I would never live. It is drug infested. I felt like a failure. The process to get on the system was grueling. I remember calling crying not getting any answers and having to go in person to get answers to my questions. I was determined to make my place a home. I love being a mother, it is the hardest job I have had but the most rewarding.

My son was about 6 months old when I contacted my worker about getting an employment worker. I was told not until a year, but then I pushed and I got one. I met with the worker and explained my plan to get off of the system. After meeting with her a second time, she retired. I contacted my worker to try and get a new one, it took several months. I met with the second worker and told her my plan. I had no family to provide childcare while I did my resume. I had to find childcare and that was a battle. The ones that I would find would do a no call no show. Since I only needed a day or two I was not eligible for daycare. After working with my second employment worker for about four months and doing all the leg work, finding her to be no help what so ever, she retired. The process seemed to be the same with both; in the first meeting all is great "that sounds wonderful" and then the second meeting I would hear "I don't know if that is cost effective." I want to be a special needs teacher and there are two roads I can go down to become one: I could take an Educational Assistant Program or I could just update my CPR and take a crisis prevention and intervention course and that is all I need to get on a sub list. Then after being on the list and them seeing my work skills, I could be looked at to become a special needs teacher. I worked with a special needs teacher at my son's

Sunday school and she helped to find out how to become one. I don't want just a job, I want a career. I want something where I can make a difference. I don't want a dead end retail job or kitchen work. I have done both and that just won't cut it. I won't be able to make ends meet. If I were to become a special needs teacher then I would not need childcare because my son would have the same hours as me [at school]. *I would have summers off with him and frankly it is what I want to do. I would like to be able to provide a better life for myself and my son. I have contacted my worker to receive a new employment worker: No call back. I even found the lady who is the employment service director and left a message and still no call back. I can see how people just stay on the system; this process is grueling. I feel that a good way to get people off the system is to gradually get them off. The cold cut off system doesn't seem to be working. Maybe a program in place that would allow them to receive half months rent would help. My feeling is that I am just a number, not even a name. Everything that is written in the law uses "shall", "I shall do this" but on the workers end it is "may do". I believe that this is set up that way so they don't have to provide. If I need child care to go a specialist appointment why can I only receive one? I have had more than one but was only allowed one. I had cervical cancer and was given the ok for cab fare one time but what about my six month check to see if they removed it all? My worker didn't call me back, I missed my appointment and had to make a new one at a later date so I could arrange a drive and childcare. I have a friend who has a great employment worker and she gave me her number. I am in contact with her to see if she can take me on as a client. They want people off the system, then make it easier for them to get off.*

Monica is also hoping to go into nursing but has also had issues getting support from her caseworker:

I'm trying to get back to school at [local college] *for their nursing program… Yes I know that the nursing program is a long waiting list but I need to upgrade my credits first. Got my transcripts, went and filled out the application form and got all that handed in and everything and so I called my Employment Services worker and after getting all this praise for being so focussed and driven and dah,dah,dah… for knowing what I wanted to do and where I want to go and having this plan. Now I've called them up to say I've put in the paperwork and they're like "oh well we may not be getting our funding for September". And I said What? She's like "oh people that are calling us right now to go back to school we're not honouring them only because you have had this plan in place since September of 2010 we will still honour it." So they put me off for about 2-3 years with* [my] *pregnancy, their maternity leave and then* [my] *being off for about a year to care for my daughter's special needs. Yeah, so now they are saying they may not be getting their funding and that they want me to look through two avenues first for funding. Which I know if I get student loans, which I know I won't qualify for… I don't know if I will get kicked off assistance if I go through these other programs or not… So I mean they want you to get off and they push you, and they push you and they push you and they make you feel like crap. Then when you try "oh we may not have our funding."*

Britney was receiving Income Assistance before obtaining full-time employment at the family centre:

Myself personally the only way I got off the assistance was to go back to school. That was the small miracle that happened, that I was able to get off assistance, but right after I graduated I was on assistance again because even having this diploma I couldn't get a job. So, I mean you take all these steps necessary to build yourself up and prepare yourself, you know take computer classes and work on your resume and do all this stuff, but where are they to support you in the transition? They definitely need to have a transition period. If they think about it the long run it would prevent people from coming back on to assistance. Because if they are going to push you first of all when you are not ready or you don't have the right supports in place and then you go out and try to work and you are not successful at it because you can't pay for daycare and you can't get transportation to and from work… then you end up you know going back on assistance again. So wouldn't it make more sense to actually support people in being successful? And also knowing when the person is ready to get off of assistance. It's the same thing, if they are going to push you and push you and say "I don't see any reason why you can't work". When really you could have a million things going on in your life and they're like you've been on assistance for too long or you know you're not eligible for it anymore and really you're not ready then you are not going to be successful.

Aside from these powerful examples, others in the study also commented on their experiences with caseworkers. Most of the women had workers who did not support them, but a few had workers who made things easier for them and helped them get what they need. Having a caseworker who is helpful made the whole experience of being on assistance somewhat easier for these women. In general, the women in the study felt that the main problem with caseworkers for assistance is that they have too much discretion.

All of the women had different stories about what their workers tell them they are entitled to, and for a few of these women, they found out about items they can receive through assistance from their friends who are also on assistance, instead of from the gatekeeper. Unfortunately, the most common experience was having a "bad" caseworker and this caused more hardships for the women who needed access to the services available to protect their children and themselves in terms of shelter, food insecurity and other pressing, well-being issues.

The Structural Problems with Income Assistance Policy

Based on these women's experiences, Income Assistance policy and resources in general do not support low income people (see also Fay, 2010). These women are not receiving enough money from Income Assistance to even be able to afford their basic necessities, such as food and rent. A few talked about having to put food money towards their rent every month because their rent is not fully covered by the amount of Income Assistance they receive. These mothers are expected to find housing for their families with a very limited amount of money. The limited amount of basic money they receive creates extra challenges for these women and it means they do not have much choice in where they can live. Some of the mothers wanted to buy nutritious food for their children so they often have to put extra money towards their food budget, but this money then takes away from other necessities. These women know they and their children should be eating certain foods to be healthy and they want to make this happen, but they find it difficult with such a small amount to buy food for their families.

Daycare is also not fully funded; the women are given $400 per month for childcare, even if they have more than one child. Many of the women talked about how

impossible it is to afford childcare with Income Assistance. They are expected to come up with the extra money but they are already living with such limited amounts. Caseworkers also demand that these women fill out paperwork and get proof of things, such as pregnancy, from doctors. Examples such as these demonstrate how extra challenges are created for these women. Bus passes are not provided for everyone. According to the women in the group, usually they have to attend a certain amount of doctor's appointments each month in order to qualify for a bus pass. Their mobility is limited by this and they are not able to enjoy activities, such as going places with their children, because they have no transportation. One of the women described it as "not being able to live" since you cannot just go somewhere when you need or want to.

Expecting these families to live off of such a minimal amount, they are being forced to live in ways they do not want to live. They must live in areas they find unsafe, they often cannot buy nutritious food, and they have no money for things that other families can enjoy, like family outings or even transportation. These women felt that the way Income Assistance policy is structured needs to change because they are not able to live the lives they want to live, or to meet even basic subsistence. They are constantly faced with limited options and must make ends meet with very little:

> *Barbara: You want me to find a three bedroom for $620? And you don't want me to put my boys in with my girls* [Income Assistance policy will not allow male and female children to share bedrooms]? *What do you want me to do?*

> *Monica: Everything is geared for this side of the city. And I mean it feels like we are almost pushed over here because there was no affordable housing over in*

[one area of city] *for me to be able to stay there.... I mean you really don't get to choose where you want live, you're kind of pushed and forced wherever you can find low income places and nine times out of ten most of those places are drug infested, dangerous, mouldy, pest infested pieces of rundown, should be condemned crap apartment buildings.... I found that there is a huge difference in the availability of services depending on where you go in the city.*

Organizations that Limit Resources

Most of the women used food banks regularly and found that while they do help, by providing the basic necessity of food, they tend not to be the most supportive of organizations. The women talked about feeling stigma from having to use food banks, including from the staff. They felt that the overall experience makes them feel worse about their situations. In addition to these negative experiences by women on assistance, Emma also talked about how food bank employees made her feel like she should not be in need of help from a food bank because her husband works. Food banks were in high demand among these women, however, they felt that food banks could offer more help than they do.[7] People who need access to food banks are excluded because of the way they operate or are structured. For example, one woman from the study received a phone call from the food bank because she had gone to the food bank twice in one month. She was told that if she did this again, she would be banned (Ashley). This was upsetting and humiliating to this woman who was unaware that policy states she cannot go twice, and she went because she had run out of food. The operational hours of food banks also limit

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[7] In 2013 21, 760 people used food banks in Nova Scotia and 56% were on Income Assistance. Food bank use has decreased over the last three years in Nova Scotia, but varies by region and is still higher than the use prior to the 2008 recession (see: CBC News Canada, 2013 &, Food Banks Canada, 2014).

people's access to services, especially those who are part of the working poor[8]. Transit is another constraint for food bank users because it can be hard to bring children and groceries on the bus, and the women often have to take multiple buses to reach their destination:

> *Ashley: My accessibility with* [public transit]*, that was another issue because to get over to* [one of the local food banks] *I would have to take three busses to get there. Wait an hour and a half to get to* [local food bank]*,which is an amazing food bank but it's at least an hour to get there and wait an hour and a half to get your food. And then you just take an hour's bus ride and then I get looked at by this bus driver because "Oh my god your kid's crying". Well yeah so it's nap time so my kid cries. I just don't know, I just think there are a lot of stigmas out there when it comes to Income Assistance and I don't know if it will ever change.*

> *Barbara: Being on Income Assistance you tend to get behind on things and food banks get used a lot. Okay so they are there to help you and support you when you need to but it makes you feel like shit when you go to them cuz you're like geesh I got these kids, I can't feed them, I'm here. And when you do get stuff from the food bank it's out dated and molding and you feel like poop because it's like I can't feed my kids and this is what I have to feed them, stuff that is out of date. So it kind of puts a major burden on trying to survive but it is there to support you.*

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[8] One of the local food banks, which was most commonly used by these women, is open between 8:30 am and 11:00 am for three weekdays each week.

Monica: I'm going to add to Barbara's comment on food banks, I find that if you go to the [one of the local food banks] *it is particularly crappy all the stuff is mouldy, dented, out of date and they don't give you anything that you need.*

Ashley: I had one lady [at the food bank] *tell me that I should be able to provide as a mother for my kid and that is the worst feeling as a mother to me is to not have enough food. When I open up my fridge and I don't have enough food to feed my son, it's hard you know I'll go without. I just want to make sure he has enough and the whole idea that we are asking like we are beggars and we want, like this is the life we chose. I don't remember signing up for this. I was laid off when I was seven months pregnant. I didn't have enough hours to file for EI. I don't know what they expect me to do.*

The local hospital for children was also discussed. Even though it offers helpful programs and services, such as mental health, counselling and child programs, the women's access to these services is often limited due to the way they run. Since childcare and transportation money are not offered by the hospital, and because Income Assistance provides too little money for either, these women are not always able to make group sessions. Therefore, the hospital is also an organization that it is perceived as one which limits these women's access to certain services they need:

Monica: The [children's hospital] *I found that they are really good, I've been dealing with them for the past two years and apparently I'm going to be dealing with them for several years more because I have a daughter who was born premature so she has special needs, we've got several referrals… I've come to*

find out that they are not very supportive in offering you all of their programs that they have, so that's kind of negative because they know very well that I am low income and I found out about programs where I can get my daughter's Pediasure for free, where I can get her medications paid through them, I could of gotten a whole bunch of other stuff and they just don't offer these things right away and when you ask them about it they kind of jump back in surprise and they're like "well we will see." So there are positives and negatives to everything. Sometimes the negatives outweigh the positives.

Emma: I have postpartum depression and I was seeing someone at the [children's hospital] *and they told me that they couldn't help me anymore because I wasn't willing to help myself and I wasn't willing to go to group sessions. But they were all during the day and I wasn't allowed to bring the kids and there was no childcare available. But they told me it was my fault because I wasn't willing to try and I'm like what – the only family I have in this city, they all work all day, no one could take the kids. It's like three hours every Tuesday afternoon and my husband taking the time off work isn't solving any problems. So it is very hard, even the stuff that's offered it really isn't offered, like even the help they're handing out is not really accessible and they are not really doing anything to make it more accessible. You have to jump through the hoops to get it.*

Wages Affect Access to Resources

Having a job does not guarantee that a family will be able to rise out of poverty. Wages often do not provide enough to be able to pay for the cost of living, and the people paid them become the *working poor* (Fleury & Fortin, 2006; Wallis & Kwok, 2008):

Emma: I'm not on the [social assistance] *system, and I find it very frustrating because I am going and asking for help and a lot of the time when I go to the food bank for instance I show up at the food bank and the woman looked at me and said "you should be setting this up through your social worker." I said I don't have a social worker, "then what are you doing here?" The inability to feed my children isn't dependent on whether or not I'm on a system and it is really frustrating because I get a lot of crap from organizations because (my husband) has a job. Well, he doesn't make enough and we can't afford for me to go to work because we'd pay so much in childcare and I now have a couple of medical conditions I may never be able to go back to work. And like I need close to a thousand dollars worth of medication a month so my husband and I are paying through the nose for his medical plan, still cheaper than paying for the medication. But MSI won't pay for it because he has a job and he makes a hundred dollars more than their cut off limit…. So I'm going to a food bank because it's buy medication or get food.... It is very frustrating and I feel really, I'm made to feel worse when I go to ask for help, I get "well you shouldn't be here a lot." I wouldn't be there if I didn't have to, I'm not having fun.*

Britney works full time at the centre but continues to struggle to make ends meet. She wrote about her experiences of being part of the working poor:

I was planning to share <u>all </u>of my experiences being on assistance. I wanted to tell about the struggles and challenges of surviving on the system. However, I feel it is more important that I share my current experience– working my ass off to live in poverty.

I am educated, I hold a diploma in early childhood education. I have worked here at the centre for two years. I can barely survive pay cheque to pay cheque. I end up not paying fully on my bills in order to get school lunches for my son in grade 1. There are a number of challenges I face daily having a "low income." Hell, I make top dollar in my field. My wage is comparable to that of the top daycare centres in [the area]. *However, sadly enough, my field of Early Childhood Education is greatly undervalued in society and by the government. So I make very little money, with the same bills to pay as everyone else.*

I have been reading a book called "Money Matters" to try and get a hold of my finances. It suggests that a specific amount of your income go towards housing, be it a mortgage or rent. Well, I pay 50% of my income to rent alone. I live in a basement apartment in North End Halifax. I can touch my ceiling without fully extending my arms. It is what I can afford, $850/month plus power, which is ever increasing. My power bill is around $180 bi-monthly. Tenants insurance? Can't justify paying out for something "just in case." I have learned at past apartments that it actually covers you for basically nothing. So I just don't have it.

There are money "things" I don't have, a cell phone, cable TV, caller ID on my phone, a fancy car, credit cards, iPods, iPads, voicemail. I try to keep all my bills to the minimum. I switched phone companies to get a lower bill every month. This year I was lucky enough to have enough money- at the right time- to purchase my son's school supplies. I got him everything on the list. The total was $50. No new back to school clothes, not even from Salvation Army or Value Village. I will make him wear his summer clothes until I can get him fall ones. I have a friend who is going to bring me her son's hand-me downs. No new sneakers, he is using his old backpack and same lunch box as last year. I hope I can afford to sign him up for the milk program at school. It is subsidized so the milk is like 35 cents a day. But [the after-school program], *which I need in order to maintain employment is not. If there was a daycare in the area that provided before and after school care and was licensed I could get a subsidy. There are none. My entire Child Tax Credit goes in my bank account on the 20th of the month, and immediately is withdrawn by* [the after-school program]. *My son no longer gets the Universal Child Tax Credit because he is 6. Well he's not 16, so he can't go work yet. When was the last time someone checked the price of raising a 6 year old?*

Something that really pisses me off is the lack of supports for the working poor. If I qualified for social assistance then my childcare would be paid. I could get a cheque to cover the added cost occurred in September when you have a school aged child. I would get money for transportation.

I often work Wednesday mornings at the food bank [through a program the centre offers with the food bank] *providing childcare while people get their groceries. The only chance I have to use the food bank is if I stay after my shift, which I cannot do unless I take overtime or sick time from work. There are currently no food banks open at night, or after regular business hours. I could use the food bank at least once a month. When I have used it, it was because we were down to nothing. The food you get is expired or rotten. I don't know why people think the less fortunate deserve rotten food. Or how it is safe for someone who's of a low-income to consume expired food. If you were middle class feeding your children expired (and I mean last year expired) food you may get a call from CPS. Once I got a 6 pack of expired yogurt that was partially open, swarming with fruit flies. "Here you go", and you're expected to be so grateful.*

I would be really grateful to receive maintenance from my ex-husband. He is ordered to pay $151 (don't forget the $1) per month to provide for our son. When I had graduated [college] *in May and wasn't scheduled to start work until late in the summer I had to look for a job. In the few months I was unsuccessful and had to go on assistance. Because my ex-husband and I have a court order stating he is to pay $151/ month in child support, assistance "has to" subtract that amount dollar for dollar from the payment they'll give me. So even though I wasn't receiving child support, he was in arrears they still took the money. So at the time I was actually short $151.00 of what I was entitled to. How does that make sense? So top it all off the program M.E.P. Maintenance Enforcement Program, whose sole purpose is to collect on behalf of the mothers (I purposely said mothers. Look*

up the stats on who is supposed to pay who) gives my ex a fine for being in

arrears. When I finally do receive a payment it is less than $151.00. I call M.E.P.

to ask why. Their explanation was that they subtracted the amount that he owed in

fines and sent me the rest. You have got to be kidding me. So in order to make

ends meet my son and I spend many hours babysitting for $10/ hour and

frequently hold yard sales at our house. This weekend we made $50. I used it to

buy food for his school lunch and a few nights supper.

Fear of Being Reported Limits Access to Resources

The women in this study discussed how they have avoided going to certain

organizations or service providers for support, for fear of being reported to child

protection agencies. This supports Fay's (2010) finding that women must self-monitor

themselves and be careful of who knows about their personal circumstances, especially

with regard to their partners and assistance. The women believed being low income

automatically makes them a target for such agencies:

> *Monica: It's wondering and having that worry that you're going to have Child*
>
> *Protection called on you. That is the worst possible God dam thing, because if*
>
> *you are a mother and they told me that I was an at risk parent just because I have*
>
> *anxiety. Like how can you tell me I am at risk, at risk for what, my kids are at risk*
>
> *for what…. They couldn't even explain that to me. So you have got to worry*
>
> *about that feeling I mean if you're low income there is like 99.99% chance that*
>
> *they will eventually show up on your door and probe into your life and that just*
>
> *makes you crappy.*

Unidentified speaker: Yeah, you're almost scared to ask for help because of what the repercussions might be.

Monica: That's exactly it and that's why you have to be careful, that's why you get paranoid about who you talk to and you're careful about what you say. You don't give people the whole story about what's going on in your life because you don't know what you are risking.

To place this in context at the center, as with some other centres, a social worker from a local institution comes to the family centre every second week to offer support in dealing with stressful life events and accessing community resources (seeing the social worker is never mandatory). This was the only negative thing that the women related about the centre. The women shared how this social worker is supposed to be a support for them but that they perceive her as a threat, and not to be trusted (Amber and Cindy). Lois also said that the social worker reported information about who she was spending time with to her children's aid worker, which resulted in a lack of trust and a fear of sharing information in case it was reported.

The women's access to resources is limited by organizations, policy and the discretion caseworkers have; their lives are made more difficult and they are made to feel worse about their situations. In some situations, like with Income Assistance and food banks, the women have no other choice but to use these services; however, they are still not getting what they need. In the case of Income Assistance, they are not given enough to support their families and they are not always supported by caseworkers in their choices. For example, a few of the women mentioned that they have been encouraged to

work retail jobs when they want to go back to school so they can have a career. These women know what they want but their caseworkers try to get them to lower their expectations and aspirations. Assistance caseworkers have too much discretion when it comes to deciding what certain clients are entitled to receive, and this discretion leaves many of the women without necessary resources. Clearly, caseworkers work within a system that is flawed structurally, which results in limited financial support for basic needs, as well as caseworkers who do not adequately support their clients' needs and wants.

Helpful Services Make a Difference

Services that are non-judgemental and support these women make all the difference for them. Examples include the family centre and one of the local food banks. While discussing these services, the women are more positive; services like these make the women feel more empowered and help them reach their goals:

> *Monica: I have gone to* [one of the local food banks] *in the past and My God that is the most God sended food bank that I think I have ever gone to. You go in there and they let you shop basically. Like they ask you "what do you want, what do you need." They don't give you stuff you're not gonna need, whatever you want you say "I'll take this, I'll take that." I love that place it is so, so amazing. And they do really good Christmas programs too.*

> *Ashley: Some of the resources that I found to be helpful was with the local library. They have book groups that they offer three times a week that are free. It gets your kids around other kids and gets them exposed to books…. My church group*

is really amazing, they got wonderful kid groups going on in there, Sunday school is good and he loves it. [One of the local food banks] *is amazing, an amazing food bank.*

Unidentified speaker: I just wanted to say the church across from the schools down here, they on Wednesday mornings they have free clothing day. It is amazing, you go in, you take what you need, you leave. And they give my kids cookies half the time. There is no judgement, there's no nothing. It's just here it is take what you want and I would probably be naked it if they didn't have that going and you can go every Wednesday if you want. It's fabulous. If you're ever out of clothes it is really worthwhile to go.

Barbara: I think the breakfast program at my kids' school is pretty good. It's right in the school.

Barbara (again): I've been coming [to the family centre] *for nine years, I can't count the number of times I've run out of diapers and Similac and had no money and come here and said this is where I am at and I have gotten packages of diapers and cases of Similac because it's just what they do, you know. I can come here and cry to them about personal matters and they will sit there and listen. They don't sit there and tell me well you're doing this wrong, you're doing that wrong. They just listen. If I need something and I don't know where to go and get it, if they can't get it for me they will tell me where to go to get it, the help.*

Candy: My absolute favourite thing about the centre is Mommy time [childcare so mothers can go relax or do anything they need to do outside of the centre].

Cindy: The family centre, I definitely find it my most helpful resource. I come here with my kids, they get child care but I come and meet with the counsellor almost every second Friday to manage with my depression and all the stuff that I have been through and it helps because the kids get taken care of because I can't afford a babysitter. I have nobody to watch my kids except their father who works every day. My parents live well over an hour away. So it's very helpful. Having the family centre here, they give me bus tickets, especially since assistance doesn't give me bus money, so it definitely helps out.

Sarah: I've been down [at the family centre] *before feeling very overwhelmed and not been on the program list, and they let me in the program just because I needed help… they see how overwhelmed I am. This was before my daughter was in daycare and they'll bend over backwards for you. You know whether it be that she needed to stay in the drop in upstairs, they'll come over and play with your daughter…. even if you had to go to the bathroom and cry or something like that. They'll be there for you no matter what and that's amazing. I love this place.*

Cindy: I love the home visiting program [at the family centre where workers go into the homes of families to offer support].

Emma: I had postpartum depression and I had it severe enough that I became suicidal. I had to go on watch. Okay, so I'm still on medication for that and so I have bad days. I had a bad day and ended up just screaming at my poor son because he was pushing every button I had and I was horrified with myself. The next day I came into the family centre. I had both kids, one of the staff members

looked at me and said "Ooh you're not okay." Somebody took my kids and they took me into another room, they got me, like I didn't say anything.... I called the crisis line and they were no help whatsoever. They were basically like well you have to go see somebody. There's a waiting list of three weeks…. I hadn't hurt him, I just lost it and I screamed at him. But it was really, like I had lost control, I had to call my husband to come home from work. I was scared of what I would do if he kept pushing. I called who I was supposed to and got no help but I show up here and don't even say anything and someone is taking care of my kids and somebody is getting me a drink of water and it's like this place is amazing but I think it's awful that they have to pick up so much slack. Because I had intention to contact other people the day before and was basically told well you are on your own which the purpose here is a crisis team [meant to offer support for people experiencing a mental health crisis]. *And while this place is amazing I don't think they should be taking up as much of the slack as they do.*

Brandy: The family centre helped me a lot when my daughter was young with diapers and stuff.

To conclude this chapter, it is worth highlighting how aware these women are of their own state of mind and situations, and the significant lengths they go to in order to protect their children. This awareness and due diligence clearly goes against the negative stereotypes of low income mothers.

Chapter 4: Discussion of Thematic Results and the Participatory Methodology

There were a few general observations that did not fit with the particular themes but did show important things about the methodology of this research. To start, I think the women felt comfortable knowing that I could relate to what they were sharing with me because I have had similar experiences with my family (see also MacDonald, 2003). The women may have also felt comfortable with me because they knew I was affiliated with the centre as a volunteer (most had seen me there at some point). I think the women were more trusting of me and this study because they knew it fit in with the type of support they receive at the centre. The results or participation might have been different had I not been a volunteer.

I originally thought I would be like a participant in this study since I would be sharing my own experiences. In actuality, I was more of a facilitator who led the discussions and made sure everyone had an equal chance to speak. Once the conversations started to unfold, the women had so much to say that I found it was not necessary for me to include many of my own experiences. Nonetheless, although I strongly believe the women felt they were integral to this research, I do not think they viewed it as "our" research (see MacDonald, 2003); it is still ultimately "my" research. They are still removed from the research even though they all talked about wanting to advocate for change. Some of the women did not want to review their own data and most did not do any additional work outside of the focus groups, as might be expected of someone seeing themselves as part of the research (i.e., editing or personal writing). This lack of additional work could be due to education level, comfort with skills, or time constraints, as these women have busy and often stressful lives with parenting and all the

struggles that go along with having a low income. On the other hand, I was devoted to and funded for this research because my degree was dependent on its completion. I am the one who had control over analyzing the data in this research; I conducted the thematic analysis on their words, the data. However, I tried to make sure the women's voices were involved as much as possible during the data collection and analysis process. For example, one participant was interested in editing, so she read the chapters and was able to make suggestions and many of the women's quotations are presented at length to let their voices be heard.

Discussion of Theme One: Judgement and Mistreatment

The judgment and mistreatment the women face, as well as notions of who is deserving of help, were identified as theme one. As a powerful example, the women spent a lot of time talking about public transit and the way they feel bus drivers and passengers judge them. This may not be the intention of drivers and passengers. The women in the study suggested that these people are making assumptions about them and then treating them as the Other. Although not articulated by the women, the drivers and passengers may be judging them or assuming they are poor based on where they are picked up (i.e., low income areas). The women also felt like they were scapegoats for bus drivers who view them as easy targets. This perception also demonstrated that they believe others see them as powerless and inferior because they are assumed to be low income mothers.

As Britney pointed out, she does not use the bus because she wants to be environmentally friendly or because she chooses to, she does so because she has no other choice but to use public transit. This reason demonstrates the reality that there is a class discrepancy between passengers; because those who make the choice to use public

transit, whether it be for environmental reasons or another reason, are still making that choice and they have other options available to them. The women in this study would rather not rely on the bus but they have no other choice. Due to their economic standing in society, they are limited and forced to deal with mistreatment on public transit; what these women are experiencing is a structural constraint, as this is their only way to get around. The women seemed extremely bothered by this mistreatment that they experience with public transit and it dominated a lot of the discussions. This distress could reflect their experiences with public transit as a public humiliation, treatment that is happening in a public space, where others can witness it. I am not aware of this being covered in the literature, so future research could examine this idea of public humiliation for low income mothers.

Perhaps these women feel so judged on the bus because they realize that they have no choice and they might think others know they have no choice. For example, the women talked about how hard it is to bring home groceries on the bus. Other people who chose to take the bus may not use the bus when they have to bring home all their groceries in the winter, with their tired children.

Reid and Tom (2006) suggest that the Othering of people in poverty (by those more privileged) is common because they are seen as different, which leads to stereotyping and being excluded. Another reason for the women's feelings of being judged and mistreated might have to do with societal views of *why* people are poor. Many people blame the poor for their poverty and view it as an individual's own fault through bad choices, instead of seeing that there are broader social constraints that cause poverty (Cossman & Fudge, 2002; Reid & Tom, 2006). The example Ashley gave about feeling

shunned at the dentist office for being on assistance indicates this treatment as the Other, and of being excluded and marginalized.

All of the women in the current study discussed how stressful it is to live in poverty. Many of the women have aspirations for an education, a career, a house of their own, yet this is a daunting non-reality. Ashley mentioned worrying about her son being able to go to college but not being able to focus on this worry since she does not know whether she will be able to put food in the fridge at the current moment. This example illustrates how poverty is constantly at the forefront of these women's lives; they have to focus on their basic survival, which leaves little time to deal with future occurrences (like being able to afford children's college fees).

The social and economic marginalization that women in poverty face can also affect their mental and physical health (FORWARD, 2010). Mental and physical health were not examined in this study, as the focus was on services and how they can change, however, it was clear that living in poverty is a major cause of stress and worry for these women. They talked about worrying over having enough food to feed themselves and their children, about being able to live in a decent home, et cetera. Clearly, poverty affects their health and well-being, and the judgement and mistreatment they experience likely affects their mental health in negative ways. Monica mentioned having anxiety and Emma talked about depression and calling the crisis team. They both felt that there are not enough proper supports for people dealing with mental health concerns while living in poverty. This example is yet another way in which our society is failing to provide these women with the services and resources they need.

Barbara and Emma's conversation on who is deserving of being on assistance was interesting because it showed that those in poverty have different views about others living in poverty. Barbara was labeling certain people as undeserving of help, and felt that she is deserving because she is a mother. Emma, on the other hand, seemed to realize that there are many reasons why people live in poverty and saw the problems inherent with deciding who is and is not deserving of help. Some of the women in Reid and Tom's (2006) study also stereotyped who is deserving. This type of stereotyping by those in poverty against others in poverty, often occurs when people do not understand the causes of poverty (Krumer-Nevo & Benjamin, 2010; Reid & Tom, 2006), and demonstrates the need for everyone to become more aware of the structural and societal causes of poverty in order to change these negative stereotypes of those who are poor.

Discussion of Theme Two: Agency

It was clear from the beginning of this research that these women *have* agency. Reinharz and Davidman (1992) link participatory action research with empowerment because the participants are able to help make decisions on the research itself. These women were very active in picking the topics discussed in the focus groups. The topics they chose were centered on what changes need to be made with services and organizations, which clearly demonstrates that current policies do not reflect the women's needs and vision of what they want for their lives because they are not consulted when policies are made (see Duffy, 2010).

Although they deal with so much in their day-to-day lives, and experience judgement and mistreatment often, these women *know* what they need and they do what

they can to empower themselves. Their recommendations clearly showed that they want

to be able to provide for their families and live a life where they can be free of

judgements and do what it is they need to do to better their lives, not what others tell

them they need to do. Krumer-Nevo and Benjamin (2010) define resistance as conscious

efforts to break away from the constraints of poverty. Many of the women talked about

trying to find a job or wanting to go back to school, which demonstrates their efforts to

resist poverty. Agency is described as breaking away from taken-for-granted daily

routines and the survival strategies people use (Krumer-Nevo & Benjamin, 2010). Even

something as simple as Emma growing her own vegetables can be seen as agency

because she is doing what she needs to do to feed her children healthy food.

The women mentioned how they felt better talking about their policy

recommendations and many wanted to do something to actually work towards making

these changes happen. As an epilogue, about half of the women are now meeting as part

of an advocacy group that started *after* their participation in this research. They want to

help other low income families feel less alone and let service providers know that

changes need to be made. This group has been trying to have their voice heard by writing

letters to public transit and Income Assistance, making a group "zine" to distribute at the

centre and creating a Photovoice project on what it means to be a low income mother.

They believe that their voices need to be heard because the conditions and services they

deal with affect their lives. Although this advocacy group is taking place after and outside

of the thesis research, it shows the collective resistance that came about from taking part

in the research. Park (1993) discusses how participants are often more critical, aware, and

assertive and active after taking part in participatory research. I have seen this myself

with this group of women. They want to learn more and they formed an advocacy group in order to help others become more aware and to work towards change.

Discussion of Theme Three: The Structural Problems with Organizations and Policy that Limit Access to Resources

The structures of our society, cause poverty in Canada; it is not the individuals impacted that cause poverty (Wallis & Kwok, 2008). Clearly, those in this study felt that social assistance resources and policy do not support women and their families. Instead, these things cause hardships for them, in that they are barely able to meet their most basic needs. Other problems, such as having little choice in where to live, not being able to eat healthy food, and receiving little money for childcare and transportation, also stemmed from the inadequacies of Income Assistance, as well as a lack of affordable or subsidized housing and decent jobs. As keeping with FORWARD's (2010) research and Wuite et al. (2013), the women in this study felt it is time for the government to re-evaluate its social assistance policies.

Food insecurity is also a real issue in Nova Scotia. One reason for this reality is that Income Assistance rates are so low. And, as suggested by the participants in this study, food banks are often disempowering for the people who need to use them (Nova Scotia Participatory Food Costing Project, 2011). The women all struggled to make ends meet for themselves and their children. Most of them discussed how expensive healthy food is and how they cannot usually afford to buy it, even though they want to be eating healthily. The women's experiences with food banks were often degrading. Most of them had received food that was past the expiry date and in some instances mouldy. A few of

them had even been given opened food, which would be considered unsanitary and unsafe in other circumstances. They talked about how degrading it is to feel like they are only good enough to get food that no one else wants to consume.

Many organizations that are in place to support low income families have both inadequate resources and structural problems (for example, hours of operation and lack of childcare) that limit people's access to their resources. These organizations, like food banks, need to make their services more empowering for their clients, and one way to do this is to let low income people tell these services what they need. Political priorities need to shift so that the focus is on eliminating poverty; the government also needs to consider the gendered and racialized aspects involved with poverty and services (Wallis & Kwok, 2008).

In terms of services or organizations that seem to have a positive impact, the women had encouraging things to say about the staff and programs at the family centre. The family centre recognizes the barriers that stop low income families from attending programs, and their policies and programs reflect what families actually need. Bus tickets are available to anyone who comes to the centre, free quality childcare is provided while parents attend programs, and healthy snacks are always provided. There is a drop-in space upstairs where anyone can go "hang out" during open hours. There is a community cupboard where they can take a bag of food, or trade items. Even though the family centre mostly serves low income families, there is never any cut-off limit or restrictions to attend related to income levels. Their website and staff do not talk about poverty or low income in a way that other charity based services do. For example, food banks operate from a charity-based standpoint, so the focus is solely on providing a charity

(food). Food banks often clarify the need to be low-income in order to use their services. This criterion in itself seems to create a stigma around using food banks and may disempower those who need to use their services.

For all of these reasons, the women in this project did not feel judged when going to the centre for help. It feels more like a supportive community. The women did not necessarily *say* they wanted other organizations to have this same sense of a supportive community; however, this support seems to generate fewer feelings of judgement and mistreatment and it is empowering. So, clearly, there is something to be said about organizations that recognize the barriers low income people face and work towards promoting agency, rather than simply offering a charity. The women felt comfortable going to the centre and spoke very highly of it. The centre is a non-judgemental space where these mothers feel comfortable sharing their struggles, as well as their successes, with staff and other participants. Many of the family centre's participants continue to use its services for years. If more organizations used the same approach to helping families as the centre, the stigma around accessing services and stereotypes of low income people might begin to change for the better. If people started to listen to the actual suggestions and voices of those who use these services (as those at the centre do), it would become obvious that these same people know what they need and have recommendations for how services can work better.

Many of the women in this study also consider their caseworkers to be barriers in their efforts to find work or go back to school, even though they are constantly being encouraged to get off of assistance. This finding was also evident in Reid and Tom's (2006) study where women said they wanted and tried to get help in getting off

assistance, but the system prevented them from doing so. Caseworker discretion was cited here too as the biggest barrier in being prevented from getting off of assistance. Caseworkers in this sense are gatekeepers who prevent people from achieving their goals even when those goals seem to be realistic in terms of fitting in with assistance policy. Caseworkers were also not always upfront about what clients can receive and often made clients jump through extreme measures to get what they needed. For example one mother, even though she was seven months pregnant, had to get multiple doctors letters stating she was pregnant in order to get extra money that is approved for pregnant women (an extremely low amount in the first place).

It is important to point out that these women wanted an information session as the first part of this research. This request demonstrated that these women *knew* from the start that they were receiving unequal access by respective caseworkers. They wanted this information session because they felt like their basic rights were being violated by caseworkers and Income Assistance policy. They already had knowledge of the system as problematic. This unequal access due to case worker discretion is likely why the women found the expert and the information session unhelpful; it is a rich example of how the system really does not work for these women. There is nothing written or acknowledged in the policy or regulations for Income Assistance about the issue of unequal access. Another reason the information session was unhelpful may be that the expert could not tell them why, or look up the reasons why, their caseworkers are each able to pick and choose how they will treat and fund each client. This finding illustrates how the system works and points out a major structural flaw within the system.

A few of the women in this study have lived with men in order to make ends meet, without reporting it to their caseworkers, thereby breaking the cohabitation without disclosure rule (see Fay, 2010). These women were still living in poverty despite doing this and they described it as a way of surviving because they were receiving so little from assistance. Clearly the basic rates are too low to support families. Placing restrictions on them that could lead to serious legal repercussions (such as not being able to live with a partner without amounts being lowered or assuming that a male partner should or can fully support his female one) is a major flaw in the system.

On another front, the women on assistance in the current study have experience with workfare programs (i.e., Employment Support Services), and most did not find them helpful or supportive. Many of the women were also encouraged to apply for low paying jobs, such as retail work, even though they expressed wanting to work towards other career goals. The women felt that being pushed into low wage jobs would not help them because they would still be living in poverty and would be unable to support their families (see also Breitkreuz et al., 2010; Gazso, 2007; Kissane, 2008).

The two women who were not on assistance considered themselves working poor. They faced similar challenges as the other women in terms of not being able to afford basic necessities. However, these women faced other challenges that created more hardships for them because they simply cannot afford these things and have nowhere to get help from (such as not being able to afford dental care, for which assistance often provides). Organizations also seemed to be unsupportive of these working poor women, as evidenced by treating them as though they should be able to provide for their families since they work or have a partner who works.

Emma experienced mistreatment from food bank employees, which might stem from these employees having a lack of understanding about the causes of poverty and the realities of the working poor. However, employees who work with individuals living in poverty should be knowledgeable of the structural causes of poverty and should aim to avoid making judgements. Britney also mentioned that, even though she needed to use the food bank at times, she had to take time off work to access it since it is only open during work hours. Therefore, the hours of the food bank are actually preventing people who need its services from having access. I would argue that this is a form of structural violence because it is systematically excluding the working poor.

Intersection of Themes

Women's experiences of these three themes together, demonstrate that their poverty is rooted in a society that does not value equality or basic human rights. Socio-economic problems are being ignored while political priorities are placed elsewhere. Low assistance rates, low wages, and lack of jobs, affordable housing, daycare and funding for public transit all affect these women's lives. These women do have agency and do whatever it takes to support their families, however, they are often limited in what they can do because of the structural causes of poverty. They are also forced to deal with mistreatment and judgement in their daily lives and they have to struggle to obtain basic needs; yet, they still want to be empowered and work towards change. These women took part in this research because of this desire to make change and their recommendations show that they are more than capable of deciding what they need.

Chapter 5: Conclusion and Recommendations

Canadians need to make the elimination of poverty a priority. Services that are put in place to support low income people, such as assistance and food banks, have structural flaws with regard to policy and limited resources assigned to them. Even though these services may help some of these women in some ways, they also create hardships for others and do not foster agency. As Tanya said "*Income Assistance is supposed to be helping us with removing barriers but instead they're just creating more barriers.*" These women are active agents who want to see changes in the organizations and policies that affect their lives. They know what is not working with these services and they have many recommendations for change. As was argued in the rational for this research, these women, and others in poverty, are able to voice their own suggestions for change. It is extremely important that low income people are given the opportunity to voice their concerns about services because their lives are impacted by these services in profound ways, yet they have not been asked what works for them and what does not. This lack of consultation shows that the people in government and other organizations think they are more knowledgeable on what low income families need, than these families themselves, and it shows a disregard for the inequality they experience.

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Limitations

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In terms of the research limitations, it would have been helpful to have some type of survey before the focus groups to get some demographic background information from the women. This information would include data about race, education level, marital status, family history with poverty, et cetera. I did not specifically ask the women these questions but most of them revealed this information throughout the focus group

discussions. Notably, with regard to the racialization of poverty, how race links with poverty is unexamined in this study. Even though the women did not appear to be from any racialized minorities, I can only make an assumption based on their appearance since they were not asked directly. These women are also all from the same geographic area, so it would be helpful to have a larger study that could examine other areas, especially isolated areas. The women in this study were all able to access the family centre easily (it is within walking distance for them) and they live in a city where there are many services available (even if structural problems make access difficult). It is important for other research to consider women in isolated areas because their main issue might be a lack of services rather than just critiquing services and also include women with older children (since the family centre caters to families with young children). Despite these limitations, the method of inquiry was effective in that it allowed the women's voices to be heard and the research was focused on topics they wanted to address.

Recommendations

For Future Research

- More participatory research on poverty needs to be conducted, so that those living in poverty are consulted, which is important since they are the ones who have lived experiences and know what it is they need.

- More research, especially participatory research, needs to be conducted on the working poor in Canada because they have unique needs and concerns that differ from those of others living in poverty.

- Organizations that support those in poverty also need to recognize and understand the challenges the working poor face (for example, food banks should not make those who work feel uncomfortable for using their services). The working poor also need access to medical and dental care if they are not receiving benefits.

For Social Assistance

- Assistance rates need to be evaluated because they are below LICOs and have not kept up with inflation; these rates need to be high enough that recipients can live a decent quality of life with dignity, in a safe neighbourhood, with nutritious food, and access to transportation and other basic needs.

- Policies need to be evaluated to remove any aspects that are gendered in ways that target and punish women (such as the cohabitation without disclosure rule).

- Motherhood (women's unpaid labour) needs to be a respected as a reason for needing assistance, meaning mothers should not be classified into categories with other recipients.

- Workfare programs need to recognize the demands of parenthood (unpaid labour), and unless childcare policies are changed (another recommendation), it needs to be acknowledged that mothers are not always able to work in the market because they are already partaking in unpaid labour.

- Caseworkers should not be given the degree of discretion they have. For example, one recipient should not receive a car seat, while another does not.

For Other Organizations, Services, the Government and Social Views

- Canada needs to develop a Poverty Reduction Action Plan.

- The working poor phenomenon needs to be addressed by the government and organizations that support low income people in order to find solutions.

- The government needs to offer a national childcare program and more affordable and subsidized housing.

- Food insecurity needs to be addressed. For example, food banks need to offer more access, as well as healthy, fresh food options. Organizations that support low income people should offer healthy snacks for their clients (as the family centre does), more funding should go into community gardens and community food centres (where families can come together to cook and share meals).

- Public transportation needs to be subsidized for low income people.

- Organizations that support low income people need to offer bus tickets, childcare and change their hours of operation, or work around these barriers in order to support low income mothers.

- Organizations that aim to support low income people need to develop a strengths-based philosophy in order to foster agency for their clients.

- The voices and recommendations of low income people need to be consulted and heeded. More organizations and governmental services need to consult people living in poverty when they are making their policies, and right now, these services need to hear from low income people about the ways in which their services are failing them.

- In order for most of these changes to occur, as a community, we need to demand that the government make these issues a priority. We need to actively engage in

discussions on the structural causes of poverty and work towards changing the negative stereotypes of the poor.

In conclusion, poverty in Canada is not getting better, it is getting worse. Things need to start changing now and one way to work towards change is to listen to the people who are living in poverty; they have legitimate voices that are not being heard.

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Low income cut-offs (1992 base) after tax

Size of family unit	Community size				
	Rural areas outside CMAor CANote1	Census Agglomeration (CA)		Census Metropolitan Area (CMA)	
		Less than 30,000 inhabitantsNote2	Between 30,000 and 99,999 inhabitants	Between 100,000 and 499,999 inhabitants	500,000 inhabitants or more
	Current dollars				
2011					
1 person	12,629	14,454	16,124	16,328	19,307
2 persons	15,371	17,592	19,625	19,872	23,498
3 persons	19,141	21,905	24,437	24,745	29,260
4 persons	23,879	27,329	30,487	30,871	36,504

5 persons	27,192	31,120	34,717	35,154	41,567
6 persons	30,156	34,513	38,502	38,986	46,099
7 or more persons	33,121	37,906	42,286	42,819	50,631

1. Can include some small population centres.
2. Includes population centres with less than 10,000 inhabitants.

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Co-Investigators:	n/a
Version :	1

The University Research Ethics Board (UREB) has reviewed the above named proposal and confirms that it respects the *Tri-Council Policy Statement* as outlined in the *MSVU Policies and Procedures: Ethics Review of Research Involving Humans* regarding the ethics of research involving human participants.

This certificate of approval is valid one year from the date of issue Renewals are available for up to four years in addition to the initial year and are contingent upon an annual submission to the UREB of a written request for renewal accompanied by a satisfactory annual ethics report thirty days prior to the expiry date as listed below. A final report is due on or before the expiry date. Researchers are reminded that any changes to approved protocol must be reviewed and approved by the UREB prior to their implementation.
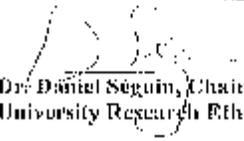
Dr. Daniel Séguin, Chair
University Research Ethics Board (UREB)

February 25, 2013
Effective Date

[Expires: February 24, 2014]

E-mail/ Phone Script for Recruiting Participants

(Only for those who attended the preliminary focus group)

Hi, this is Lisbeth Nielsen, You came to an informal focus group at the Dartmouth Family on low income mothers. I'm calling/emailing to let you know that the formal focus groups have been set up for my thesis at Mount Saint Vincent University. There will be a learning session so that you can ask questions and learn about your rights with Income Assistance. There will also be two focus groups about the services and organizations used by low income mothers. You are invited to participate in as many sessions as you would like. Each session will be 2 hours long with a short break

Participation is confidential and voluntary. You can also withdraw from this study at any time without penalty. This study has been cleared by the University Research Ethics Board and the Dartmouth Family centre.

If you would like to participate you can call the Dartmouth Family centre (902-464-8234) to sign up. The sessions will be held on:

    Learning Session:

    First Focus Group:

    Second Focus Group:

Thank you for your time.

Lisbeth Nielsen

Consent Form

Low Income Mothers' Critique of Services: A Participatory Study on What Could be Changed

Researcher: Lisbeth Nielsen

INTRODUCTION

As part of my master's thesis I am conducting research under the supervision of Dr. Val Marie Johnson (Saint Mary's University). This research will take place at the Dartmouth Family Centre. I have received funding from the Social Sciences and Humanities Research Council to complete this research.

You are being invited to attend a learning session and two focus groups at the centre.

PURPOSE OF THIS RESEARCH

I want to get a group of low income mothers together to learn about their rights and talk about how services and organizations can work better. My goal for this research is for your voice to be heard. This will be done by sharing your experiences with the other participants and the researcher. The study results could also be published or shared with organizations.

WHO IS ELIGIBLE TO TAKE PART? (OR WHO IS BEING INVITED TO PARTICIPATE?)

If you identify as a low income mother, you are invited to participate in this study.

WHAT DOES PARTICIPATING MEAN? (OR WHAT WILL I HAVE TO DO?)

If you want to learn more about or ask questions on your rights with Income Assistance, you can attend the learning session.

There will also be two focus groups where we will discuss the services you have used and which ones work or not, and how, and what changes can be made.

The two focus groups will be audio recorded. Pseudonyms (a made up name) will be used throughout this research to maintain confidentiality. You will also be notified if anything changes with this research.

Each group will be 2 hours long. If you are interested in helping out more for this study, you can also do editing, researching or writing.

WHAT ARE THE POTENTIAL BENEFITS OF THIS RESEARCH?

Childcare and bus tickets will be available from the Dartmouth Family Centre. You will also

receive a $10 gift certificate to Superstore at each focus group. You will be adding to the research available on low income mothers and what we talk about could lead to policy recommendations.

WHAT ARE THE POTENTIAL RISKS FOR PARTICIPANTS?

The only risks from this study are that you might feel upset from talking about your personal experiences. Staff from the Dartmouth Family Centre will be available if you need to talk or want information on resources.

HOW CAN I WITHDRAW FROM THIS STUDY?

You can withdraw from this study at any time without penalty. You just have to tell the researcher and anything you have shared will not be put in the research or shared. You will still get bus tickets and the gift certificate to Superstore if you choose to withdraw.

WHAT WILL BE DONE WITH MY INFORMATION? (OR WHO WILL HAVE ACCESS TO IT?)

All data will be kept confidential and no names will be attached to the data. Only the researcher, her thesis committee and a transcriber will have access to the data, but only the researcher will know who said what because pseudonyms (a made up name) will be used.

The results of this research could be used in future presentations, publications or shared with organizations that support low income people. However, confidentiality will still apply and no names will be used.

You will also be given a copy of any written work about you so that you can look it over and clarify what you meant or make changes if you want to. However, if you make significant changes, it may be represented as a dialogue of how your comments changed.

HOW CAN I GET MORE INFORMATION? (OR HOW CAN I FIND OUT MORE ABOUT THIS STUDY?)

If you want more information you can ask the researcher or her supervisor, Dr. Val Marie Johnson (email: vjohnson@smu.ca or office phone: (902) 420-5877). You can also talk to the staff at the Dartmouth Family Centre if you have any questions or concerns.

This research has been reviewed and approved by the Mount Saint Vincent University Research Ethics Board. If you have any questions or concerns about ethical matters, you may contact the Coordinator of the Mount Saint Vincent University Research Ethics Board at Brenda.gagne@msvu.ca or (902) 457-6350.

Signature of Agreement:

I understand what this study is about and appreciate the risks and benefits. I have had adequate time to think about this and have had the opportunity to ask questions. I understand that my participation is voluntary and that I can end my participation at any time. I will keep everything confidential.

Participant Signature: _____   **Date:** _____

Letter of Information
Mount Saint Vincent University
Department of Women and Gender Studies
Title of the Study Low Income Mothers' Critique of Services: A Participatory Study on What Could be Changed
Name of Researcher Lisbeth Nielsen
Name of Faculty Supervisor Dr. Val Marie Johnson (vjohnson@smu.ca; (902) 420-5877)

What is the Study About?

- The purpose of this study is to get a group of low income mothers together to first learn more about your rights within income assistance programs and then to talk about your experiences with poverty and using services.
- We will talk about the services and organizations you have used and how these services can change to work better for you and your family.

What Will I be Expected to Do and How Much Time Will it Take?

- You are invited to one information session and two focus groups. The information session and the two focus groups will each be two hours long. You are not required to attend all three sessions. You can choose to attend as many as you would like. The purpose of the learning session is to have a speaker from the legal aid system available so you can ask questions and learn about your rights with Income Assistance. The purpose of the focus groups are to share your experiences with programs designed to support you and for you to make suggestions on how to improve them.
- You will be given back transcripts of what you said in the focus groups once the researcher has had time to go over what was audio recorded. You will have the chance to go over what you said and provide more input by clarifying what you meant or adding more to what you said. However, if you make significant changes, it may be represented as dialogue of how your comments changed.
- There are other ways you can help out with this research. Examples of this could be helping with the writing of the information such as describing in your own words the story of your experience. This story could be included in the research. Please speak to me if you are interested in contributing to the research in this way.

Will Anyone Know What I Said or Did?

- Only the other women attending the focus groups, and myself as the researcher will know what you have said. Everyone will sign a confidentiality form. No names will be used in the writing of this research.
- The results of this research could be used in future presentations, publications or shared with organizations that support low income people. However, confidentiality will still apply and no names will be used.

What Happens If I Change My Mind and Wish to Withdraw?

- Participation is voluntary and you can withdraw at anytime without any penalty by telling the researcher. Any information you have shared will be destroyed right away.
- You can also choose to only talk about certain things without having to withdraw.

What are the Potential Benefits and Risks Associated with Participation in the Study?

- The only risk is that you might become upset from talking about personal experiences.
- The benefits are that you will get a chance to take part in a research study and share your thoughts on how you think services can work better.

Where Do I Get Questions Answered?

- You can ask staff at the Dartmouth Family Centre or the thesis supervisor if you have any questions.

This study has received clearance from the University Research Ethics Board at Mount Saint Vincent University and the Dartmouth Family Centre. You will be asked to sign a consent form (and keep a copy). Both focus groups will be audio recorded.

<u>Debriefing Script (</u>will be read after each focus group)

Thank you for participating in this focus group. I really appreciate your time and the experiences you shared.

I just want to remind you that this study is voluntary and you can withdraw at any time without penalty. Anything you have shared will be destroyed and left out of this research if you withdraw. If you have any questions about the research please ask me or the staff here at the centre. If you feel like you need to talk to someone after this group you can talk with staff at the centre for support or any resources you might need.

Confidentiality Agreement

As a research assistant/transcriber, you will be in possession of personal, and at times sensitive, information about individuals, possibly including their identities, locations, as well as their study data. You are expected to keep all information confidential, and understand and abide by the ethics policy as described in the Tri-council Policy Statement (http://www.pre.ethics.gc.ca/eng/policy-politique/initiatives/tcps2-eptc2/Default/).

- I understand that participant information will not be discussed or shared in any form or format with anyone other than the research team, except as necessary in performing my duties as a research assistant/transcriber. When required to discuss participant information with individuals outside of the project team, I will do so in a discreet and professional manner.

- I will ensure that when not working on the data it will be kept in a secure location. I will not work with the data in an area that may compromise participants' confidentiality or anonymity. When transferring data in hard copy or electronic form, I will also ensure their security.

- All participant data, in any form or format, is to be deleted, destroyed or returned to the research team once I have completed the research tasks. Participant data is not to be copied unless specifically requested by the research team. Data are the property of Lisbeth Nielsen.

- I agree to notify the research team immediately if any unexpected or adverse events occur in the conduct of the research, data analysis, or other review that can have a possible negative impact for the participants.

- This non-disclosure agreement is permanent. I will not discuss participant information with others even after the project is complete or when I have finished working with the research team.

I have read and understood the Confidentiality Agreement, understand what constitutes confidential materials, and I agree to maintain the confidentiality of the research materials. I accept the terms and conditions for my involvement in the project.

Name (print):	
Date:	
Signature:	

Focus Group Guiding Questions

Focus Group One

The topic for the first group is to discuss what services and organizations these mothers use or have accessed in the past.

1) What support services and organizations have you used?
2) Which of these services or organizations made a positive difference for you and your family? Have any had a negative impact for you and your family?
3) Do any of these services make you feel better about or more supported in living with a low income? How?
4) Do any of these services make you feel worse about or not supported in living with a low income? How?

Focus Group Two

The topic for the second group is a discussion on how the services that were not working for these women can be changed or improved. We will use a list of services/organizations that were discussed as problematic at the second focus group, however, any new participants can add to this list. We will go through each service and organization.

1) What can be done to make these services/organizations work better for you?