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Sustaining:
Making the Transition From Welfare to Work

The Self-Sufficiency Project

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Wendy Bancroft

Chapter 1: The *Sustaining* Study

> *"People are disinclined to strive for rewards requiring performances they judge themselves incapable of attaining. Nor do they passionately aspire to goals they judge they can never fulfill, unless they are bent on self-inflicted misery."*
> (Bandura, 1986, p. 425)

> *"Even in the most discordant and impoverished homes, and beset by physical handicaps, some children appear to develop stable and healthy personalities, and display a remarkable degree of resilience in the face of life's adversities."*
> (Werner, 1989, p. 72)

The reader is about to meet 11 lone-parent mothers[1] and their families and hear about their experiences as they engage in the transition from welfare to work.[2] The mothers were part of a two-year study in which they, and frequently their families, spent several hours several times each year talking with a researcher about the kinds of things that affected their ability to make this transition. They talked about the things that influenced their ability to make a "sustainable" welfare exit. In this paper a "sustainable" exit is defined as one in which two conditions are met:

1. The mother achieves the capacity to make enough money to provide a decent quality of life for herself and her family and/or she is highly unlikely of needing financial assistance from government or charitable agencies, from family, friends, or intimate partners.
2. The mother and family have demonstrated a capacity to overcome the challenges faced in the welfare to work transition. These challenges include the daily struggle of balancing work and family but may also include jobs that offer poor working conditions and lives that include trauma and other kinds of adversity.

The 11 families in this study live in British Columbia's lower mainland. All the mothers were participants in a national study about single parents leaving welfare for work, known as the Self-Sufficiency Project (SSP).

SSP was a "social experiment" conducted in the Lower Mainland of British Columbia and the southern part of New Brunswick, between 1992 and 2000. It was designed to test whether offering single parents who were long-term welfare recipients a generous financial supplement to leave welfare for full-time work would be sufficient incentive for them to make that transition. Where many welfare-to-work policies take a "stick" approach to welfare exit, SSP took the "carrot" approach.

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[1]There were 12 women who participated in this study. However, while it was possible to obscure identifying details such as specific employers for the 11 of the women, this was not possible for the 12th without losing the substance of her story. She agreed this was the case and ultimately asked that her story be removed from the report.

[2]Several steps have been taken to safeguard the identities of the mothers and their families including changing all names to pseudonyms, changing places of origin and residence, and names and locations of employment.

The welfare-to-work transition is a particularly relevant topic in the current context of welfare policy reform in Canada and the United States. Welfare advocates argue that attempting to get welfare recipients back to work as quickly as possible is insensitive and can force families into further poverty. Work-first advocates argue that while the transition to work may be difficult for some, keeping work uppermost in the parent's mind is preferable to accepting long-term reliance upon welfare benefits. They feel it is desirable to break or prevent a pattern of intergenerational welfare receipt and they argue this will improve well-being for both the family and society. Working, they say, will improve the family's quality of life, economically and socially.

During the period of this study, three fifths of all single parents residing in British Columbia were welfare recipients, and 92 per cent of those were women (British Columbia Benefits Monthly Statistical Report, March 1997). In July 2002 employable lone-parents with two children received a monthly allotment of $325.58 for support, and $555 for shelter, as well as a maximum $123.50 British Columbia Family Bonus for each child less than 19 years of age.[3] According to an examination of market earnings of low-income families in Canada, lone parents are the most vulnerable of all groups examined (Schellenberg & Ross, 1997).

What does poverty mean for lone-parent families? It means not having money for anything but bare necessities. It means panicking when there is an unforeseen expense. It typically means having to rely for some period of time on welfare for support and shelter, and doing without extras. It frequently means experiencing times of extreme hardship and experiencing stress and improper nutrition, with implications for family health and well-being.[4] It also means either living in substandard housing, or in housing that eats up a disproportionate amount of the family's income. In Canada, the majority of lone-parents (64 per cent) rent their homes. Female lone-parents are also among those most likely to be living in households that are in need of major repair, or unsuitable in size, or both (Lefebvre, 2002). This does not mean that rented housing is affordable, as the women in this study, living in British Columbia's lower mainland, would attest. They were paying rents between $600 and $900 per month for a very ordinary two-bedroom apartment.

Most parents find some way of supplementing their benefit income. Many parents who are welfare recipients also work, but if they report their earnings, they are allowed to keep only a portion of that income. Many earn odd bits of cash by babysitting for friends or other

[3]Income and Disability Assistance Rates information taken from the British Columbia Ministry of Human Resources website (http://www.mhr.gov.bc.ca/publicat/bcea/bcben_rates.htm). While this may seem low, single parents received more government benefits (including income assistance) than six other provinces, according to the National Council on Welfare (2003). Single parents in British Columbia ranked seventh when their total benefits were taken as a percentage of the Low Income Cut Off established by Statistics Canada. The British Columbia rates are more than $10,000 below the Low Income Cut Off. The Council compared 2002 rates for a single parent welfare recipient with one two-year-old child, who lived in the largest municipal area in the province.

[4]An analysis of results from a Statistics Canada's National Longitudinal Survey of Children and Youth (McIntyre, Connor, & Warren, 1998) suggests however that children in hungry families don't experience much more food deprivation than children in non-hungry families. According to the authors, this is because in times of hunger, the mother will go without food so that the child can eat. The study states that parents are seven times more likely to go hungry when there is no food in the house or money to buy food than are their children. Similarly, mothers also sacrificed themselves according to a UK study undertaken by the Policy Studies Institute in which 74 families living on very low incomes were interviewed in-depth about their spending decisions (Kempson et al., 1994). According to that report, those who kept their heads above water financially did so by "sacrificing their material welfare and social participation" (Kempson et al., 1994, p. 282).

means of earning "under-the-table" income (Bancroft & Currie Vernon, 1995) and many make up income gaps by borrowing from friends and relatives.

Welfare benefits may provide only subsistence living, but at least that income is reliable and comes with medical and dental benefits. By contrast, most lone parents do not qualify for any but unskilled entry-level positions that pay minimum wage, or close to it. A parent working 35 hours per week, and earning perhaps $7.00 per hour would earn a total pre-tax income of $12,740 per year. Out of this must come the cost of clothes suitable for work and the cost of transportation. There are usually additional food costs, not to mention the cost of childcare[5] and taxes. Not surprisingly, lone parents who have experienced these kinds of barriers in the past may be disinclined to repeat that experience. Deciding to remain on income assistance may be the most rational choice.

But what if leaving welfare made financial sense? What if you could make a decent living while working at a minimum wage job, that is, that you could actually receive a higher income than that provided by your wages? What if this meant that you could take your children to a movie or enrol them in dancing lessons? That you could order a pizza occasionally or take the family out for dinner? What if your lower paying job could actually lead to jobs that paid higher wages and/or open doors to more rewarding career opportunities? This was the premise of the Self-Sufficiency Project.

SSP was based on the premise that if low wage earnings could be adequately supplemented, lone parents could afford to leave welfare. They could afford to pursue employment goals, and while doing so, could provide an improved quality of life for their families. The hope was that the jobs they found could serve as stepping stones to jobs offering better wages and opportunities for career advancement; that working and earning money would lead to a taste for the kinds of rewards that accompany this status — an hypothesis reflected in the Mongol proverb: "When you are eating, your appetite grows."[6]

In 1992 the project began to enrol lone-parent welfare recipients living in British Columbia and New Brunswick who agreed to participate in this social experiment. Roughly half the parents were randomly selected to participate in an "experimental" group. They were told that if they left welfare within one year and found full-time employment, they would receive a time-limited income supplement. The supplement was based on a benchmark income for each province calculated on the amount of money it would take to support a family beyond subsistence. In British Columbia the yearly income benchmark was set at $37,000, in New Brunswick at $30,000. Those who found a qualifying job[7] received supplement payments equal to 50 per cent of the difference between the provincial benchmark and their earnings.[8] The other half, selected for the "control" group, was not

[5]In British Columbia, parents can receive a day-care subsidy if their total annual earnings are low or moderate. The amount of subsidy varies according to the family's financial means and according to the reason childcare is required. If there is a gap between what the caregiver charges and the amount of subsidy awarded, the parent pays the difference. This information comes from the National Welfare-to-Work Study (2001) funded by HRDC Social Development Partnerships.

[6]Edwards (2001).

[7]The participant needed to work 30 hours per week, and the employer had to issue pay that included deductions for Employment Insurance and Canada Pension Plan.

[8]A participant, for example, who worked 35 hours per week and earned $12,740 per year (based on wages of $7.00 per hour), could collect a supplement of $12,130 per year, leaving her with a total pre-tax income of $24,870. This amount is calculated solely by earnings and does not include other sources of income (Bancroft & Currie Vernon, 1995).

presented with the supplement offer but could continue to receive normal government benefits such as income assistance.

There was no penalty for experimental group members who did not take up the supplement offer. Like those in the control group, "non-takers" simply continued life as usual. However, when they volunteered to be in the study, all participants agreed to participate in three follow-up surveys to be conducted over a period of several years.

Once the participant had "opened her supplement window," meaning she had taken the steps to initiate supplement receipt, she had three years in which she was eligible to continue receiving this money. If she left full-time work, she would no longer receive the supplement but she could re-initiate the supplement when she returned to full-time work, a provision written into the study design to allow for times of job loss and/or periods of educational or skills upgrading.

The offer was generous and had a substantial effect on increasing full-time employment, reducing poverty, and encouraging early welfare exit,[9] but the question remains why more who might have been considered "employable," did not take up the supplement offer? Nor has the question been answered why so many, who did take up the offer, were unable to maintain employment? Some participants slipped back into welfare and did not re-emerge for the duration of the study.

These questions have been the topic of several in-depth enquiries with participants undertaken during the course of the Self-Sufficiency Project. Researchers spoke with participants who had taken up the offer, as well as with those who had refused the offer. They spoke with mothers who experienced job retention and with those who left their jobs to return to welfare or to pursue educational and/or skills upgrading. A special study followed mothers who were still working when their three-year supplement period ended to see how they managed without the added supplement income.

Importantly, the enquiries raised the question of why some of the women and their families seemed able to overcome major barriers encountered during the transition from welfare to work while others became overwhelmed by misfortune (Bancroft & Currie Vernon, 1995). These questions prompted the desire for a yet more intensive kind of enquiry, and this led to the *Sustaining* study. A researcher would track the lives of 11 SSP lone mothers and their families for an extended period of time. While resources limited the number of mothers that could be included in this special study, an attempt would be made to ensure that the mothers reflect the characteristics of the larger sample, and the intensity and duration of the study would increase the credibility of the findings.

An attempt was also made to select mothers who could speak to some of the issues and work barriers already identified by previous SSP research. These included age, welfare history, desire for self-employment, desire for more education, and coping with unstable

[9]Program impacts peaked in the second year of the study with 12.6 percentage points more of the program group employed full-time than the control group. Similarly, at two years, program group members were earning an average of $370 per month, compared to $269 for control group members. These differences disappeared by the end of the 54-month follow-up period, due primarily to catch-up on the part of the control group. However, SSP encouraged early welfare exit, therefore there was a cumulative work and earnings effect (see Michalopoulos et al., 2002, ES-8 to ES-13).

work and/or work hours. For the latter, it was important to include some mothers who had left welfare for full-time work but had subsequently lost their jobs.

At the time the mothers were first contacted, four had yet to complete their supplement eligibility year and find the job that that they could use to initiate the supplement:[10]

Laurie comes from what would stereotypically be called a "welfare family," that is, her mother relied on income assistance to raise her daughters, and Laurie and her sister have also relied on welfare income in their own lives. Laurie has led a rough life, at one point, becoming addicted to heroin. After quitting "cold turkey" with the help of her mother, Laurie put her life back together and managed to get a good paying job in the catering industry. Then she met the father of her son and got pregnant. After her son was born, she applied for welfare. During the two years of this study, Laurie left welfare but faced some tough times and challenges connected to the father, work, and her home life.

Cathy is a tall, gentle, and unassuming woman who lives with her six-year-old son in a subsidized two-bedroom apartment in a small town. Living in this quiet and secure community was important to Cathy, representing a newfound state of stability. Cathy had also led a difficult life. Although her parents had done their best to provide for their children, the family was very poor, at one point, living out of their car.

Her parents died when Cathy was very young, and after an unhappy foster home placement she ran away and ended up on the streets. She soon became involved with a man who physically abused her. That relationship lasted several years until Cathy finally left, only to become involved in another abusive relationship. When she became pregnant, she left this man and moved to British Columbia, where she applied for welfare. Cathy continued to receive income assistance over the two-year period of the *Sustaining* study.

Norrie had three children in their late teens. Like many single parents, Norrie came to need income assistance after a relationship breakdown. She had lived a comfortable middle-class existence, married to a man who made a good living, but was physically abusive to the children. After a particularly violent episode, she had him arrested. Left on her own with the children, no child support, and with limited skills and work experience, she did her best to work and support her family — at her pay level this meant two full-time jobs — while pursuing higher education.

During this period of trauma the family lived in a small cramped apartment and Norrie was too busy to spend time with the children. Ultimately, she gave up and applied for income assistance while continuing to pursue educational upgrading. When the supplement offer came along, she jumped at the opportunity to return to a better material quality of life. However, as we will see, events conspired to upset her plans. Norrie's story helps us understand the impact of sudden calamity and the kinds of things that undermine hard-won strength.

Rosanne had yet to initiate the supplement when first contacted for the *Sustaining* study, but within days, she had a job. Like the television character bearing the same name, Rosanne is feisty, down to earth, full of humour, and philosophical about her troubles. She and her

[10]All single parents in the main recipient study had one year in which to find full-time work and leave welfare in order to initiate the supplement offer.

daughter moved to the lower mainland several years ago and now live in a low-income residential area. Rosanne, who has a grade nine education, was apprehended from her parents at an early age, and has been on her own since the age of 15. Arriving in British Columbia with few skills and little work experience, she applied for help from income assistance and then took advantage of an employment-training program offered by the ministry, where she received some on-the-job training. After a work-related accident, she returned to reliance on full-time benefits. Rosanne's experience during her two years in the *Sustaining* study aids our understanding of the precarious nature of many entry-level jobs and the implications of this for a sustained welfare exit.

Four of the mothers had found work and taken up the supplement offer but had subsequently left full-time employment and were no longer receiving the supplement:

A good-looking and well-educated woman, **Dianne** was emotionally fragile, a result she said of many things, including a traumatic relationship during her youth and her marriage to a man who was psychologically abusive. When the marriage ended, her ex-husband launched an aggressive custody battle for their daughter and Dianne found herself dragged down and unable to sustain work. Faced with no employment, no personal resources, and heavy legal costs, she applied for income assistance. During the course of this study, her teen-age daughter left her to live with the father, adding to the stresses Dianne already faced trying to maintain herself and remain off welfare. Dianne's story helps us to understand what "holding on" is about.

At the age of 15, **Callie** quit school and then soon left home, earning her living as a waitress, a job she kept for three years until she was forced to return home after becoming pregnant. Back at home now, she and the baby's father continued to see each other, and had another child, but their relationship was full of conflict. He was very controlling and Callie did not feel she could live with this man. She applied for income assistance so that she and her daughters could live on their own. Callie was 23 when this study began — the youngest participant but perhaps the most confident parent. During the two years of the *Sustaining* study, the father continued to play a parenting role but his attempts to control Callie continued

Leann is in her early 30s and has two young daughters. They live in a high-rise apartment building in a community just outside Vancouver. Raised in an impoverished, high-crime area of Vancouver, Leann had a difficult early life. Her mother, also a single parent reliant on welfare, did her best to ensure that Leann and her siblings had food and shelter. Leann witnessed her mother being beaten by her father, and as an adolescent, fell into "partying" and drug taking with her peer group.

She became pregnant and she and the father moved to another province but their relationship ended violently when he beat her and forced her out on the street in the middle of winter. Leann returned to British Columbia and to her old life where she met the father of her second child. Not too long after, and with the financial support of income assistance, she decided to begin a new life in a different community. Leann's story helps us to understand how difficult it can be to let go of the security of welfare.

A good-looking woman, quiet and slow to smile, **Janis** is the only Native parent in the study. When she was in her early teens, she left home, moving to Vancouver where she says she drank and "partied" a lot. She became pregnant with her daughter, and like many of the other mothers in this study this event became a force for change. She applied for welfare and began to pursue educational upgrading. Janis has cycled in and out of welfare for much of her life. In her "out" times, she has worked in several jobs and gained solid work experience. Her need for achievement includes completing post-secondary education, and over the course of the study she steadfastly pursued her goals despite having little self-esteem, little support, and many moments of doubt.

The remaining three mothers were working and receiving the supplement at the time they were first contacted to participate in the *Sustaining* study.

Maria and her ex-husband came to Canada from South America as political refugees but after a year of turmoil and domestic violence, the marriage ended when her husband left the family, and the city. Although his leaving was in many ways a relief, it left Maria with sole responsibility for the children. She did not speak any English, and although she was trained as a teacher in her home country, she did not qualify to teach in Canada.

She applied for income assistance[11] so that her children, ranging in age from 4 to 19 years of age, could receive medical and dental benefits. Then, despite the fact that she would still need to receive welfare benefits to "top-up" her wages to the benefit level, she found full-time work as a janitor.[12] She set to work to learn English by watching television, trying to read newspapers, and from her children. Maria faced enormous challenges during the two years of the *Sustaining* study. Her story provides an illustration of incredible perseverance.

Tannis is an attractive woman but has little sense "self" and projects a low self-image. She seldom makes eye contact and frequently voices self-deprecating remarks. Tannis first applied for income assistance in her mid-teens when she gave birth to her first child. She had two more children with the same father. Over the years, she and this man have made several attempts to live together but their relationship has been filled with conflict. The ongoing tension caused by their conflicted relationship, which continued beyond their separation, provides the backdrop for many of the family and work decisions Tannis made during the study.

Ellen is in her early 30s with a son in elementary school. She is friendly and down to earth. She laughs a lot and is a self-described "tom-boy." Ellen applied for welfare after escaping from the man who was her husband and the father of her son — a man who was controlling and physically abusive. The story of her years with this man provide a strong illustration of the connection between abuse and the need for welfare, as well as what it takes to resist this kind of control and make a life for your family.

[11] "Income assistance" is the term used in British Columbia to mean the financial assistance available from the welfare ministry. It is used interchangeably with the term "welfare" in this report. According to other parents interviewed as part of the Self-Sufficiency Project (Bancroft & Currie Vernon, 1995) "welfare" is the commonly used term among recipients.

[12] In cases like this, she must declare her income. The policy at the time meant that she would receive full benefits plus $200 of the wages she earned.

The mothers were randomly selected from a list of British Columbia SSP program group members that was compiled to reflect the main sample characteristics at the time:[13]

- Most parents were between 19 and 39 years old (81 per cent), but the average age was 32 years of age. It was also considered important to include some participants under the age of 30, as well as to include some older women.
- About 44 per cent of the British Columbia SSP sample had never been married.
- Just under half had completed high school. It was rare, but not unknown, for someone to have either attended or graduated from university.
- Virtually the entire British Columbia SSP sample had worked in the past (96 per cent) but only about half had six or more years of work experience.
- 23 per cent of the SSP sample was born outside Canada.

All mothers contacted for the study agreed to participate, and all stayed with the study to the end, a period that lasted from the fall of 1995 to the end of 1997. During that time the author visited each woman six times, usually in the participant's home but sometimes at her place of work or in a restaurant or, in one case, riding in a truck. The choice of venue depended upon the woman's circumstances at the time and upon study needs, as did the length of the visit. Most visits averaged two to three hours per session.

Being in the home and spending more time with the parents and their families allowed the author to observe family dynamics, and when possible, to talk informally with other household members.[14] Visiting the homes also gave the author an opportunity to note other details that might provide insight into the mother's capacity to make this transition. In addition to these visits, there were many telephone conversations, with the mothers being encouraged to call the author should if any critical events took place in their lives, or if they moved.[15]

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[13]However, while randomly chosen, the findings from this study cannot be held to be true for all lone parents. Qualitative research is not about being able to generalize the findings to a large population; it is about understanding a phenomenon as it is experienced. In order to say, with confidence, that this understanding has been reached, it is necessary to sample individuals who present a broad range of experience of the phenomena in question. When important themes emerge, then the goal is to reach what is called "saturation." Each major theme is pursued until no new information emerges about that theme. Although the mothers in this study present a range of possible responses to this transition experience, and many important themes emerged, there are not enough mothers for saturation. The depth of the investigation, however, provides strong support for the findings, including the importance attached to resilience in welfare exit, but without further sampling, the study remains theoretically limited (Glaser, 1978; Meadows & Morse, 2001).

[14]Because there were only 11 women, and because the research relationship lasted for two years, the nature of that relationship differed from the usual researcher-participant relationship. The time spent with the woman allowed for a degree of trust to develop that would not have happened in the course of a one-time interview. This had its positive and negative features — trust meant more open disclosure, but the closeness and the fact that it was an ongoing relationship also meant having to tread carefully at times when that relationship threatened to shift into something other than researcher-participant. Conducting this kind of research frequently leads to this kind of confusion. As the phenomenologist, Michael Agar, has said: "You are a potential friend, though of a peculiar sort." (Cartwright & Limandri, 1997).

[15]However this was seldom a practice observed by the women. In one case, the participant moved and did not tell the author. After unsuccessfully attempting to locate the woman directly, the author finally located the woman's mother who relayed the message to the participant who immediately phoned with confirmation of her intention to remain in the study. Similarly, when another participant did not return phone calls, the author sent her a letter asking if she wanted to withdraw from the study. At that point, the woman asserted her intention to remain in the study. These were the only two instances of missed sessions.

While sessions were conducted in an informal and open-ended manner, the approach was not without structure. Each session included several core questions in which the mothers provided an update of events from the last session, such as their employment status, goals, family well-being, and any new events. In addition to the core questions, many sessions had a special focus, usually as a result of emerging themes, and because of input from the study's advisory panel.

Session 1. The first session was largely exploratory and open in nature. The mothers were asked to talk about their current lives, their current status in terms of work and to provide some basic family facts. They were asked for background information including where they were born, how they had come to need income assistance, and their plans for the future. At the end of this session, the mothers were given a disposable camera and asked to take pictures of places, people, or things that were important to them — that would give the author of sense of who they were, and they were asked to send the completed roles of film to the author for processing in advance of the next session.

Session 2. In the second session the mothers updated information from the first session and then discussed the photos they had taken and explained their choice of subject to photograph. Not surprisingly, many of the photos were of their children and provided an opportunity for the mothers to talk about their children and about parenting. Occasionally they photographed their workplaces, or members of their extended family, or friends. Sometimes they shot other family photographs, or nature.

Session 3. In this session an attempt was made to include other family members in the discussion whether this be a partner, a mother or a friend. Otherwise, the session updated core questions and any new events.

Data collection in the first year had been exploratory in nature. It was time now to review study progress and discuss the major themes emerging with a view to identifying areas for more detailed investigation. The second year proceeded with a more systematic detailing of income and expenses, and more attention was paid to recording the daily minutia of the mothers' lives. In addition, sessions in the second year were designed to explore the factors that were associated with overcoming adversity. The three sessions in the second year of the study included an accounting of the previous month's income and expenses,[16] exercises designed to probe for family history and other early experiences, and two scales, one measuring efficacy, the other worry related to finances (see the Appendix for detailed description of the exercises).

Session 4. In this session the mothers were asked to provide information detailing their sources of income and any expenses they had incurred over the previous month. They also completed a special kind of family tree known as a "genogram," which focused on the participant as the primary family member and detailed her relationship to others in her family, and individuals who may not have been family members but were important influences in their life. This exercise proved to be a powerful tool for disclosure and frequently clarified current attitudes, relationships, and networks of support.

[16]They were asked to take a few minutes and complete an accounting of their primary income sources and amounts, plus expenses. This budget was based upon a model used by the Self-Sufficiency Project staff in their "money management" sessions with participants.

Session 5. Participants again completed an income and expense form, and spent time talking about their ongoing issues — work and family — and their daily schedules. For several of the participants who had taken up the SSP supplement offer, this was the last session they would have before they reached their supplement expiry date so, if they had been receiving the supplement, discussion included any plans they might have to handle the loss of the extra income. This session also saw the introduction of two scales: one measuring levels of financial worry, the other measuring levels of personal efficacy and locus of control (see the Appendix). Completing the scales also provided a useful context for discussion.

Session 6. Much of this final session focused on the woman's thoughts and experiences of work, including discussion of skills gained or not gained, plans for the future, and issues of parenting. The mothers were also given an opportunity to assess the impact of SSP on their life and to suggest the kind of assistance that would be most helpful for single parents making this work transition. They were presented with a selection of "Clip Art" figures representing a range of emotional states, and asked to choose those which best represented their lives at study beginning and at study end. They were asked to think back over the two years they had been participants in this special study and to note their achievements.

In addition to the actual interviews, the analysis has relied upon information gleaned from project administrative data, from discussions with the SSP project staff, and from input from the project's academic advisory panel.

THE STUDY THEMES

Several themes emerged over the two years the author spent with the mothers and their families. Some, like the experience of living with welfare and poverty, the challenges of lone-parenting, and the importance of social support to family well-being, were to be expected. These themes appear frequently in the literature about lone parents. However, there were other less expected themes that appeared to play a substantial role in the mother's capacity to become self-sustaining. These included the ongoing role of fathers, the importance of the physical and social environment, the role played by key people and events in the woman's early life, and the effect that trauma plays in transition — especially past abuse and current harassment. The prevalence of abuse in their stories was stunning.

Their lives seemed complex and full of challenge. Some were able to meet the challenges with more ease than others who, unable to see beyond the events that had overtaken them, became depressed and often hopeless — their decisions foreshortened by inertia. In these cases, unless there was someone else in the picture that could provide financial support, leaving welfare was temporary.

As the study progressed, this question of why some "make it" and other do not took on increasing importance and became the rationale behind several of the exercises used and questions asked. What *did* make the difference? Was it simply a matter of will and determination? Was it the presence or absence of social support networks? Was it skill and/or education levels? Was it something in the woman's background? Roughly mid-way through the study, the notion of *resilience* began to emerge. It seemed a powerful explanation for what was being observed, and led to an exploration of the literature about this concept.

RESILIENCE

Resilience is variously framed in terms of attributes like "the ability to endure," to be "self-righting," to "problem-solve," to be "hardy," and to "thrive, mature, and increase competence in the face of adverse circumstances" (Rutter, 1987; Constantine et al., 1999; Werner, 1989; Garmezy, 1991; Rouse, 1998; Walsh, 1998). It is about bouncing back from adversity whether chronic or sudden. And it is dynamic in nature: increasing, for example, in response to new self-perceived competencies; decreasing in response to calamity (Rutter, 1987).

Interest in resilience emerged in the late 1980s and is most associated with Emmy Werner's study *High-risk Children in Young Adulthood: A Longitudinal Study from Birth to 32 Years* (1989). This study provides follow-up data on a cohort of children born on the island of Kauai in Hawaii in 1955.[17] The children included in the study were considered "at risk" for the following reasons:

- They were born into poverty.
- They were raised by mothers with little formal education.
- They lived in family environments troubled by discord, desertion, and divorce.
- Their lives were marred by parental alcoholism or mental illness.

The study received input from public health nurses, paediatricians, social workers, psychologists, physicians and teachers, and recorded information on the material, intellectual, and emotional aspects of the family environment, including stressful life events.

As expected, the majority of these children developed serious learning or behaviour problems, became involved in criminal activities, had mental health problems, and many of the females had teenage pregnancies. Werner and her colleagues, however, noticed a surprising outcome: one-third of the children did not have these problems. These children developed, instead, into "competent, confident, and caring young adults" (Werner, 1989, p. 73). Werner concluded, "Even in the most discordant and impoverished homes, and beset by physical handicaps, some children appear to develop stable and healthy personalities, and display a remarkable degree of *resilience* in the face of life's adversities." (Werner, 1989, p. 72)

Werner's study and findings informed the thinking of other researchers also trying to understand the presence of strength in adversity. These researchers saw that those who have resilience have a greater sense of control over their destiny are more optimistic in outlook, more forward-looking, and more goal pursuing. Resilient individuals have drive, initiative, and resourcefulness.

While it is important to identify and address the risk factors, these researchers thought it more productive to look to the qualities that help individuals overcome adversity. These "protective factors" are seen to emanate from the person's "temperament" or personal resources, from their early experiences, and from their sources of social and institutional support, including the following:

[17]There were 545 children in the sample.

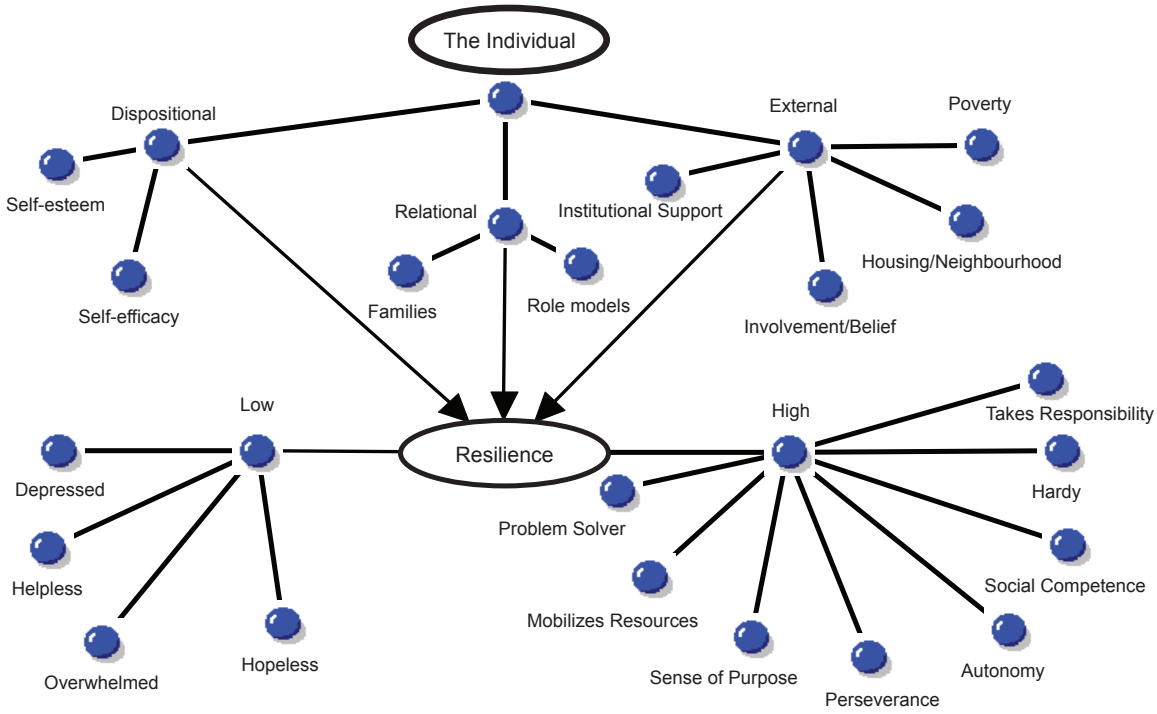
- The possession of personal resources that promote a positive and confident approach to life. These include possessing high levels of self-esteem and self-efficacy (Garmezy 1991; Constantine et al., 1999; Bandura, 1986; Rutter, 1987; Pearlin & Schooler, 1978; McCubbin & Patterson, 1982). Self-esteem is about how the person views themselves — their self-image. Self-efficacy is how they view their ability to deal with and accomplish tasks. They have higher levels of self-esteem and self-efficacy.
- Growing up in families that provide support in times of stress that is affectionate and caring. These are families marked by warmth and cohesion, where there is a caring adult, and where there exist high standards and expectations for their children. Where these attributes are not present in the family, then there must be a caring adult role model outside the immediate family (Werner, 1989; Williams & Kornblum, 1984; Garmezy, 1991; Constantine et al., 1999).
- Sources of social and institutional support including friends and family but also school, work, church, and the broader community. Support is seen not only in terms of emotional and financial quality, but also as opportunities the system may provide for the individual to gain a sense of competency and to receive awards for accomplishments and to have "meaningful participation" (Bandura, 1986; Constantine et al., 1999; Baron & Byrne, 1991).
- Belief and/or connection to a cause or force outside oneself. For some this is religious belief; for others it may be commitment to a cause, or involvement in an organization (Constantine et al., 1999; Walsh, 1998; Werner, 1989; Benard, 1995; Bandura, 1986; Jordan, 1992; Garmezy, 1991; Rouse, 1998; Williams & Kornblum, 1985).

Figure 1 outlines the connections between risk factors, protective factors, and high and low levels of resilience. While not an exhaustive list, this conceptual map suggests that differences in the level of protective factors versus risk factors can alter the resilience outcome.

Certainly the traits associated with resilience were the traits observed in the mothers who appeared more able to meet and move on from adversity. These mothers seemed more hopeful, more able to see options ahead and to exhibit a sense of mastery or control over their destiny. They had a greater sense of their own competence. They were better able to persevere. This translated into a greater capacity to meet challenges in the work world, or at home.

Their behaviour was in contrast to the mothers in the study who had low resilience. Those women appeared to be stuck in adversity; they were "mired." The dictionary defines "mire" as "deep mud; earth so wet and soft as to yield to the feet and to wheels; slimy soil." It is also described as a "bog." Faced with a life catastrophe, like a custody battle, those who were "mired" seemed unable to see beyond the events that had overtaken them. They were depressed and often felt hopeless — their decisions foreshortened by inertia. They lacked self-confidence and self-worth, with little sense of personal control over events.

Figure 1: Connections Between Risk Factors, Protective Factors, and Resilience



Chapter 2 (Deciding) draws upon both the mothers' experiences and the relevant literature to discuss the kinds of considerations that influence decisions about leaving welfare. Chapter 3 (Two Years in their Lives) provides a summary of the work, family and personal experiences of the 11 mothers and their families over the study period. In this chapter, the mothers are assessed as either "sustaining," as defined earlier in this chapter; "in transition" meaning they are not yet sustaining but appear to be on their way to this state; or "mired," that is stuck in their current circumstances and unable to move on. In the fourth chapter (Sustaining) the role that resilience plays in achieving a sustainable welfare exit is explored. Chapter 5 (Conclusions and Policy Implications) presents the policy implications of the mothers' welfare-to-work experience in this study.

Chapter 2: Deciding

Most lone parents want to work, and in the absence of barriers will leave welfare for work. Statistics published by British Columbia Ministry of Human Resources show that the average length of their first spell on welfare for single parents is approximately 11 months (British Columbia Ministry of Human Resources, 1997). Asked whether or not they had worked for pay before applying to the Self-Sufficiency Project (SSP), 96 per cent of all British Columbia participants in SSP said this was the case (Michalopoulos et al., 2002).

Wanting to leave welfare for full-time work is not, however, a guarantee that the parent will leave — there are many variables that may clog the path between desire and action. For this reason, social scientists interested in attitude research have worked to develop models with improved capacity for predicting behaviour. Of particular note and use for this study has been the model developed by Martin Fishbein and Icek Ajzen in their Theory of Reasoned Action (Eagly & Chaiken, 1993, pp. 173–176). The theory states that people will behave in ways they feel will lead to favourable outcomes and meet the expectations of others who are important to them. However, the behaviour must be volitional and the situation must not present impossible barriers. The amount of control one has or perceives that one has to carry out the behaviour must also be considered. It is a continuum "with easily performed behaviours at one end and those requiring resources, skills, opportunities etc. at the other" (Eagly & Chaiken, 1993, p. 186).

For the participants in SSP, leaving welfare was a volitional act. The supplement was *offered* to the parents. It was not mandatory, nor did the provincial welfare ministry at the time have a mandatory employment policy for single parents with young children.[18] Nevertheless, while nobody was forcing them out the door, and they all said they intended to leave for work, there was no guarantee that they would leave. In fact, Cathy did not leave during the two years she was a participant in the *Sustaining* study.

As Fishbein and Ajzen's theory suggests, there are several variables that play into decisions about welfare exit, not least of which is the parent's attitude toward welfare use. The parent must also weigh whether leaving will be a positive move for her family. Will she be able to find the kind of employment that would maintain a decent quality of life for her family? If she takes advantage of transition supports, like the supplement offer, her family's financial well-being may improve for the short term, but what about the future? And finally,

[18]Parents with children under the age of 12 were not considered "employable," and were not required to conduct a job search. The policy changed dramatically in January of 1996 when legislation was enacted to introduce a policy known as "BC Benefits." Under BC Benefits all parents with children over the age of seven were required to search for work; the flat rate earning exemption was dropped, and a number of other transitional benefits were either reduced or dropped. Since then, welfare policy has hardened. As of January 2003 all new applicants are required to do a three-week job search before making a formal application for welfare, although those with urgent need of food, shelter, or medical help can apply for emergency assistance. In addition, "employable single parents" are those with children three years of age or older, basic support rates have been reduced for those families, and those in employment programs have access to transition allowances. As of January 2003 further restrictions were under consideration including time-limited welfare in which the recipient would only be able to get welfare for a total of 24 months out of every 60-month period (British Columbia Legal Services Society: Welfare Fact Sheet #1, retrieved January 2003 from http://www.lss.bc.ca/pubs_bySubject/welfare.asp).

what else is going on in her life and her family's life that could be adversely affected by this move? What kind of support can she expect should she run into problems?

ATTITUDES TO WELFARE, AND WELFARE EXIT

How did the study parents view their use of welfare benefits and their recipient status? What role did their attitudes toward welfare play in their thinking and decisions about leaving welfare for work, including taking advantage of the SSP supplement offer?

Several of the mothers in the *Sustaining* study had already been working before being presented with the offer. For instance both Maria and Tannis had been working full-time but their earnings had been so low they had continued to need a welfare "top-up." Cathy had been working part-time at a restaurant, earning roughly the amount she was allowed at keep under the policy then in place.[19] All the parents in this study indicated that they wanted to work, especially if this meant not having to live on a subsistence income. They said things like they would feel better about themselves, they liked to be active, and they wanted a sense of autonomy and control over their lives and finances. They wanted to set an example for their children.

> *I want to feel good about myself, that I'm doing something for me — for me and my kids. I mean, you know, they learn from you, and if I just sit around and wait for a (welfare) cheque in the mail, that's what they're going to see and that's what they're going to learn life is: a cheque in the mail.*

Also, as Flora Gill (1998) points out in *The Meaning of Work: Lessons from Sociology, Psychology and Political Theory,* the meaning of the workplace had changed from pre-industrial society where most needs were met outside the workplace. For many people today, she says, the workplace is "the sole institution capable of satisfying these psychological needs, needs it should be emphasized, which are deemed essential to individual well-being." Work is not only viewed as an income source but it provides life with a structure, and for many parents, a context less emotionally charged, less repetitive, and even less demanding than family life. In addition, the worker is part of something bigger, "a collective purpose and effort," and by virtue of their employment, gains status and identify in immediate social circles as well as in the broader society. (Gill, 1998, p. 5)

While the women in this study loved their children, they preferred working to spending their days attending to daily chores and child maintenance. The mothers spoke of being "bored" with their lives, of needing stimulation, of going "nuts" just being at home. For several of the study parents, work was just something they had always done and always expected of do. They had no intention of remaining forever on welfare.

Previous discussions with the participants in SSP had revealed a high degree of antipathy to their recipient status. As a group, this was also true of the women in the *Sustaining* study, particularly for some like Tannis, Maria, and Dianne. These three hated being welfare

[19]Working recipients were allowed to keep $200 of their earnings. Earnings over the amount of $200 were not considered exempt and were taxed back at a rate of 75 per cent of each dollar earned over the earnings exemption. (Welfare to Work, Phase 2: Provincial and Territorial Updates, retrieved from http://publish.uwo.ca/~pomfret/wtw/html/provsum/bc2.html).

recipients — Dianne because it conflicted terribly with her self-image and well-being, Maria because she placed such a strong value on self-reliance, and Tannis because she hated the limitations and loss of autonomy. For these three, this antipathy was sufficient motivation to leave welfare.

Several of the others, especially those with longer welfare histories like Cathy, Laurie, Ellen, and Rosanne were more pragmatic about welfare use. They viewed the financial assistance they received from welfare as something instrumental to achieving other goals such as staying at home with their children until they were older, pursuing education or training, or working through personal or family trauma. This finding is supported by the Finlayson and Marsh (1998) study of lone parents, in which low levels of morale and self-esteem were common. Interestingly, morale apparently increased among those lone parents who remained on welfare longer than eight years. The authors suggest this may reflect a certain resilience gained from endurance. Of course, it is also possible that after a period of time the mothers expect less out of life, and less is expected of them, therefore, they are less dissatisfied. Welfare use becomes normalized.

Certainly, the longer the duration, the harder it is to leave: job skills that may have been acquired in previous work become obsolete, contacts move on, and resumes include worrisome gaps in work experience.

In previous research for the Self-Sufficiency Project, lone parents spoke about a kind of inertia that when coupled with low self-esteem, acts as a deterrent to welfare exit. Some said they knew it was time to leave welfare but they could not find the wherewithal to make the move: “Once you’re on welfare, it’s hard to get off welfare, and you’re stuck there. You can never get ahead. It’s hard to better yourself; you’re just there.” (Bancroft, 1988)

Finally, while none of the “sustaining” mothers said she “liked” being a welfare recipient, several felt that at least the income was steady and secure, which was something that they could not say of employment income, given past experience and the kind of employment opportunities available to them.

DEALING WITH TRAUMA

According to the British Columbia Ministry for Human Resources (March 1997), the most common reason given by lone parents for needing welfare is relationship breakdown. These are families at a point of critical transition, with obvious implications for their ability to focus on job finding and to handle the stress of single parenting while at the same time managing a new job in a new workplace. Often the family break-up has been preceded by a history of conflict and tension, and the children are experiencing a sense of parental loss and fear about their future. In this study, the families of Laurie, Callie, Norrie, Tannis, Maria, Dianne, and Ellen were all coping with a family breakdown.

The more recent the event, the more raw the emotions. This is evident in those cases where there is continuing conflict, and especially evident in those cases involving domestic violence in the form of physical or emotional abuse. However, even abuse that has taken place in the past can have a lasting effect upon the family’s well being and the mother’s ability to cope with present challenges. In this study, 10 of the women related tales of abuse

with varying effects upon their personal, family or work lives. In fact, the occurrence of abuse in their stories was so common, and the incidence so unexpected, that it seemed important to investigate the role that past and current abuse might play in work transitions.

What do we mean by abuse? Susan Lloyd's (1997) three-year study, *Effects of Violence on Work and Family,* for the Institute of Policy Research in Illinois produced the following list of abusive behaviours: attempts to control, taking or withholding money, harassing at work, pushing, grabbing, shoving, kicking, biting, slapping, punching, or threatening with a knife or gun. Other studies include non-consensual sexual activities, a "threat to harm," treatment with "extreme cruelty," and mental abuse.[20]

Six of the mothers were no longer in contact with their abusers, but continued to be affected by past events.

- Cathy lived with her abuser for four years and says that during that time she was "in and out of the hospital with broken bones." He told her what to wear and with whom she could speak. According to Cathy, his own sister would first check with him to see if she could spend time with Cathy. For Cathy, welfare offered independence and safety.
- When Leann lived with the father of her youngest daughter, he beat her, threw her down a flight of stairs, and then kicked her out in the middle of winter. For Leann, the net effect of this was a fear of taking economic risks in case she might again be left on her own without support.
- Janis was beaten by a former boyfriend, and as a child, was sexually and physically abused. Although their parents did their best for her, her mother's parenting skills were limited and she found her stepfather to be abusive and controlling. Janis was left with a low sense of self-esteem and a strong need for a role model and support.
- In Norrie's case, her ex-husband was physically abusive to her sons and he demeaned her intelligence, leaving her with a sense of worthlessness.
- Laurie's story describes three generations of abuse beginning with her mother who had been physically abused as a child as well as by Laurie's stepfather. According to Laurie, her mother's unhappiness manifested in heavy drinking and threats to abandon Laurie and her sister when they were both children. Laurie herself was physically abused by her father, as was her sister. During the course of the study, she suspected her son was being sexually abused either by his father, or by one of his father's roommates.
- And finally, Ellen's ex-husband had already begun attempting to isolate her from friends and exert control in other ways before their marriage. She made several attempts to leave him during this time but each attempt ended with him finding her and reasserting control. She ultimately resigned herself to what she saw as her "fate" and married him. During their marriage, they worked together but he arranged for all of their earnings to be deposited in his account and she never had money of her own.

[20]These various definitions were reported in several studies included in a comprehensive literature review on this topic by the United States General Accounting Office (November 1998).

He maintained her car, but made sure it was unfit for long distance driving, and he would check the mileage regularly to see how much driving she had been doing. She left after a particularly violent incident in which he rammed his truck into the side of her car and then smashed the driver's window with a hammer.

Four mothers — Dianne, Tannis, Maria, and Callie — continued to be harassed in one form or another.

- In one session when asked what was the biggest thing going on in her life at the time Tannis responded, "Fighting with my kids' father… It's still going on and it'll probably go on for the rest of my life." According to Tannis, the father had attempted to isolate her from her friends when she had lived with him. After they no longer lived together, she saw her friends but the continued threats caused her much stress.
- Maria's ex-husband had been sexually and physically abusive, biting her and demanding sex several times a day.
- Although they never lived together, the father of Callie's children had a strong need for control. As Callie relates: "Even when I was going to the grocery store, he'd want me to phone or let him know where I was." He did not like her having friends, and ultimately she did become isolated. She resisted, however, when he tried to isolate her from her family. During the study, he refused to speak to Callie and she was forced to arrange the children's visits with him through a third person. At one point, he visited the home and sexually assaulted her.
- Despite the fact that the marriage had ended years before, Dianne's ex-husband continued, quite effectively, to exert control from a distance through a prolonged and aggressive custody battle. Unwilling to disclose her welfare status for fear of jeopardizing her custodial status, she felt obliged to maintain the cost of a lawyer as well as travel costs for her daughter to spend time with her father, something she could ill afford. She used credit cards to pay her debts and lived with constant economic pressure.

A search of the literature regarding the link between violence and lone mothers on welfare confirmed the prevalence of abuse discovered in the *Sustaining* study and address the implications of this for welfare-to-work transitions. These studies suggest alarmingly high proportions of women, especially female welfare recipients, who are or have been victims of violence (Davis 1999; Raphael 1999; Lloyd 1997). Jody Raphael has researched and written extensively on the welfare-to-work barriers faced by women who have experienced domestic violence. Her research has drawn upon findings from several international studies, including the following:

- The Passaic County Study of Aid to Families with Dependent Children (AFDC) Recipients in a Welfare-to-Work Program. This study found that 57.3 per cent of the sample reported experiencing physical abuse sometime during their adulthood.
- The Massachusetts study, "In Harm's Way?" This study examined findings from a random sample of 734 female recipients. Measuring both current and past prevalence of domestic violence, the study found that 64 per cent of the women had experienced intimate partner violence ever in adult life.

- The Worcester Family Research Project. This was a five-year study of 436 "homeless and housed" women, most of whom were welfare recipients. Roughly three fifths (61 per cent) had been severely physically assaulted by intimate male partners as adults. Over one third (34 per cent) had been threatened with death by their intimate partners.

Importantly, researchers and providers suggest these statistics represent only a fraction of the actual prevalence. Women will frequently not report abuse through shame, embarrassment, or even fear of retribution (Lloyd, 1997).[21]

Why are so many women who are welfare recipients also victims of abuse? While one might suspect these are essentially passive women with victim mentalities, the women in this study show this is not the case. Nor did they all come from low-income backgrounds in rough neighbourhoods, although this is certainly the case for some. Nor have all been raised in homes where they observed abuse, although again, this was the case with some. A better answer can be found in the circumstances leading up to their decision to leave the abusive situation.

Often these are women who do not have an independent income, and frequently the parting is abrupt. The woman leaves, most typically with her children, adding to her economic pressure. She faces not only economic uncertainly but responsibility for a family in trauma. Frequently the children "act out" in negative behaviours and/or fear of separation from the mother. The mother herself is understandably consumed by events. The violence has damaged her confidence and her ability to focus on long or short-term goals (Raphael, 1999).

For instance, when Ellen's husband launched a custody battle, she applied for income assistance. She says she could never have afforded the legal costs and supported a child on the low wages she was making. Both she and her child were traumatized and consumed by daily events. Ellen describes herself as being "an emotional burden" in the days she was going through the divorce with her husband and feels she would never have been able to deal with the challenges and emotional trauma of this process if she had not been on welfare.

> *Because it's so stressful. I mean my mind was just constantly going, going, going. Gotta remember this, gotta do this, gotta call this, gotta write this down, gotta deal with this situation, gotta make sure Nathan's okay, gotta make sure I'm okay, gotta make sure we're living okay. And the tension. I was always tense, my muscles were always knots in the back and all that kind of thing.*

Legal battles are expensive and many fathers do not provide financial support for the family. The welfare ministry will go after the delinquent father but the onus is on the mother to seek him out. Many women who have been abused will not go after the fathers because they wanted no contact with him. Child support can be used as another attempt to control the women, as can custody battles. As Davis explains, "Where women do pursue child support or divorce litigation, batterers often will retaliate by waging financial warfare. A batterer may,

[21]The United States General Accounting Office speculates that disclosure on this topic is dependent upon the research method used and the degree of trust this respondent has with the interviewer.

for example, empty joint back accounts and prolong divorce or custody proceeding to increase the victim's legal costs (Davis, 1999, p. 24).

In an effort to avoid her ex-husband knowing she was a welfare recipient, something he might have used against her in the custody hearings, Dianne hired a lawyer rather than go through the Ministry's maintenance program. This increased her existing debt load: "Like last spring I had incurred so much expense trying not to let my ex-husband know I was on social assistance."

And, of course, frequently the batterer will try to exert control long after the relationship ends. Mothers who attempt to increase their opportunities for financial and other independence frequently find their attempts thwarted by their former partners. Some men use threats of violence; some will attempt to sabotage attempts made by their former partners to pursue education, training or employment. When Ellen attempted to take some educational upgrading, her estranged husband found out where she was taking her classes and would come and sit outside the classroom door.

> *I couldn't do anything without my ex-husband interfering. He would even come to the school, like if I was writing an assignment or writing a test or something he would sit outside the door where he could see my desk and watch me. I don't know how that would affect you but it really bothered me. So I finally gave in. I figured well if I'm living under his roof he would back off. He did for about a month and then he'd start "I don't want you doing homework tonight I want you to come here and watch TV with me," or "I don't want you to do homework. I want you to do this or do that."*

If the father continues to share parenting, this can also be traumatic for the family. This was the case for Callie, Tannis, Ellen, Janis, and Laurie. Although not a constant presence, the father's appearance or influence also caused considerable anxiety for Maria, Norrie, Dianne, and their children.

In her book *Strengthening Family Resilience*, Froma Walsh (1998) talks about the "triangulation" that can occur when the child becomes drawn into the dynamics of the parent relationship, often becoming a go-between and/or caught between conflicting loyalties. In the cases noted above, visits to the father were frequently traumatic for everyone concerned and often required a long period of re-adaptation while the child's emotions return to normal and while he or she adjusts to the house rules.

> *There were many times when (the son) would cling to me crying and screaming every time his dad tried to touch him, and then his dad would finally just grab him and haul him off and he'd throw him in the car (and) drive away quickly before (son) could get out. I mean (he) would try to climb out of the moving car… It's just from having the abuse in front of him, because (his father) has kept up his abuse with his (current) girlfriend.*

It is not coincidental that large proportions of lone-parent welfare recipients suffer from clinical depression. In addition, many of the women in this study referred to time when they had been heavily involved in substance abuse, an occurrence not uncommon in cases where abuse in present or unresolved. Substance abuse can also impede identification and pursuit of goals, as well as depleting family resources and contributing to ineffective parenting. Drug

use, in particular, can have a negative effect on the person's likelihood of working (Morse & Field, 1995; Sipe & Hall, 1996; Strawn & Martinson, June 2000).

And the link to employment? In addition to the demands of parenting children who may be in trauma, past violence can be a major barrier to work for the mother because of lingering depression and anxiety as well as symptoms of post-traumatic stress (Raphael, 1999, pp. 31–32). While battered women are no less likely to be employed than those who were not, their earnings and career ambitions over time are negatively affected. Self-esteem is damaged and this can affect the woman's ability to present herself with confidence in job interviews (Lloyd, 1997).

PERSONAL WELL-BEING

In this study, three of the women had physical health issues. Laurie spoke of having high prescription costs from chronic health problems. Both Rosanne and Leann had disabilities. Leann was being treated for back pain for a period during the two years of study, and Rosanne had had a work accident that had prompted her to seek income assistance prior to SSP. However, while both Rosanne and Leann had needed some time to heal before going back to work, this only delayed, but did not prevent exit. Similarly, while Laurie worried about losing medical benefits that paid for her prescriptions, the fact that she had these particular health problems did not prevent her exit. Her exit was delayed because she was waiting until her son was old enough for her mother to care for him.

Mental health was more of a constraint than physical health for the study parents affected. In the first session visit, for instance, Laurie broke down crying because she was so worried about money and was feeling bad about herself and her situation. At one point she said that her stress level had been getting so high that if it wasn't for her son, she might have considered suicide.[22]

Low self-esteem is commonly associated with IA recipient status and for many of the reasons cited above. The parents in the Finlayson and Marsh (1998) UK study were described as having a "fragile" sense of themselves, with low morale more evident in those younger than those older (Finlayson & Marsh, 1998, p. 60), although less evident among those ready to work (Finlayson & Marsh, 1998, p. 2). Their results are consistent with those obtained by other researchers who generally agree that single mothers reliant on public assistance experience substantially higher levels of psychological distress and hopelessness than non-recipients (Petterson & Friel, 2001; Danziger et al., 2001; Browne et al., 1997; Byrne et al., 1998). However, the jury is still out on whether the source of this distress and low morale can be attributed solely to welfare status. Other factors like poverty, the aftermath of domestic violence, and other kinds of trauma also play a potent role in psychological well-being.

Often the mothers are unable to articulate their feelings at the time — it is only later, at a time when they were feeling better about themselves that they are able to provide a description of their feelings. This was true of Leann, who was back on welfare when the study began and who spoke frequently of having "no life." Later, when things were better,

[22]Although she didn't finish her thought here, the message was clear, and it was at this point that she began crying.

she said that, looking back, she was probably depressed because "I felt I was nothing. I'd think, 'I ain't goin' to get anywhere in life. I'm 29 years old, and where am I? Two kids on welfare.'"

Short periods of depression can be a normal reaction to major setbacks; chronic and/or severe depression is not. In Canada, Dr. Gina Browne and her colleagues at McMaster University conducted an intensive study of single parents, welfare status, and health[23] (Browne et al., 1997). Their study of some 405 single parents, all of whom were uniformly poor, single, and female, found high rates of depression. Forty-five per cent had what is known as a major depressive disorder (MDD). Browne et al. report that these single parents were older, had more and older children, had more prior applications for general welfare assistance, and had received welfare benefits for longer periods. Overall, they had poorer mental health, poorer social adjustment, their families were more dysfunctional, they had less effective patterns of coping, more children with affective disorders, and reported lives that were less meaningful, comprehensible and manageable. They were disproportionately welfare recipients. These results are supported by other studies. For instance, when Danziger (2001) looked at the employment prospects of lone-parent mothers, he found these women presented rates of depressive disorder, generalized anxiety disorder, and post-traumatic stress disorder at two to four times the rates of women of comparable ages in national studies. Thirty-seven per cent of the women who had received welfare had at least one of five disorders measured (Danziger, 2000, p. 53).

THE ROLE THAT ENVIRONMENT PLAYS IN WELFARE EXIT

Living in a low-income neighbourhood does not automatically equate to risk of poorer outcomes but it raises the ante in terms of the kinds of things that mitigate success. For instance Wilkinson (1999) argues that social breakdown and conflict "tends to be concentrated in the most deprived areas." He says this is a product of social inequality, that "violent incidents are sparked when people feel they are disrespected, put down and humiliated" (Wilkinson, 1999, pp. 525–543). A poor environment can exacerbate family tensions, discourage ambition, and provide few opportunities for upward mobility. For instance, in their study of poor youth in several American cities, Williams and Kornblum (1985) discovered the following:

> *Disadvantaged youth … have few opportunities to learn how to deal with strangers or 'go off on their own.' In school they may be taught how to present themselves for an interview and how to go job hunting, but this limited training can hardly prepare them to compete with young people who have been learning how to present themselves to strangers all their lives.* (Williams & Kornblum, 1985, p. 32)

[23] According to the report abstract, "Respondents were interviewed using survey question about their health status and use of medication, the University of Michigan Composite Interview Diagnostic Instrument — Depression and Dysthymia short forms, The Hamilton Depression Scale, the Antonovsky Sense of Coherence Questionnaire, the Weissman Social Adjustment scale, The Goldberg General Health Questionnaire, the McMaster Family Assessment Device, Billing and Moss Coping Questionnaire, the Ontario Child Health Survey, Child Behaviour Checklist and/or the age appropriate Minnesota Child Development Inventory, previous use of social assistance and use of all other health and social services."

The authors go on that say that unlike teenagers living in more affluent communities, who frequently find jobs in summer camps or in family businesses, etc., youth living in low-income neighbourhoods have few such opportunities. Any experience they gain will be working in low skill jobs — short-order restaurant being the most common — where the skills they gain are limited and their opportunities to progress are few.

It is the same story for those mothers in the *Sustaining* study who grew up in low-income communities. If others in their social world expect to work and/or pursue higher levels of education, this is more likely to be the mother's expectation as well.

All of the women in this study, with the exception of Callie, experienced issues with substandard housing.

Laurie moved to better housing during the study, but in the first session, she was living in a dark basement suite. He utility costs were high and she kept the heat down. The floor was not well insulated and cold.

Although Maria and her family eventually moved to better housing that was subsidized, in the first session they were living on a busy main street in an unsafe neighbourhood. There were bars on their windows. Maria said, "Two times people broke into my house and steal thing from here and see now, look like a jail … Yes, twice they broke into our house and scare me, that bad guys, and I feel no safe (sic)."

Parents living in these areas frequently worry about bad influences and the potential for drug use. And, as a depressing physical environment is psychologically depressing, this can affect the mother's self-image and sense of hope for the future.

Dianne described the apartment she and her daughter had shared as being cramped, unsafe, and otherwise substandard ("You couldn't even flush the toilet"). Her home had been broken into once and fear of crime made her afraid to empty the garbage outside or open her window, even in very hot weather. In addition, the couple that lived upstairs had loud and violent arguments. Dianne said the building was full of "a lot of unemployed, social assistance types [She laughs at herself, realizing what she has said]. She said she had lived in non-profit and student occupied housing in the past, but felt that it was different: "(It was) just more, in some ways a homogeneous group in that it wasn't in a rut. That there was hope, that this was all temporary, even if it was for 10 years it was still temporary."

She felt their physical surroundings had contributed to the increasing conflict she experienced with her teenage daughter, who Dianne felt was influenced by a disreputable social circle and whose behaviour had become increasingly sullen and resistant. She recalled her daughter saying: "I hate you. I hate this room. I hate this apartment." Unfortunately, the move to the more pleasant subsidized townhouse she lived in during the period of this study, was not sufficient to repair any damage caused by living in the other neighbourhood.

Finding decent affordable housing with sufficient numbers of bedrooms was not easy for these women and their families.

Norrie moved several times during the two-year period of the study in her search for adequate housing. Most of the larger families with small children took smaller apartments with two children sharing one bedroom. Norrie had older children and they were looking for a four-bedroom home and willing to spend up to $1,300 per month for this home. In one

search, she reporting looking at up to 40 homes, most of which she described as "disgusting." On top of this, she feels she was often discriminated against because she was a lone parent even though she was working at the time. The family found a house but she attributes this to the fact that she brought her boyfriend along to the viewing so that they would look like a "family."

Although Cathy and her son had moved to better housing by the time the *Sustaining* study began, she felt that the small and overcrowded apartment they had shared before this had contributed to her low sense of self-esteem and her inability to take advantage of the supplement offer. Cathy says their former apartment was the size of a box "That's exactly what it was, it was a box. And I wasn't happy." Asked to explain how this had affected her self-esteem, Cathy offered the following:

> *Here I've got room. There I didn't have room to think or room to breath because everything would seem so cluttered because I had all this stuff in a place like that so it was like really, really cluttered, and I couldn't even hear myself think…because it was so small. And it was a bad neighbourhood. There was the bar… There was the teenagers hanging out front. There was the drunks going into the (nearby) restaurant. I really wanted to get out of that but I couldn't find a proper home, because of the income …*

She describes her current apartment as "the best home I've ever had. It does not have bugs, it's a safe area to live in, and I'm totally happy to live here."

Generally speaking, those who managed to secure subsidized housing felt they were fortunate. While subsidized housing may be considered substandard in some provinces,[24] in British Columbia's lower mainland, subsidized housing is not only comparable to other reasonably priced housing, it is often nicer than the parent would normally be able to afford. In addition, because their rent is pro-rated to their income, subsidized housing supports welfare-to-work transitions.

SOCIAL INFLUENCE, SOCIAL SUPPORT, SOCIAL CAPITAL

What we learn from others, and how others in our lives, who are important to us, view our behaviour has much to do with the actions we take and how well we fare after taking action. In this study the focus of interest is the importance attached to working but also with the mother's ability to withstand adversity, including challenges faced in dealing with things like finding reliable childcare, managing time and finances, and in weathering challenges presented in the work world. When friends, family members, acquaintances, and co-workers provide positive feedback, and we value and believe their input, we are more likely to have an increased sense of self-competency and confidence (Wilkinson, 1999; Bandura, 1986). Without strong role models, continuing encouragement, and the support of others during tough times, making it on the "outside" can be daunting. As Bandura (1986) says,

[24]See "Welfare, Housing, and Employment: Learning from the Jobs-Plus Demonstration. MDRC Policy Brief, May 2001 (www.mdrc.org).

> *The development of social incentives is crucial for successful human relationships and accomplishments. Most endeavours produce tangible results only after extended effort. The encouragement and commendation of associates help to support goal-directed activities in the interim.* (Bandura, 1986, p. 234)

Importantly, the *presence* of support is not enough; the individual must be willing to use that support. Some will not, feeling that they either do not want to be a burden, or that they do not want to feel obligated (Danziger et al., 2001; Edin & Lein, 1998; Kempson et al., 1994; Lengyel et al., 1997). Also, the quality of the support is important. Friends and family may be concerned for the individual's well-being but their own experience and capacity may be limited. They may not be able to see opportunities or see the benefit of proceeding in certain directions (Walsh, 1998; Carlson, 1984; Edin & Lein, 1998; Lengyel et al., 1997).

Poor people tend to know other poor people, and therefore may not be able to provide the kind of social leverage necessary to move beyond past experience. This capacity to "leverage resources, ideas and information" has been referred to as *social capital* (Woolcock, 2001). This is sometimes expressed as "It's not what you know but who you know," or even more pragmatically as "connections are currency."

Woolcock and others make a distinction between "bonding" and "bridging" relationships, and between relationships of a horizontal and vertical nature (Woolcock, 2001; Wilkinson, 1999). "Bonding" relationships are those that occur between close associates, friends, family, etc. They are links between equals. "Bridging" relationships tend to be more distanced, and across status groups, providing access to resources and opportunities not only to "reach out," but to "scale up." These latter are considered of particular important to poor populations, if they are to move beyond poverty.

Others, however, would argue that bonding relationships are also important. They provide the emotional, in-kind, and sometimes the financial support that can be crucial to personal and family well-being. This, in turn, is essential to weathering setbacks along the path from welfare to work.

Perhaps more useful definitions of the different components of social capital are offered by Xavier de Souza Briggs (1998) who suggest the concepts of "social leverage," and "social support." According to Briggs, social leverage is about "access to clout and influence." People who provide social leverage might include government staff, or teachers — they are people who can help you get ahead. Those who provide social support offer what Briggs calls "coping capital." It includes the people you can confide in, or call upon for help in a time of need. These are people who might provide childcare for a parent who is going to school, or who has to work late. These are people who will pitch in with cash for the late car payment.

Lengyel et al. (1997), surveyed welfare recipients about their "asset use," defined as "people, groups, and resources that often are helpful to members of a family in reaching goals, getting things done, or meeting needs" (Lengyel et al., 1997, p. 45). The authors say that poor families make use of their social capital and add that this kind of support is essential for those who are poor, especially when jobs are scarce. The authors found the families surveyed, many of whom were welfare recipients, were generally well connected to a wide variety of resources, including not only family and friends but also professional help.

They found that recipients actually made more use of their networks than non-recipients, especially friends and neighbours, but also social services and health professionals. Use, however, does not necessarily correlate positively with helpfulness or quality, and if reciprocity is not possible then the recipient may feel as though she has become a burden.

CONCERNS ABOUT PARENTING AND FAMILY FUNCTIONING

Is the family strong enough to function at a high enough level to withstand the absence of a full-time, or even part-time parent? Would a transition to work benefit the family in the long run or is it better for the mother to stay home with her children? As suggested by previous discussion in this chapter, decisions about leaving welfare for full-time work are strongly affected by how the family is faring at the time, and this is affected by the mother's well-being and parenting ability.

Without exception, their children were enormously important to these women. At least three of the women credit their children with providing the focus that rescued them from self-destruction. When Leann was asked during one session what was the biggest thing happening in her life, she responded: "My kids. I love my kids. If I didn't have my kids I'd probably be down on the corner right there waiting to get another blow up my nose." Cathy says having her son helped her grow up and take responsibility. Being a single parent has also been an esteem boost for her. She takes pride in her development as a parent, and sees her parenting skills as a source of competency. Janis says when her daughter was a baby and things were tough, she thought of putting her up for adoption. She did not and is grateful now. She says now her daughter "is so much a part of my life. She grounds me and gives me a reason to wake up in the morning." In fact, there seemed a special bond between these parents and their children.

According to new evidence on early child development, a parent's behaviour toward their young child can have a "decisive and long-lasting impact" on how that child develops, including their capacity to learn, their ability to regulate their emotions, and their risks for disease in later life (McCain & Mustard, 1999). Perhaps recognizing the pressure this puts on parents, the authors offer a description of what constitutes effective parenting. They suggest this includes a parent who is "always there" for their children, and supports their growth and development; who is always consistent with regard to discipline, who acknowledges their children's efforts and who does not fall back on irrational, inconsistent, or overly permissive behaviour. Maintaining these parental standards is, of course, a challenge for any parent. It is a special challenge for parents who must bear the burden of parenting alone, and who may also face the stresses associated with welfare and poverty.

The parent's ability to parent is of course affected not only by current economic circumstances, but also by whether or not they have sources of support they can call on, and the kind of modeling they themselves received. As McCain and Mustard (1999) have written, "People who are reared in poor early parenting circumstances are more likely to be poor parents and repeat the cycle. They are not all poor parents, by any means, but those who are poorly nurtured themselves have a harder time learning parenting skills without any models from their own childhood" (McCain & Mustard, 1999, p. 45).

Sometimes the combined stress of lone-parenting, poverty, poor health, custody battles or other traumatic issues can lead to what McCubbin and Patterson refer as a "family pile-up" (1982). If the strain is great enough, even the best functioning families — those who communicate well, where roles are understood, where the members work through problems, and where affection and feelings are shared — can become dysfunctional. Walsh (1998) talks about the dysfunctional nature of families where members may display extreme patterns of enmeshment and disengagement. For instance, families that become inordinately fused may find it difficult when the children move toward independence. In families where the members are disengaged, the children, especially adolescents, may become antisocial and/or aggressive. But, she cautions, an "enmeshed" family is not necessarily dysfunctional, and in lone-parent families this kind of high cohesion may be necessary in order to survive through times of crisis.

Those mothers with more highly functioning families in this study presented the following kinds of parenting skills:

- They were consistent and set limits.
- They were involved and proactive. They made time for their children including time spent in social activities.
- They were conscious of their position as role models for their children.
- They talked about values with their children, they listened, and they taught.
- They demonstrated affection and shared feelings.
- They were confident about their role as parents. The boundaries between parent and child were clear.

The families in this study faced some very strong challenges over the course of the two years. Those parents who had strong parenting skills generally found it easier to weather the storms. Not surprisingly, parents who were depressed or otherwise stressed found parenting more difficult. They tended to be absorbed with their own emotions, often despondent and pessimistic about the future.

CONCERNS ABOUT CHILDCARE

Although several of the mothers spoke openly of work as an escape from the demands of the family, they worried about how their children would fare in their absence. Those with younger children worried whether they would be able find affordable and trustworthy childcare. For several of the mothers in this study, the supplement offer came at a time when they still had children at home — this was true of Janis, Leann, Callie, Cathy, and Laurie.

Maria, whose extended family lives in South America, worried very much about having a stranger look after her child: "It's hard for me to leave my children with another person. See this is the difference between (her home country) and here: people there don't abuse kids, and I always scared, I have to choose the right person (sic)."

Although childcare concerns were not part of Leann's original decision to leave welfare to take up the supplement offer, by the time this study began she had left that job and

returned to welfare. This time, based on her past experience with childcare while working, childcare had become part of the stay versus leave equation: "See they ate at like eight o'clock and what they had — see, I'm a meat and potatoes person, that's how I was raised. They had one egg, peanut butter and jelly sandwich. And that was one of the reasons I quit too."

Callie did not want to pursue daycare as an option, feeling this would be too great a transition for her daughters, who had always been at home with her or with their grandmother or aunts.

At the beginning of the study, Tannis was looking for work but in an effort to avoid what she called "eight hours of daycare," she was looking for jobs that offered work in the evening so she could tend to the children during the day. While looking, she relied on friends, the father, and sometimes her mother for help. Tannis' feelings about daycare were mixed with her desire to be independent of the welfare system. She did not want to have to ask for a daycare subsidy, saying, "I want to get away from that kind of thing, you know."

Several of the mothers spoke of problems finding *good* childcare, that is, care that is affordable, reliable, trustworthy, and able to accommodate shift work and unstable hours.

> *And I applied at a lot of jobs, right? And they're working five days a week, but sometimes you have to work Saturdays, and it's a problem for me to get a sitter for Saturday… Because I can't find one. Like when I was looking for work I posted downstairs on the bulletin board for someone within the building that was willing to watch my son while I work, and I got no reply and I had it there for two weeks. Plus I had it down at Save-On-Foods bulletin, plus in the Lottery Month bulletin, plus at work's bulletin,*[25] *but there was no one to watch my son.*

Several studies of lone parents cite concern about childcare as a major impediment to welfare exit (Edin & Lein, 1998; Schellenberg & Ross, 1997), however of the 11 mothers in the *Sustaining* study, only two, Laurie and Cathy, cited childcare as a reason for delaying exit.

Worry about childcare is also influenced by cultural norms, like those that say mothers should stay home with their children, and by the quality and availability of public and subsidized daycare.[26] For instance, in the Self-Sufficiency Project, parents in New Brunswick were very reluctant to place their child in public daycare, compared with British Columbia parents who had no such qualms. Many parents, of course, do not have the option of using public daycare because the jobs they get do not fit the hours offered by regular daycare providers. And, women who are working in minimum wage jobs cannot afford to pay the usual childcare fees. In these cases, they must look to family or friends or strangers who will work for little money. Few of the women have relatives or friends who can meet their childcare needs, and they do not trust strangers.

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[25]Cathy was working part time at a local muffin shop.

[26]In Canada the largest proportion of childcare is family home daycare provided individuals other than relatives, with over 34 per cent of parents using this kind of childcare. Just over one fifth (21.4 per cent) of parents have their children taken care of by a relative or friend in that person's home. Roughly equivalent proportions have their child in a regulated childcare centre (15.7 per cent) or have the sitter come to their home (14.2 per cent). These latter arrangements are seen to be preferable because they cause the least disruption and are the most stable (Ross et al., 1996, p. 25).

Ford's study of childcare use in Britain revealed that only one-fifth of out-of-work lone mothers were willing and able to use "formal" childcare sources, but over half of those said they did not have access to these services. The parents in Ford's UK study of lone parents and childcare reiterated many of the concerns above however, Ford discovered that concerns about childcare lessened when the same parents could see that leaving welfare for work would pay off financially. In those cases, he says, "the 'fixed' positions on taking up work wavered. Childcare became more affordable, and even cheaper, in the context of better-paid job vacancies" (Ford, 1996, xii).

Lone-parent welfare recipients in British Columbia have an advantage over those in the United States and in some other parts of Canada because they have the benefit of receiving a daycare subsidy if they earn under a certain amount.[27] This subsidy would not have been available for those parents who left welfare and then received the SSP supplement, but their earnings would have been sufficient to make daycare affordability less of an issue.

INSTITUTIONAL SUPPORTS FOR TRANSITION

Attitudes, circumstances, health and avenues of social support and influence all weigh into decisions about leaving welfare for full-time work. However, so does the existence and awareness of institutional sources of support. All the mothers in this study, of course, had the financial offer from SSP, but at the time the offer was made, the British Columbia welfare ministry also offered a number of transitional benefits, including help with work clothing, transportation and a childcare subsidy.[28] Those who qualified for Employment Insurance had access to the more intensive training and educational upgrading programs.[29]

Three of the "sustaining" mothers took advantage of available institutional support for training or upgrading designed to facilitate the welfare-to-work transition:

- Norrie had been enrolled in education then subsidized by the provincial welfare ministry. This added to her educational credentials when applying for jobs.
- Rosanne had participated in a workplace-based employment training opportunity, again sponsored by the welfare ministry.
- During the course of the study, Cathy took a special computer skills training course for women with histories of domestic violence offered through the welfare ministry.

[27]For instance Callie received the daycare subsidy at one point. Her childcare costs totalled $800 for two children and she received a low-income daycare subsidy of $550. The amount of childcare subsidy was reduced after April 1st, 2002, to $215 per month per child, from $500 (British Columbia Legal Services Society, 2002).

[28]Under BC Benefits Policy, introduced in January of 1996, a number of transitional benefits were either reduced or dropped. For instance, work clothing, transportation, or moving allowances were granted only to those with confirmed jobs, not to those attending job interviews during a job search. Also, welfare no longer provided financial assistance for any post-secondary education, and high school educational support was limited to courses leading to a General Equivalency Diploma (GED) — an abbreviated version of the high school curricula. Those wanting further education would need to leave welfare and apply for student loans. On the other hand, medical coverage would continue for up to a year after leaving welfare and children would also be able to receive dental and eye financial assistance for that year. And, parents earning under $18,000 per year would continue to be eligible for dental and health benefits.

[29]However, those in unstable or temporary jobs do not usually meet eligibility for the federal unemployment programs. And, lone mothers receive priority for some student grant/loan programs but must be available to attend courses full time.

She also took several high school upgrading courses with an intention of completing her Grade 12 diploma.[30]

Three of the mothers were able to take training subsidized by sources other than welfare: Tannis received on-the-job training offered by her workplace, Janis took advantage of computer skills training subsidized by the United Native Nations, and Callie's grandparents financed her hairdressing course.

CONFIDENCE IN A POSITIVE OUTCOME

Several of the women in the *Sustaining* study lacked confidence in their ability to find the kind of work that could provide the kind of financial income and stability they would need to make a permanent exit from welfare.

Rosanne was one of these. With little education and little work experience, she said she was frightened by job interviews, and particularly by the "test" she faced as part of the interview process. Asked to describe what is was about the "test" that frightened her, she talked about having to spell "big long words." She said, "I never thought I was going to get a job."

Leann was anxious to change her life. She hated the monotony of her current life and she liked work. She also wanted more money than she received on welfare but did not hold out much hope for finding the kind of job that promised a better quality of life in the future.

> *So many things I'd like to do with my kids. Like there's one — just things close by, but it always costs money, money, money. So I don't know. It's depressing. It makes me depressed. It does. It sorta breaks my heart you know. I don't know. Money. But I'll go back to work. I keep saying that. See I keep saying that too, but it's so hard because you don't have an education. I got grade ten. I don't have a degree. Do where are you going to go? For $7.50 an hour, is that going to help me, you know, pay my rent?*

Similarly, Cathy had never worked at anything but entry-level jobs in the past and could not see leaving the security of welfare for the same low paying work, especially if this meant she might forfeit her ability to receive benefits in the futures.[31]

> *And so people say to me "Why don't you get a job?" And it's like, I don't want to work for $7 an hour because of the way the system is worked now, once you go out there for a full time job you're cut off the system. Now I work for $7 an hour, you think, O.K. I might be bringing home about $850 a month right? They (income assistance) give me $900 to live off of. Now if they cut me off the system I'm making $50 less, right?*

[30]While taking these courses, however, welfare policy changed and she was told she would need to complete her high school through a GED (general equivalency diploma).

[31]Cathy would likely have qualified if she had reapplied but at the time, there was much talk about tightening up the eligibility rules.

Cathy had no confidence about maintaining employment and this weighed heavily on her thoughts about losing the security of welfare. When first presented with the SSP offer, she had attended an "orientation" session, where she had learned that the project made provision for periods of job loss but she focused on the fact that you only received the supplement when you were working full time, and that it was time-limited.

Laurie also thought welfare offered more security ("Better the devil you know than the devil you don't"). In addition, Laurie, like countless other participants in SSP, was sceptical about the project thinking it was part of the welfare system and/or the money could be arbitrarily taken away without notice. Still, and perhaps most importantly, Laurie had attempted to find work but was discouraged with her experience:

> *When I went in there, instead of just taking me one-on-one with the manager, he brought two of us in there … and the girl had computer skills. So right there, I'm not going to get the job no matter how good I sell myself. Plus I didn't have the grade 12. And he was just kind of umming and ahing and then he said, 'Thank you Laurie,' and she stayed there.*

Also, like many employed in seasonal or casual labour, Laurie was aware that the hours offered by this kind of work reduced the likelihood that she would be eligible for Employment Insurance in times of job loss.

In the Finlayson and Marsh (1988) study of lone parents considering leaving welfare for work, the women were asked to rate themselves according to their perceived levels of "human capital," that is, their ability to write and speak clearly, to sell products or services, to use a computer for problem solving, or their ability to give information to others. The women who generally rated themselves higher tended to be already working. This finding is shared by Schellenberg and Ross (1997) who found that women with less education were either not able to earn enough or "believed" that they would not be able to earn enough to make working worthwhile (Schellenberg & Ross, 1997, p. 20).

In the end, all the women except Cathy and Laurie took up the supplement offer and found work. Cathy considered several job and career opportunities but remained on welfare for the duration of this study. Laurie eventually left to work full time within the first year of the *Sustaining* study, but without the supplement.

Chapter 3: Two Years in Their Lives

As we heard in the last chapter, 9 of the 11 women took up the supplement offer. Two of these had not been working when the *Sustaining* study began but found work soon after. Of the two who did not initiate the supplement, Laurie and Cathy, Laurie found work within months. What jobs did the mothers find? What were the working conditions? How did working and/ or going to school affect their personal well-being? How did it affect their families? What kinds of things affected their ability to become and remain "sustaining?" What, if any, effect did the SSP supplement have on their well-being, financial and otherwise?

Getting a job is, of course, only one step in the process of transition. Keeping the job or remaining employed is often far more difficult. Cycling between employment and welfare is common. In 1997 the British Columbia welfare ministry estimated that over half (55 per cent) of all single parents who leave income assistance return within 24 months (British Columbia Ministry of Human Resources, March 1997). Edin and Lein (1998) attribute this cycling to the fact that most single parents find work in skilled and semi-skilled jobs that offer little security or stability.

The mothers in the *Sustaining* study who took up the supplement offer found the following kinds of jobs:

- Tannis initiated the supplement through work in a restaurant.
- Rosanne found work in a large department store where she worked in various retail and stockroom positions.
- Leann initiated the supplement working in a fast food restaurant.
- Maria initiated the supplement with a job as a janitor.
- Callie found work as a waitress.
- Three of the women found jobs working in offices — Janis, Norrie, and Dianne.
- Laurie, who did not take up the offer but did leave welfare for work, was able to find work in the catering industry — something she had done before.

Virtually all the mothers changed jobs over the course of the two years. Some left employment and returned to welfare. Some pursued post-secondary education. Both Leann and Maria applied for and received student loans to support this training.[32] The table below provides a summary of the mothers' employment status over the period of the two years.

Looking only at the last column suggests that five of the women had made a successful exit, that is, they were working full-time and not receiving welfare at the end of the study. However, of those working by the sixth session, only four were in a position to remain off

[32]Until shortly before this study began, the British Columbia welfare ministry subsidized post-secondary education. The policy changed in 1996 and post-secondary education is no longer subsidized.

welfare without help. Others, like Janis, were not working but had the potential of becoming self-sustaining before some who were already working.

Table 1: Employment Status Over Time

	Session 1	Session 2	Session 3	Session 4	Session 5	Session 6
Cathy	Welfare	Welfare	Welfare	Welfare	Welfare	Welfare
Laurie	Welfare	Working f-t	Working f-t	Working f-t	Working f-t	Unemployed
Dianne	Working p-t	Working p-t	Working p-t	Working p-t	Working p-t	Working p-t
Ellen	Unemployed	Unemployed	Working f-t (shift work)	Working f-t (shift work)	Working f-t (shift work)	Working f-t (shift work)
Janis	Welfare Student (paid practicum)	Employment Insurance	Native Assistance Student	Native Assistance Student	Native Assistance Student	Native Assistance Student
Leann	Welfare	Welfare	Student (loan)	Student (loan)	Working f-t (casual)	Working f-t (casual)
Maria	Working f-t	Unemployed	Student (loan)	Welfare	Working f-t (casual)	Working f-t (casual)
Norrie	Working f-t	Working f-t (seasonal)	Working f-t (seasonal)	Working f-t (seasonal)	Working f-t (seasonal)	Unemployed
Rosanne	Working (casual)	Working (casual)	Working (casual)	Working (casual)	Working (casual)	Working (casual) + Welfare
Callie	Welfare (student)	Welfare (student)	Welfare	Welfare	Working f-t	Working f-t
Tannis	Working f-t	Working (casual)	Working p-t (casual)	Working p-t + welfare	Working p-t, (casual) + welfare	Working p-t + welfare

A better sense of the mothers' overall well-being appears in Table 2. In addition to their employment status at each session, their personal, family, and financial well-being are considered and the mothers are assessed as either "struggling" or "doing okay."[33] The final column provides an assessment of the parent's position on the path to sustainability. Those assessed as "sustaining" were considered to fit the definition provided in Chapter 1 of this report, that is, the mother and her family meet the following two conditions:

- She has achieved the capacity to make enough money to provide a decent quality of life for herself and her family and/or she is highly unlikely to need financial assistance from government or charitable agencies, from family, friends, or intimate partners.
- She and her family have demonstrated a capacity to overcome the challenges faced in the welfare-to-work transition. These challenges include the daily struggle of balancing work and family but may also include jobs that offer poor working conditions and lives that include trauma and other kinds of adversity.

[33]Personal well-being is measured by all mentions of satisfaction with work, school, family, life in general, indications of their stress level, emotional state (happy, depressed, sad, etc.), indicators of self-image including whether the parent feels they are pursuing and per or meeting their goals, and whether they perceive themselves as successful and in control of their destiny. Family well-being includes all comments suggesting family functioning including children's well-being. Financial well-being includes all mentions of how the family was doing financially, whether they were able to remain debt-free or whether they built up debts and per or experienced periods of hardship.

Those assessed as "in transition" are seen to be on the road to sustaining but not yet there. For instance, Cathy was "doing okay" by the sixth session, but her well-being was inconsistent across the two years. By the last session, she was feeling positive about her life, and she was more job-ready, but she did not seem to have a solid foothold on the future just yet. She was therefore assessed as "in transition."

Those assessed as "mired" are stuck at the starting gate. They may have made several attempts to leave welfare but keep falling back. They do not seem to have found the means yet to make a sustainable exit and are often consumed by their current circumstances. Dianne, for example, continued to be consumed by the custody battle, her daughter's decision to live with her father, and by the ongoing tension between herself and what she saw as the combined force of her daughter and ex-husband. Similarly Laurie became consumed by the custody battle with her ex-husband and extremely discouraged by her employment experience.

Table 2: Well-Being Over Two Years

	Session 1	Session 2	Session 3	Session 4	Session 5	Session 6	Sustaining Status
Cathy	Doing okay	Struggling	Doing okay	Doing okay	Struggling	Doing okay	In transition
Laurie	Struggling	Doing okay	Doing okay	Struggling	Struggling	Struggling	Mired
Dianne	Struggling	Struggling	Struggling	Struggling	Struggling	Struggling	Mired
Ellen	Struggling	Struggling	Doing okay	Doing okay	Doing okay	Doing okay	Sustaining
Janis	Doing okay	Doing okay	Struggling	Doing okay	Struggling	Doing okay	In transition
Leann	Struggling	Struggling	Doing okay	Doing okay	Doing okay	Doing okay	Sustaining
Maria	Doing okay	Struggling	Doing okay	Struggling	Doing okay	Doing okay	Sustaining
Norrie	Doing okay	Doing okay	Doing okay	Doing okay	Struggling	Struggling	In transition
Rosanne	Doing okay	Struggling	Doing okay	Struggling	Struggling	Doing okay	In transition
Callie	Doing okay	Doing okay	Doing okay	Doing okay	Doing okay	Doing okay	In transition
Tannis	Struggling	Doing okay	Struggling	(missed)	Struggling	Struggling	Mired

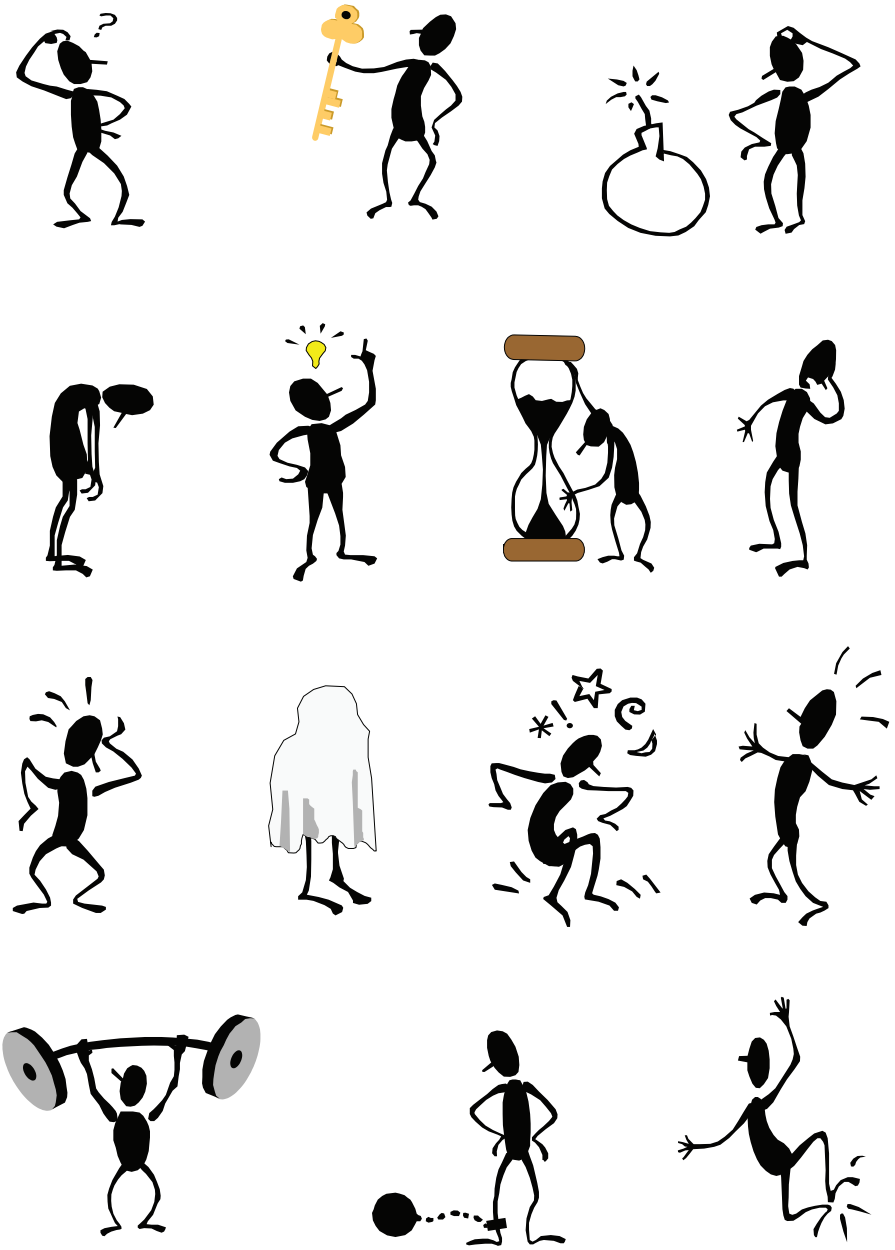
In the following pages, the women's experiences over the two years of the study are summarized according to whether the mother was "sustaining," "in transition," or "mired."

Condensing the complexity of their lives, gathered in six sessions over two years, into a few pages is challenging. How can this material be presented in a way that is not exhausting to read, yet allows the reader to have a sense of what the welfare-to-work transition involves in terms of the ongoing process, a process that will differ for each family? In the end, it seemed best to present each mother as a separate case study, beginning with a brief account of her life over the two years, followed by a session-by-session description.[34] Then, in their own words, and prompted by a selection of "clip art" images,[35] the mothers provide a description of their life at study beginning and study end. The images themselves are presented in Figure 2.

[34]Each session is numbered and presented in the present tense, as it occurred.

[35]In the sixth session, the mothers were presented with a selection of these "clip-art" images, portraying a range of emotional states. They were asked to choose two or three that best represented their feelings at the beginning of the study ("Then") and at the end of the study ("Now") based on what was going on in their lives at the time.

Figure 2: Clip Art Images



THE MOTHERS WHO WERE SUSTAINING

Leann, Maria, and Ellen have been assessed as "sustaining." By the sixth session, they had reached a point where they were capable of taking on the financial maintenance of their families without assistance from government transfers or charity, and with minimal or no assistance from family or friends.

Leann

Leann initiated the supplement with a job at a fast food restaurant. She loved the work but had to work shifts and found that night shifts meant little sleep and little time with her oldest daughter who was in school. The job paid only minimum wage and she could not see this situation improving ("I really liked it, you know, but without the supplement, or without welfare making up the difference, I couldn't survive."). After an accident she returned to income assistance while she underwent physical therapy. Leann struggled constantly with self-esteem issues but was always clear about her family priorities. The father of her youngest daughter was very much a part of the family's life and was frequently a guest in the home. Over the two years of the *Sustaining* study, Leann changed her life dramatically, deciding to pursue training as a Licensed Practical Nurse, a decision that required enormous sacrifice and strong time management skills. The six sessions are presented in the present tense in order that the reader can experience each contact as the author did.

1. Leann is receiving income assistance, and except for attending physiotherapy sessions, is at home with her two year old daughter while the oldest is at school. Leann budgets carefully and the family lives frugally. She has no debts but is "struggling" on a more personal level: "My day is cleaning and doing the lunch and doing supper, laundry. I don't do nothing. I don't do nothing. I lead a dull life. We do. Stay home and cook, do the dishes, do it all over again. It's constant. Pick up. Do it again." Although she agrees that things might get better, she says, "But there's always that downhill and then you have that uphill but that downhill always seems to be bigger than that uphill."

2. Roughly four months later Leann is still doing "nothing" and living an isolated life. She has, however, applied for a student loan to take training to become a nurse's aid. Her sister has also asked Leann if she and her partner (her youngest daughter's father) would be interested in beginning a business venture out of town but Leann says this kind of move was too risky. She is frightened by the prospect of leaving her current security for a situation in which she could end up abandoned — something that has happened to her before.

3. Leann is a student. Things are financially tight — the six-month student loan provides a total of $11,500, which includes $5,000 for tuition and $350 for books, leaving little left over for the family. As a precaution, she has prepaid her rent and she is up-to-date on her bills. This is a different person from the Leann observed in previous visits. She has a busy and demanding schedule, up at 4:30 am to get her and the children ready and out the door in time for a period of study before classes began. Evenings are spent doing household chores, spending time with the children, and then studying. She seems stimulated and full of purpose. She had been getting positive feedback from her instructor and she herself feels a sense of

achievement with her overall performance. She is now talking about wanting to become a Registered Nurse, but worried that this was more than she was capable of achieving.

> *You know if I was really really smart, and my reading was up to a 30 year old, because my reading's way down there at grade 8, grade 7 eh? I would like to finish this, do this for a bit, and then go into RN — Registered Nurse. I'd like to do stuff like that, but it would take me forever.*

School is difficult for her, not just because of the extra stresses associated with being a single parent but because she has no confidence in her ability to do this work and see it through to the end. She expects to fail her exams because, she said, she had always failed in the past. At this session, she had just learned that she scored half a percentage point less than she requires to remain in the course, and had been close to quitting until persuaded not to by one of her instructors. Leann feels she gets little support from the father and complains that he does not follow through on promises to help with childcare at night so that she can study.

4. It is roughly four months into the second year of this study and Leann has now completed her nursing assistant course. She has yet to find work and the family is still living on the remains of the student loan, but although financially strapped, she says she feels better off now than she did as a welfare recipient: "Money I can live without. I've lived without money for a long time, you know, but I've never lived with myself. And I can do it if I really, really want to do it. And I never thought that before, right?" She attributes her strength in making this step in her transition to support from her sister and her course instructors, but also to the fact that she has positive memories of working in the past.

5. Leann and the father are now married. She is working on-call at a retirement home and getting steady hours, at more than $16 per hour. With their combined wages, she and the father had a net income in the previous month of more than $3,100. Their expenses totalled slightly less than $3,000. Leann says she feels successful and that she is meeting her goals in life. She says the only downside right now is dealing with night shifts and changing work schedules, a situation she faces until she gains enough seniority to request day shifts. Fortunately, her sister helps with childcare and can accommodate the changing shifts. Leann feels it would be very difficult to work shifts without this kind of childcare flexibility.

6. This is the last session and Leann is a very different person from the woman who sat in her apartment two years ago talking about the dull life she leads. Today she feels confident she is meeting her work goals but she is anxious to move from their high-rise apartment to a house where there would be a yard for her daughters. Fear of taking on debt makes both she and the father cautious. She is also discouraged because she perceives that the father is favouring his birth daughter over the older one. She says if it comes to a choice between putting up with this situation or leaving the father, she will choose her daughter "in a flash," suggesting she is preparing herself for a possible marital breakdown. Otherwise, she is feeling good about herself and her achievements.

The Clip-Art Images

***Then**. (BALL AND CHAIN) Being cooped up in the house, not going anywhere… (HAND TO HEAD) Yeah this one's just confusion. "What am I going to do, what am I going to do." Thinking about going to school and figuring, being hurt, everything's going down the drain. Yeah. Christmas was coming around. I was so sad.*

***Now**. I'm proud of what I am — what I do today? I see all these people I grew up with (and I can say): 'Oh yeah, I'm working in an old age home.' I don't have to say, 'I'm on welfare.' (MAN HOLDING KEY) My key to success — I finished school. (I have a) Job. Somewhat a happy family. Money. Well a little bit of money. Yeah. (LIFTING WEIGHTS) I'm strong. I feel strong in what I do. I believe in myself. (CLICKING HEELS) This one's just happy, happy. When I think about what I achieved, I'm just — I'm happy. (LIGHTBULB) And I have more ideas for the future. That's it.*

Maria

Maria was working as a janitor when the study began, and despite the fact that she had trained as a professional in her home country, she was prepared to take on this kind of work in order to receive the extra supplement income. However, she was forced to return to income assistance when lifting heavy garbage bags led to problems with her arm. She struggled over whether to reactivate the supplement by taking on another low skill job, or pursue training that would lead to what she saw as a more sustainable income. In the end she chose the training even though it meant enormous sacrifice for her and her family.

Maria and her children are closely bonded. She is especially close to her oldest son who is a source of both emotional and parenting support: "He knows what my situation is so he says, 'Don't worry mom, we're going to make it. Don't worry.'" Her approach to parenting is loving but firm. She addresses problems immediately and demands respect. When her second oldest son got in trouble for coming home late one day, he said, "I know that you loved me and I know that you are scared and I won't do it again." The family spends much time with each other. Maria is closely connected to her church and considers both the church and God to be a source of great support. They lead a frugal existence and what social life they have revolves around church activities.

1. Maria is working as a janitor and receiving the supplement. With work and the supplement she nets about $1,800 each month. Her rent for their three-bedroom condo is $775, plus another $150 for utilities. The family leads a frugal existence. Maria told of a time the family wanted to go to a movie but couldn't afford both the movie and the bus ride so they walked to the movie — a journey of several miles.

2. Maria has had to quit her job as a janitor. The job required repetitive lifting and carrying of heavy garbage bags and she has torn ligaments in her arm. Her doctor told her it would be several months until the ligaments heal. She has applied for Employment Insurance special benefits but has yet to receive these. In the meantime the family is receiving welfare. She is anxious and confused about the relationship between welfare and Employment Insurance and worried that she will not receive the EI benefits. The father came for a visit with the children

but left after one hour. She is resentful of this behaviour, which does not provide any ongoing benefit for the family, and is disruptive for the children. She is also worried that one of her young daughters is spending too much time by herself ("Since we came to Canada, she was only 1½ months … After that my husband left us, so I keep — lonely and taking care of them very carefully … I didn't want to lose them too … But maybe this is a big mistake from me."). On a brighter note, she and her family had moved to a very nice subsidized town-home located on a quiet urban street. After much internal debate and discussion with her children, she decided to pursue training as a nurse's assistant. She has applied for a student loan.

3. Maria sparkled on this visit. She has a heavy workload as a student and parent but seems happy and optimistic. She speaks of her achievements at school with pride. She says doing something for herself has raised her sense of self-esteem, that this has been low because of the abuse she took from her husband and because of feeling isolated in a new country. The family is living on Maria's $6,000 student loan plus a $3,000 grant she received as a single parent.[36] This money has to last four months, for a family of five. Maria said the children are getting tired of always scrimping and of so much macaroni, but they feel they are working toward a shared goal.

4. Maria has completed her nursing course, but things have gone downhill in her life and she is very depressed. Her mother, who lives in Latin America, has been very ill. With financial help from her church, Maria travelled to see her mother immediately after her courses finished. After a month she returned home only to find her youngest daughter was ill and needed to be hospitalized.

   In this session, she had just returned from six days spent at the hospital and was extremely tired. It is all "too much" she says. "I feel like it's all coming down. I've never felt like this." She was worried that her absorption in her studies had prevented her from being sensitive to a growing diet problem with this daughter who is now underweight and malnourished. Maria feels that from now on this daughter's meals will need to be supervised. On top of everything, her second oldest son got into trouble for stealing some items with three other boys. It has been a black time for Maria, helped only by her religious faith. While at the hospital she also missed two job interviews. Although she had called the two prospective employers and explained her circumstances, they had not yet called her back.

5. She has returned to income assistance. She receives $946 per month plus federal child allotments and a tax (GST) rebate for a total of $1,504 in the month. The previous month her expenses totalled $1,155. This included extraordinary food costs because of her daughter's special diet. Maria says she saves what she can to prepare for unforeseen expenses like special school outings. She has no childcare costs now because she's home, but when she does, her costs are higher ($500 per month) because she needs someone to be there all day and to ensure her daughter eats her lunch. The only other family costs were $60 for clothes and Maria says she usually makes their clothes or gets them from a woman in the church who sews.

   She is now working at two hospitals and applying to work at a third. She is getting lots of hours, at an hourly pay of $17, twice what she made as a janitor. She is on-call and works

[36]This unexpected grant was provided by the provincial government.

shifts — occasionally being called to work with only an hour's notice. So far, childcare has not been a problem. She has a babysitter who comes to the home, and between Maria, her oldest son, and the sitter, they cover all the hours. This same son has graduated from college and will soon be working, earning $18.50 per hour, and contributing to the family income. However, the increased income is partially offset by increased costs like transportation and rent, the latter based on a proportion of their income. Also, Maria will soon lose the extended child benefits from welfare and is looking at high medical expenses for her daughter.

6. Maria says the father paid a visit to the family recently, and while she was at work, sexually harassed the babysitter. He has been banned from the home. Apart from this unsettling incident (not witnessed by the younger children) the family is doing well. There have been no further problems with the second oldest son, and her younger daughter's health has improved. Both Maria and her oldest son continue to work full-time. Their combined income is sufficient for their needs but Maria still worries about having enough money to pay for medicines for her daughters (one with asthma, one now needing special foods). Maria plans to go on for further education, to get her LPN (Licensed Practical Nurse). She says she would never return to welfare, that she would do any kind of work first. She would not, however, consider borrowing money from her family. She says she feels good about herself. She is stronger and emotionally healthier. She is proud of her accomplishments and loves her work.

The Clip-Art Images

***Then**. (QUESTION MARK) So many problems. So worried. So confused. What can I do? What should I do? I was so confused. And this is thinking about my future. What's the best for me and for my kids? (JUMPING WITH STARS) Problems. Those problems were, more than anything, money, I guess. And I want to get out from welfare. I was so confused about what I was going to do with $7.50 an hour. I wasn't getting enough money even to pay my bills. And then I got the supplement. (HITTING HEAD) And then my life changed. But it's still confused for me because I was thinking, what's going to happen after the three years? It's going to go back to the same problem because who's going to give me the supplement? (BALL & CHAIN) And I was feeling like this because I was feeling like I'm tied to the supplement.*

***Now**. Me now? (HOLDING WEIGHTS) I think is strong. I mean healthy, better. You know physically; my mind is better. I can sleep better. (LIGHTBULB) With better ideas in my life? I have always good ideas, I guess, but I need time to set goals and work at those goals. I'm always thinking what's the best for my kids? What I can do better? How can I improve on myself? It surprise me how- what I am now! I feel proud of myself. I can see me, and other people who start with me, six years ago. I can see those people are staying in the same thing. They haven't even learned English, nothing. Still with the same problem. Dealing with the husband — like a round circle.*

Ellen

Ellen is one of the mothers who applied for welfare after leaving an abusive marriage. While she seemed to suffer less ongoing trauma from abuse than did some of the other mothers, there was continued conflict with the father, and tension in the home between

Ellen's mother, who she lived with during the first few months of the study, and Ellen's partner, who also lived in the home. When the study began, Ellen had a job in construction, which paid her roughly $10 per hour. Although she remained at this job throughout the study period, and her wages increased, initially the job was unstable and she experienced many layoffs. During one of these periods, she took a job at a warehouse, working for $7.50 per hour.

1. Although expecting to be recalled to work, Ellen has been laid off and is not working. She has not yet received her Employment Insurance cheque and is at the end of her savings. Although unemployed, Ellen is able to appraise the situation calmly and said they did expect money to begin coming in soon. She has been laid off from this job several times in the past and was concerned about the number of layoffs but expected to be recalled (and received a call at the end of the session to return to work).

   Ellen, her son Nathan, and her partner, Matt, live with her mother. There is tension between her mother and Matt, and the son has been findings visits with his father upsetting. According to Ellen, Nathan's father would say things that made the boy afraid for her safety: "He was afraid that he wouldn't see me again. He was afraid that (his father) was going to take him far away and stuff like that." She said it takes a day of de-programming to settle Nathan down after these visits. This situation was, however, improving.

2. Ellen is experiencing another layoff from work. Her Employment Insurance benefits have yet to come through and she is, again, at the end of her savings. She says this situation has been depressing her for the past several days because "nothing's happening and I've been watching the money go down, down." She does not want to approach welfare because she would only be asking for a "hardship" grant and then this would be deducted from the EI cheque. She has, however, received a pay raise so, when her unemployment benefits arrive, they will be higher than before. On the family front, she is concerned that her son does not have enough friends and that other kids pick on him. She is very proud of him, describing him a gentle, intelligent and having a great sense of humour.

3. The company has achieved a degree of stability and Ellen has been working several months without a lay-off. She complains though that revolving shifts make it difficult to arrange childcare, and she is frustrated with her immediate supervisor who appears to play favourites when it comes to allotting shift preferences and pay raises. On the other hand, the employer has been conducting interviews with staff and has asked for suggestions to improve the workplace. Ellen suggested ways to improve scheduling and hopes this might lead to improved conditions.

   On the home front, they are managing okay financially. Ellen's salary pays for essentials, but although her partner has now completed university, he has been unable to find work in his profession. At the moment he is being selective about the kind of work he wants but he contributes to the family income by taking on odd jobs. The family has moved to a larger home and are no longer living with Ellen's mother. They are happy in their new home and community.

4. Ellen's immediate supervisor continues to be a source of frustration. He not only plays favourites but also shows up drunk for work. She sees that staff with less responsibility and

experience than she has receive more in pay. On the other hand, she respects the actual employer and the foreman on the site has given her a positive performance appraisal "for a job well done." Since the move though, transportation has become an issue because the bus service is inadequate (three buses per day, none at night). Recently her car broke down and she missed time at work. Because she is paid hourly, she was not paid for the time missed.

Although still not in his chosen profession, Matt is now working full-time but Ellen is worried about their financial situation. They ran up considerable credit card debt over Christmas and Ellen feels that without Matt's income, or the supplement, they would be "swamped." She is hopeful that they will get their finances in line soon. She and Matt have some differences of opinion about disciplining her son, but otherwise there is harmony in the home. They are busy planning their wedding.

5. Ellen and Matt got married. They are now talking about having children but she worries about this because, of the two, she is the only one with stable work. Work has been going well. She has been told that she will be receiving a raise to $11.35 per hour, but although the promise was made over a month ago, she had yet to receive this increase. She has been through many shift schedule changes. She is currently working four weeks of nights, followed by four weeks of days. While working days, there is a gap between the time she leaves for work and the time her son returns home from his aftercare program. Working nights also means Matt complains that he does not get to see her much.

   Her supplement period is drawing to a close and she is nervous because her partner's income is not secure, and with their car and their motorcycles they have many expenses. The son's father has not been paying child support for several months and currently owes $1,300 in arrears. Nevertheless, Ellen says she is "feeling pretty good." Her work is stable and her home life is happy.

6. Ellen received her raise, but not to the full promised amount (however the company shared profits so she received a Christmas bonus). She is looking for other work that pays more, and uses her network to find where the jobs are but feels no rush to leave this job. She likes the work and feels competent, and likes the fact that the company seems stable and her job is secure. In an effort to improve her position in this company, she told her employer that she was interested in a position as a supervisor. Should something happen to this job however, Ellen says she is quite flexible about the work she would consider and would work first before returning to welfare. She demonstrated this the previous year by taking a warehouse job during a layoff from her regular job.

Despite having a stable income, the end of the supplement was a difficult adjustment. The supplement income had been used for extras and to pay down credit card debt. Matt has heavy debts left over from financing his university studies and they are paying roughly $900 per month on their debts. They have a combined income of $2,700. Fortunately Ellen's job came with a benefit plan so she is able to pay for Matt's insulin (he is a diabetic). Nevertheless, Ellen feels that she and Matt are on their way to meeting their financial goals and that they are "looking down the same path," but she would not yet describe herself as "successful," and while she feels she is pursuing her goals, she does not think she is meeting them yet. Otherwise, Nathan's visits with his father continue to be stressful for the family but Ellen says Nathan himself seems to be coping well.

The Clip-Art Images

> ***Then***. *(HOURGLASS) At that time I was laid off and time was running out financially for me because money was tight and I hadn't gotten the UI cheque and all that stuff and I was trying to decide what to do. (QUESTION MARK) I was trying to figure out what to do, whether I should go look for another job or stick around. (OPEN ARMS) Matt and I had just met 10 months before and we were making some noises towards a serious relationship and possibly marriage.*
>
> ***Now***. *(LIFTING WEIGHTS AND LIGHTBULB) I have the weight lifter and the guy with the light bulb over his head because in order to get anywhere in my job, I'm going to have to come up with my own ideas to promote myself and make myself more attractive to promotions, and the weightlifter thing because it's not going to be easy. It's going to be a bit of an uphill push to get anywhere higher in the company especially with the politics and stuff that's going on and with us trying for a child and things like that … so I'm not very good at flattery so I can only do things to promote myself. I don't go up to the boss and say, "Gosh that's a nice tie you have got today." (LAUGHTER) (HEELS CLICKING) On the personal side I have got the guy with his heels clicking because things are going great there.*

Despite ups, downs, and daunting challenges, all of these mothers seemed set on a career path and had reached a point where they were able to sustain financially without outside help. Both Ellen and Leann had married by the end of the study and therefore it could be argued that they were not operating independently. However, Ellen's partner provided only spotty employment, and if anything, he was a financial liability — he had large debts and did not budget well. Leann's partner contributed to the household income and would likely ensure that they reached financial goals sooner than she would on her own, but she married him only when she was sure she could manage financially without him (and was considering this possibility by the last session).

THE MOTHERS WHO WERE IN TRANSITION

Those assessed as "in transition" — Cathy, Janis, Norrie, Rosanne, and Callie — were all actively pursuing their goals by the end of the study. They were not yet, however, capable of financial independence or of sustaining employment: they were in transition.

Rosanne

Rosanne led a difficult early life. Raised by parents who were alcoholic and who gave her up to the welfare ministry when she was young, she was living independently by the time she was 15. She credits an aunt with providing important support to her during these years saying that this woman had helped her with her physical appearance and self-esteem. After an unhappy relationship with her daughter's father, Rosanne and her daughter moved to the lower mainland, into a low-income area known for its high crime rate and high proportion of welfare recipients. Rosanne felt isolated and lonely and worried about her daughter, who was beginning to adopt the less savoury characteristics of her peers. Rosanne said the pervasive hopelessness of that neighbourhood was infectious and worked against thoughts of being able

to move beyond reliance upon welfare benefits. Ultimately she moved to a better, albeit still low-income and high-crime neighbourhood. Through welfare, she sought and found work-based training to increase her job prospects.

When the supplement opportunity came, she found work that promised enough hours to enable her to initiate the supplement. The job did not provide steady or sufficient hours but she persevered and worked to improve conditions. At one point, she found work that was full time but found the work so mind-numbing that she left and returned to the more interesting but insecure retail job. Over the period of the study she not only struggled with unstable work and raising a daughter in a tough neighbourhood but also had to cope with an alcoholic mother who lived with her, and by the last session she had taken on the care of her two nieces.

Rosanne is very much a graduate of the "school of hard knocks," but maintains her humour and her ability to reach outside herself to care for others. She is a hard worker and a person who perseveres. By the end of the study she was beginning to get steady hours and things looked positive. She was also in a strong and mutually supportive relationship. But if left on her own without the added income of the supplement, she would not have been able to maintain herself financially.

1. Rosanne talked about working in her new job and says that her daughter Christine is happy that she is working now but is already missing the time they had shared previously. Although Rosanne considered getting this job to be a major milestone in her life, she was already worried about being able to maintain the 30-hour per week requirement to receive the supplement. Rosanne spoke with pride of her daughter and talked about how close they were, to the point that her daughter did not want a new dad because that would mean she wouldn't have her mother all to herself. Although she said the current year was shaping up better than the last, Rosanne said she was lonely and needed someone to talk with — her only good friend had moved some distance away.

2. Rosanne and her daughter have moved to a bigger house and Rosanne has bought a used car. Otherwise, her life has deteriorated. Her hours at the department store have decreased, and are unstable, resulting in loss of the added supplement income. Before this happened, she was working long hours, night shifts, and weekends. Although still wanting to work, she is making plans to return to income assistance.

   Trying to maintain a job and be a parent at the same time has been difficult, and her relationship with her daughter has suffered. Christine has begun to spend an inordinate amount of time away from home, and Rosanne says Christine has developed a "bad attitude," that she seems angry all the time, that she's "not happy with nothing now, right?" In addition, Rosanne's mother was drinking again, and Rosanne too seemed to have been doing some hard partying, albeit within the context of her family grouping.

3. Since the last visit, Rosanne's work hours have improved and this visit found her working steady hours. She received a promotion and is looking forward to renewing her supplement cheques. She is also spending more time with her daughter and feels that problems between them are being resolved, although Christine has just been suspended from school because she and a few other kids had been reported for smoking. However, Rosanne's mother continues

to drink and Rosanne has asked her mother to find another place to live. In addition, she does not like her current supervisor at work and feels frustrated with that situation, as well as with a couple of men who are interested in her and who she feels have been making unreasonable demands on her time and resources. Rosanne gave herself credit for coping well, despite these setbacks.

4. Rosanne is starting a new job at a factory. Both her sister-in-law and another friend work at this place and had encouraged Rosanne to apply, which she did after the department store reneged on their promise to guarantee 30 to 35 hours per week. The new job offers her a steady 40 hours per week, plus a slightly higher wage, $8.00 per hour. However, she is not excited about this job. She can see that there might be opportunities to change the nature of her work down the road, but she feels the work is boring. She plans to continue working at the department store every second weekend to maintain her seniority. She is pleased though that she felt more confident in this job interview than she ever had in the past.

   Christmas has just passed and Rosanne says this has been a quiet Christmas for her extended family, with much less drinking. Several of her brothers' friends have died of alcohol poisoning and this has been a deterrent for them. Her mother, however, who continues to live with Rosanne, still drinks heavily, as does her mother's live-in boyfriend, who can become difficult when drunk. Rosanne is unhappy about this situation and once called the police and had this man removed from the house. She does not want her daughter exposed to this behaviour: "I was brought up with an alcoholic and I'm sure as hell not going to have my daughter being brought up by alcoholics, or around alcoholics."

   Being home in the evening with Christine has been a major factor in Rosanne's decision to try this other work. Christine is doing better these days. She no longer "hangs out" with the same kids she had been friends with when she was suspended from school but now Rosanne worries that Christine needs a more active social life. Rosanne has been teaching her daughter values like self-reliance and about the value of money. Rosanne is also firm about homework as a priority — schoolwork is done first before any other activities or socializing.

5. Rosanne quit the factory job after receiving a request to return to work at the department store, with a promise of two months of full-time work. She actually considered working both jobs although this would have meant working 5 am to 8 pm ("Well I know, but you need money. You have to survive."). After one month back at the department store, however, her hours were cut to four hours per day (5 am to 9 am) and she worked fewer days — in the two weeks prior to the session, she had worked only five days. She tried to get a dayshift at the other job to follow her store hours but there are none available. She confronted her boss who promised to increase her hours but he fell through on his promise. She says her attitude toward the job is "going downhill." However, she said, "There's another story!" Her two young nieces have been apprehended and Rosanne has agreed to take on their care in a private family foster care arrangement for a few months. She will receive $574 per child + $63.45 for home costs but will have to pay childcare out of this. It means she is unable to take on any extended work hours for the present. Rosanne says people tell her she's a good parent and she gets good reports back from others about Christine, that she's helpful and well mannered. Christine is now attends a Friday night church-run youth activity. Finally, Rosanne says she has a new man, Ron, and that this has made her very happy. She says, "He's nice. He works."

6. Rosanne is currently receiving enough hours for the supplement but this follows a long period where this was not the case. Money has been tight and she has resorted to borrowing from her boyfriend. In addition to concerns about money, she continues to worry about her daughter who is entering her teen years and an expanded social life. Rosanne attempts to maintain control and will. For instance, she ensures that parties attended by her daughter are both supervised by an adult and alcohol free. For her part, Christine is also good about phoning home regularly.

   Rosanne and Ron are talking about buying a house soon. Ron is a source of emotional support for Rosanne and will help financially when asked. But between working full time, looking after her nieces, and trying to keep on top of Christine's well-being and development, Rosanne is carrying a heavy load. She has little time for herself but says she feels happy and in love and although having the girls is a strain, she knows it is temporary. When they leave, she and Ron will move in together. She knows she will not have to work when she and Ron are living together but wants to continue working because otherwise she would be "bored."

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> ***Then***. *(BLANKET OVER HEAD) OK so this one means I just wanted to hide. Emptiness. I wanted to bury myself. I wasn't working then, I had my mom, I had my family (and a few others) living with me in a two bedroom place but it was just ... that's all I wanted to do was just run and hide. (BOMB) This is after I took the blanket off my head. I was thinking, should I kill myself now or kill myself later and eventually they will all go, that's what I'm thinking. SO THIS IS LIKE A TIME BOMB. A time bomb and I'm going what should I do? That one is not tied to my leg so I'm thinking should I set it off or should I wait, things will get better. SO YOU DID HAVE A SENSE THAT THINGS WILL GET BETTER. Oh yeah, I always have that sense. Even when I go downhill I always tell myself that it'll get better. (QUESTION MARK) Yeah, like how am I going to get out of this? What am I going to do to make my life not be like this no more? (HAPPY, KICKING HEELS) ... So here I got myself a job, and my brother moved out, and (girl) moved out, and (boarder).*
>
> ***Now***. *(FIGURE STOMPING) OK, WHAT IS THAT ONE, THAT'S YOUR NOW PICTURE. This means I'm really happy, I'm in love. That's what that meant to me. This is the way that my life should always be and this is the way, like I say, I still feel this way, I'm still a little stressed out but I'm not as bad as I was, here, because I know in the long run the girls will be going back home and my problems will be solved.*

Callie

Callie left welfare for one month of full-time employment — enough to guarantee her supplement eligibility for the three years promised. She then returned to welfare and took advantage of her grandparents' offer to pay for her training as a hairdresser. She has been included in this category because she relied heavily on her sources of support during the study. By the sixth session, she admitted that without the supplement she would have a difficult time meeting any unexpected expenses and her pattern throughout had been to rely on donations from her grandparents. She had once applied for a high interest loan to get her

through the month. She was resourceful and certainly not afraid of hard work but her current wages were low and she said that, as a hairdresser, unless she had her own business, these wages would not rise dramatically. She would likely continue to receive both financial and in-kind help from her family, and there was the promise of pooled resources with her boyfriend, but were these external supports to crumble, she would have a difficult time as things stood at the last session. Callie is part of a very close extended family. She sees her mother and aunts regularly and they all help each other with childcare. Although her parents divorced long ago, it was an amicable divorce and Callie continues to see her father.

1. Callie is receiving welfare benefits and going to hairdressing school part-time. Her rent for the family's two-bedroom apartment is high ($850/month) but it is located close to her mother and her aunts, who trade babysitting duties with her, and she supplements her income by working at a hairdressing salon on the weekend, keeping the $200 per month allowed by welfare policy.

2. She is still receiving income assistance and going to school. Things are tight and she took out a high interest loan to buy a car. Relations are strained with her daughters' father who told the girls on a recent visit that he would not see them anymore because he felt he was "interrupting" their mother's life by his presence. Callie says she knows this is intended to make her feel bad. Still, she says, he is a good father to the girls.

3. Callie failed her hairdressing exam but is philosophical about this and has simply reapplied to take it at the next scheduled time. She is no longer working on the weekends and says the loss of this income means she is often short of money. The girls' father has stopped speaking to her so all arrangements for their visits must go through a third party. This followed an incident in which he came to the house and then sexually assaulted Callie. When Callie's mother learned of this, she threatened him with the police if he did this again. He also sends support payments late, which increases Callie's financial stress. Overall she is doing well but she is not happy about the father's behaviour, especially because he often uses the older daughter as a go-between.

4. She has retaken, and passed, her hairdressing exam. She now has her hairdressing license but has yet to find a job. First, she says, she must work out good childcare arrangements for her daughters, who are not used to being left with strangers. When she finds work she plans to re-initiate the supplement. Callie is confident she will find a job quickly because this has been her experience in the past. Callie currently supplements her welfare income with babysitting and is again working in the salon. Although welfare policy has changed and she can no longer legally keep the $200, she views what is now "under-the-table" income pragmatically, saying she either pays the bills or forfeits the money. The father is still not speaking to her, but otherwise her social life is improving and she is involved with a man in a serious relationship. She is very happy about this.

5. Callie is working full-time in a salon but her wages are only $8.50 per hour. She has yet to receive the supplement because she had not worked enough weeks to qualify before leaving for a holiday with her boyfriend to meet his family. However, she was able to supplement her earnings ($400) with other income sources including doing in-home haircuts, tips, and taking out a high interest loan for $500. Fortunately her grandparents chipped in so she was not in a deficit position. She and the father are still not speaking but Callie says the girls are now used

to this. She says now that she is working the father is no longer sending childcare payments. She found work easily but is already scheduled to begin work in a new salon at a higher wage ($10.50 per hour). Her new boyfriend Jim is very much in the picture and they have begun to discuss marriage.

6. She has now registered her new job with SSP and has been receiving the supplement for four months. Callie says the supplement allows her to pay bills, afford Christmas presents, and pay part of a loan, but she will not have the supplement for long and she worries about this because her wages do not allow for any unexpected costs. She expects however, that her boyfriend will be moving in and helping with costs. The girls and Jim seem to have a good relationship and he helps with parenting. She is very happy about her life. She feels she has accomplished her goals — she is working at something she enjoys, and is in a healthy, loving relationship. She is happy as a parent and enjoys her children, and lives within a loving extended family. Her goals are simple: get married, have a house, make some money. She will need to work after they are married because Jim's income is not enough to support the family.

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***Then**. (LIGHTBULB) The before you're thinking of something to do so you have thought of It … the hairdressing. (HOURGLASS) Then you realize that it's going to take a lot of time, a big commitment. The kids were quite young. I was going two nights a week from 6:00 to 10:00, then working Saturdays. Lots of shuffling because my aunt and my mom took turns looking after them. So I had to drive them over then go to school and pick them up when they were sleeping, put them back in bed and I had to carry them around a lot. (ARMS SPREAD OUT) AND THIS ONE? Walking forward and going on. I finally had left their dad, gone to school and started moving on. Getting on with my life and leaving everything else behind. When I started school I think he didn't want me to go to school. I was on welfare at that time and we hadn't lived together but he didn't want me going out and meeting new people. He wouldn't look after the kids even though we were together, he wouldn't do that because he didn't want me doing that.*

***Now**. (WEIGHTS) I worked hard and finally accomplished what I set out to do. (KEY) The key is that I'm working and I met Jim and everything is just how I would like it to be. (CLICKING HEELS) AND? Just jumping up, just happy. Everything is going really well.*

Norrie

In the beginning of the study, Norrie and her children, all in their late teens, seemed headed for a positive outcome. They were happy and there seemed to be much family sharing. Norrie is especially close to her oldest, Catherine: "I'm proud of my kids. We've been through a lot, come a long way. Like my Catherine says, 'I'm never going to leave home.'" The past, in which their father had physically abused her sons, was behind them and they were looking forward to a good future. Over the two years of the study, Norrie changed jobs once, but with the exception of seasonal layoffs, worked steadily and was still working

when the supplement period ended. She continued to upgrade her education and skills while working and she and her daughter had plans to combine their forces to open up a business. Norrie had a strong belief in the power of positive thinking:

> *Years and years ago when I was very young, someone said to me "Today is today and you can choose your own adventure." And to me that meant everyday I can have any day I want. If I want to have a really good day, I can have a really good day; if I want just a mediocre day I can have a mediocre day. If I want a bad day, I can have a bad day. So every day I can choose my own adventure and what kind of a day I want to have.*

However, as Norrie discovered, if the calamity is too enormous, positive thought alone is insufficient. Her family life took a radical downward turn in the last two sessions. The very close, loving, and strongly bonded family observed at the beginning of the study was torn apart and badly damaged by the end. Norrie herself was in danger of returning to the same kind of controlling relationship she had experienced with her ex-husband and which she had fought to escape several years before. She was in danger of losing the independence she had fought so hard to gain.

1. Norrie is now working full time as a clerical worker in an office.[37] She is looking forward to receiving the supplement and generally feeling good about working and the promise of a brighter financial future. She and her family are staying in a very large and comfortable new home in return for caretaking the house, which had tenants. One of the tenants, however, has been displaying some strange behaviour and this is causing some fears for the family's safety. Norrie is concerned about getting rid of him.

2. The housing situation they had did not work out and the family has moved to a basement suite. Norrie is working but at a different job. She left the first job because the hours were too long. She misses that job but is happy to have more time with her children. Norrie's time apart from work is spent with her children and with regular visits to her mother who has suffered a stroke and is in a nursing home. Aside from this, she also goes to singles dances but goes by herself and leaves by herself. In this session her daughter, Catherine, said she missed her mother now that she was working but felt this was much preferable to being on income assistance because "there's pride in it."

3. Norrie is still working. She says all of the children had experienced a spiritual rebirth and she feels this has helped them to move to a more mature and sensitive level in their lives. Norrie, herself, is very religious and she and her mother attend church together every Sunday. Norrie feels she is close to all her children but especially to Catherine: "Sometimes it's quite scary. It probably is too close." With her children seeming to be so "grounded" these days, Norrie felt it might be time that she could move forward in her personal life and have a relationship.

4. Although working at this session, and expecting the supplement to kick in soon, Norrie has just come out of a period of seasonal layoff. She has been living "close to the bone," relying on $600 per month from Employment Insurance during off-season months. She and her family have moved yet again. It is their third move since the study began. They're happy with this home which has a yard and lots of space inside, but Norrie is very tired of moving.

[37]She had not yet found work when first contacted for this study.

Otherwise, she seems happy and says she is involved in a relationship that appears to be moving along quickly — they are already discussing marriage. Although she met this man at a singles dance, she says he no longer allows her to go there, but says he is supportive of her work ("he's willing to let me do whatever"). She still talks of opening a business with her daughter. While discussing her early life, Norrie recalls some unsettling memories of a time when she was 18 years old. She and her father were living on their own while her mother was away for a period, and her father committed suicide. She reflects that this incident influenced her decision to marry her husband soon after the event.

5. Norrie is working and bringing in the supplement but problems have surfaced. The family is falling apart. There has been conflict between the boys but more importantly, Catherine has suffered a major breakdown brought on by a number of things, not least of which is the fear of losing Norrie to Brent, Norrie's new boyfriend. Catherine had to be hospitalized, although by this session she was back home. In addition one of her sons has a girlfriend who is pregnant and the two of them are living in Norrie's home.

   Catherine's breakdown has been difficult for Norrie and she has felt helpless. At the same time she knows this break has to happen. Things are not helped by the fact that Brent has requested a pre-nuptial agreement that essentially gives Norrie nothing should he die. He also says now that he does not want her to work. Norrie is concerned about this, feeling she has worked hard for this measure of independence and she is aware that she will be putting herself in a position of dependence should she marry him. There are other ways in which he appears to be exerting control, for instance, he has bought her a car, but it remains in his name, without insurance. For now, the car sits in his driveway — a future reward. On top of everything, it has been a bad year for her company and there had been many layoffs. Still, despite the many pressures she is under, Norrie feels she is holding on ("At least I'm not on Prozac!").

6. Norrie is not working and she is broke. There is no money for the next month's rent. She figures she can pay this month's rent with the damage deposit refund, and by selling their washer and dryer. She refuses to ask Brent for money, however she plans to move in with him, saying her daughter, who now lives with her and who is still emotionally needy, will have to move.

   Norrie does not want to return to her earlier job. She feels they have taken advantage of her, that she worked many extra hours with no recognition and no wage increases. She wants to find a job where she is a sales representative. She still wants to go into business with her daughter but thinks this is not something that will happen soon, although her boyfriend is more supportive of this family venture than he is of other work.

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> ***Then***. *(QUESTION MARK) I was living in that big house, had all the problems with the tenants and I was at a loss as to what to do. I was responsible for my kids I had all these experiences. (HOURGLASS) The time is running out for the supplement job because I'm sure it was coming close to the year, so I had to find something. I was really seriously looking for something to work at along with going in my studies for something that would fit in. (STOMPING) I could say a few choice words there at that time with what was happening in my life and there were just a whole lot of pressures*

going on … The fear of the unknown. What does the future hold for me, my family with these people, what was I going to do next with my kids. There was so much. The kids were all teenagers, they could have gone any way. It was very overwhelming.

***Now**. (LIGHTBULB) I have an idea — I'm just thinking when Catherine and I thought that we would go into business together. That's the now. I think that's a really good idea, whether it be the business that we initially thought of doing. (KEY) The last one is I do hold the key to my future. I have the key in my hand to what it's — my life choices are — the key is in my hand and what I do with my life and if I get my own business going and if I get the finances coming in and to be self sufficient and independent whether it be with (the boyfriend) or without. I do hold the key that's in my hand. IT'S JUST KNOWING WHICH WAY TO TURN IT IN THE LOCK I GUESS EH? In which direction to go but I do know that I have the key. I have the resources, I believe I have the skills, the education, the desire, determination, the want. I do believe I do have that.*

Cathy

Cathy did not leave welfare for work and although she frequently experienced high levels of stress due to financial hardship, staying on welfare rather than taking up the supplement offer was likely a good decision for her to make. The offer came when she was just beginning to feel good about herself and about being a mother. After a troubled early life, she was gaining a sense of self-competency from her developing parenting skills and took pride in her status as a single parent. Over the period of the study, she pursued educational and skills upgrading with the intention of finding work that would sustain her family. Through charity sources, she was able to furnish her apartment and get the kind of clothing for her son and herself that she would not otherwise be able to afford. She made frequent use of the local food bank, and earned extra dollars babysitting for friends. However, sometimes struggling to make ends meet got the better of her and she experienced times of extreme anxiety. By the end of the study, although she had not yet left welfare, she had made important gains in terms of her academic upgrading. Cathy's story illustrates the appropriateness, for some, of taking small steps toward a goal. We also see the importance of organizational support as well as the key role that ministry policy can play in building resilience.

1. Cathy is receiving welfare but working at a muffin shop two days a week for three hours each day, earning the $200 allowable limit. She says she finds it difficult to make ends meet on this and income assistance, and has applied for food vouchers from welfare on several occasions. The rent for her subsidized apartment is $520 per month, her monthly utility bill just over $100 per month. Recently she received a child maintenance payment from the father for $1,000. Ministry policy at the time allowed parents to keep only $100 of a monthly maintenance payment, but as this was the first payment the father had ever sent, Cathy requested that she be able to keep more and says she was told she could keep half. She is generally feeling positive about her life.

   In a telephone conversation a few weeks later, Cathy expressed excitement over a computer skills course she would soon be taking. This course was targeted to women who are, or have been, abused. Another telephone call, one month later, however, found her extremely disheartened. Her benefit cheque for that month was only $227. Normally $887, they had

deducted the rest because of the childcare payment she had received earlier in the fall. Cathy had, of course, already spent the money. Her landlord had agreed to allow her to pay back her January rent over the next few months, and she had received a hardship payment of $290 from welfare, which she would have to pay back. Her worker also told her that welfare policy had changed. She could no longer keep $200 of her earnings; instead she could keep only 25 per cent. To make extra money now, she would need to work considerably more hours. Cathy felt this made working much less attractive because it would mean less time with her son and less time to take educational upgrading courses.

2. Cathy says her son Justin is experiencing much anger these days. He wants to contact his father and has been blaming Cathy because he has no father in his life. Cathy says she has begun to search for the man, but is not telling Justin because she doesn't want to get his hopes up. However, because he does not know she is conducting a search, he thinks she does not care about this and so it has been a difficult time for the two of them. She has spoken to a counsellor about this. On a more positive note, she says she is receiving a lot of benefit from her participation in a welfare sponsored computer class and has received much positive feedback from her instructor who recently said to the class: "This one here. She came in here; she basically wouldn't say nothing [sic], and now she's really outspoken." In addition to course work, Cathy served a three-week practicum as an office assistant at Justin's school and now feels she'd like to work in a school.

3. Cathy is taking a Grade 10 English course, working toward a high school education, and although she says she "freezes" at tests, she appears to be coping with the course content. In two years, she hopes to be attending college, taking training to assist with disabled students, a goal motivated by the time she spent at her son's school. She is managing to pay off the debt resulting from the child support mishap. Justin is doing well in school and seems to be coming to terms with his anger about his father. Two months ago, Cathy and her son wrote a letter to the father and she mailed it but said there had been no word from the father yet.

   > *Because basically … in the time that I've had, and not doing it, I gained a state of stability with my family, with my son and I. I had time to concentrate on him, and concentrate on the Daddy thing, and concentrating on a lot of issues a lot of emotional … I feel that if, at that point, I did go to work, and I didn't have the self-esteem … and he was going through this problem, I probably would have ignored it.*

   Cathy belongs to a single parents' support group and finds much social benefit and support from her participation in this group. Overall, she is stimulated by her studies and feeling good about her achievements. She says now that her esteem was low when she received the supplement offer and feels the timing was wrong for this kind of transition in her life.

4. Cathy is going to school two days per week, completing high school courses with an immediate goal of getting her GED (general equivalency diploma). Cathy says she would prefer to pursue courses for a regular high school diploma but the welfare ministry now favours the more condensed course of study required to achieve the GED. The welfare ministry is also encouraging her to consider taking a food and beverage course but she is reluctant to go in that direction. She has done some research and found that this work pays less per year than she currently receives from welfare! Nevertheless, Cathy is stimulated by her studies and school experience. She speaks with pride of the effort required and the 20

page long stories she had to read for school. She says concentrating has been problem for her in past and she recalled the humiliation she experienced when placed in a special education class as a child. Although she was eventually placed in a "normal" class, she was, by then, two years older than the other students.

Overall, Cathy is managing better money-wise and Justin is again doing well in school and no longer asking about his birth father. Justin told her that his dad was in his heart and "I've got to get him out of here." Between the single parents' support group, friends and a boyfriend, who has been in her life for three years, Cathy has a strong and supportive social circle. This circle does not include several siblings who live relatively near to her but she has other siblings with closer ties. She feels she has a direction in her life that includes going to school, getting her GED, getting off "the system" and living an independent life.

She has completed her Grade 10 English course but cannot take the GED for several months because the course has been postponed. She has also discovered that the GED is considered insufficient to qualify for the college course she wants. She knows she could quit and get a student loan but resists this because she sees her sister still paying off her student debt at the age of 41. Cathy is strategizing about potential work options so that she could leave welfare. She has heard that kitchen help on the ferries pay $16 an hour and she says with that kind of money, she would be "set for life." For now she is volunteering at a local after-school program.

5. Things have taken a downturn. Money is extremely tight and Cathy says she has been running out of food on a monthly basis (she has been able to get canned goods from the food bank one a week). Anything unexpected, like a dollar for hot dog day at the school, is very difficult. She knows her concern about finances affects her son who then worries whether she can afford the things he asks for. There has been conflict with her son and boyfriend; she feels that both of them are, in their own ways, trying to control her movements. She has been socializing with her girlfriends more and feels her boyfriend is checking up on her. In addition, she received a major hit to her esteem recently when she went into the store where another sister works, and the sister yelled out that Cathy needed a job. And, she is discouraged about having to fight for extra money from the income assistance system. The net result of all of this is that she has been experiencing anxiety attacks. She wakes up in the night hyperventilating. The doctor has put her on anti-depressants and told her to go to the hospital when she has an anxiety attack but she says this is difficult when you are a single parent.

6. Cathy is feeling better and there is more harmony in the home because she has worked out issues with her son and boyfriend. She and one of her sisters are becoming closer and this has been an important source of well-being. She is putting on a determinedly positive face these days ("If you're not optimistic or thinking positive, you're not going to get anywhere."). However, she worries still about having enough food in the house and knows that the weekends they spend at her boyfriend's place help get them through the month. Cathy figures she has more strength to face these kinds of challenges than in the past, and in addition to the support she receives from her "circle of single parents," attributes her strength to being a parent and having to set an example for her son. In this session she was attending to drawing up a will to ensure that he will have a secure life when she dies. She has not told him she is a welfare recipient.

She is looking for work, but does not want anything that pays only minimum wage but says, "That's all that's out there." She knows her main job possibilities at this time are working in a restaurant and has handed in an application to a new restaurant opening up in the area. She has completed the grade 10 high school course she was taking at the last session, and had planned to write the GED exams but these have been postponed for several months. She sees herself as successful but says she's still only about halfway to where she wants to be.

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***Then**. (DROOPY GUY) I chose the droopy guy because I was all depressed, didn't know what to do. Things in my life just weren't going anywhere. I wasn't sure what I was doing. (HAND TO FOREHEAD) Then it's like "Oh my God what do I do?" I've got to think of things real quick. (HOURGLASS) See this guy here with the hourglass, because time is running out because of my age.*

***Now**. (LIGHTBULB) Now it's the guy with the light bulb saying "Uh Huh." I've got things in perspective of what I want to do and what I would like to do for future goals so therefore that's when I started to do volunteer work. I said to myself, "Why sit around doing nothing when I can go out there and gain my skills." (WEIGHTS) I picked the guy holding the weights because I'm feeling much more stronger now. I feel that if I put my mind to it I can do anything that I want to do.*

Janis

Janis, the only First Nations mother in the study, spent the first five years of her life living with her grandmother, a woman she recalls with much love and who she credits as giving her a positive and supportive start in life. When her grandmother died she went to live with her mother and stepfather. While she loves her mother, and has great respect for the status her mother holds in their community, she and her mother have always had an uneasy relationship. Her mother exerted little presence in her life and allowed the stepfather to bully Janis and her siblings, especially the girls. Among her siblings, only she was able to resist her stepfather's control. Ironically, she credits her stepfather with setting important standards that she has tried to live up to, including her decision to quit drinking and pursue a postsecondary education. She says this kind of ambition is unusual in the community she grew up in. Over the period of the *Sustaining* study, Janis struggled with serious self-esteem issues. In the absence of a positive parenting role model, she learned what she could from books but said she often felt inadequate as a parent although she was attentive to her daughter and involved in her activities. Janis was forward looking and interested in the world around her. She was intent on improving her life. By the end of the study she was pursuing her goals but was still finding herself attracted to men who did not treat her well, and she was frequently discouraged.

1. Intent on pursuing work that paid well, Janis has returned to welfare to take an Internet training course covered by a First Nation's organization. She expects to reinitiate the supplement when the course is over and she has once again found work. Returning to welfare has been difficult: "I have skills and my daughter is old enough to be in daycare." She leads a quiet social life and has few friends. There is a sister she feels close to but who lives some distance away. Although proud of her family heritage, Janis says there are many conflicts in

the family and some members are very distanced. Her daughter's father, while not living with them, sees Janice and their daughter occasionally, and provides child support just as occasionally.

2. According to Janis, "a lot has gone on" since we last met. She completed her computer course but did so through a haze of partying and drinking with other students and she feels she did not do as well as she should have. She feels people at organization that funded her course had looked upon her as someone with potential but were now disappointed in her. On top of this, she feels she neglected her daughter Dina through this period, and Dina expressed anger by acting out. All of this led to a kind of epiphany for Janis and she resolved to quit drinking. She says although she still goes out, she does not drink now.

   The course itself ended some time ago. After a two-week break when she went to visit her parents, she worked as a temp in an office for six weeks. Now she plans to return to school in the fall, taking academic upgrading, supported by a student loan. She says that she feels she is going through a time of getting focused in her life and that, because she will soon be 30 years old, it is "high time" she got a career. "I can always get a job." Encouraged by her supervisor in the course, she has decided to pursue education rather than return to work and receive the supplement. She says this has been her "big decision" these days. She is currently living off Employment Insurance benefits and her savings, but her savings are dwindling and she is very short of money. She does not, however, use credit cards, and she does not have a debt load to carry.

3. Janis is attending a vocational school and taking academic upgrading — English, math and a writing course. She is also working 10 hours per week in a work-study program at the college. She is determined to do well but says it has been 12 years since she has been in a classroom so studying is a challenge. However, she is stimulated by all this, describing it as "neat." Otherwise, she is receiving financial assistance from her First Nations band. She and her daughter visited her extended family for Christmas. The family showed little interest in her life and offered no acknowledgement of her achievements, including the fact that she quit drinking. She had a confrontation with her stepfather about this.

   Janis has initiated court proceedings against Dina's father in order to press him for maintenance payments. Dina herself does not appear to be enjoying visits with her father but otherwise seems happy. Janis says she is more secure about being with a babysitter as well "now that she knows I won't come home a wreck," a holdover from the days she was drinking. The father's behaviour toward Janis and her daughter has made her feel like a "doormat." She sees this as a pattern in her relationships with others. Also, since she stopped drinking, many issues from her past have surfaced and this is causing her much emotional angst. She feels she has identity problems and esteem issues. She has seen a counsellor and been able to do some emotional unloading, but ultimately, the counsellor was not helpful.

4. Money is very tight. Her total monthly income, including all transfers and band income, is just over $1,300. Her regular expenses are just under $1,000. She says any leftover money is spent on her daughter. The legal process of getting regular support payments from the father continue but without much success. Janis says she does not want to alienate the father that she feels it is very important for Dina to have her father in her life if possible.

She has just come out of a week-long depression, during which time she didn't feel she had anyone to talk with but spoke positively about a relationship she had recently with a man who truly loved her. Although she did not want to spend her life with this man she says it was important to see that somebody could care about her that much. It is a year since she stopped drinking and she is still trying to sort out her identity. She is becoming more in touch with her spiritual side and this is a comfort. She is working on "healing," on gaining a sense of who she is and feeling a bit of pressure to get to this point. But she cannot see herself as a drinker. She is now planning on continuing to college after she completes her high school courses.

5. It is summertime and Janis is finishing up her high school courses so she can enter college in the fall. These days she is up at 7:30 am and then she and Dina are out of the house by 10 am. After dropping Dina at daycare, she heads for school and has her first class at 10:30. Classes end by 2:30 pm, with no lunch break. She tries to study until 4:30, then goes to pick up Dina and then home to make supper and try to spend some time with Dina until Dina goes to bed about 8:30. Then Janis studies until 11:00 pm Money continues to be very tight. Janis says she usually finds herself without money for about one week in the month. If she has not been able to get to a supermarket to do a major grocery shop when she receives her cheque, she runs out of everything and it is expensive to buy from the smaller stores. Without a car this can be difficult.

   She says she has been very "edgy" lately and feels bad because she got angry with her daughter the day before and "kind of smacked" her. She feels she needs to gain a better social life but feels now that any extra time she has aside from studying should be spent with her daughter.

6. Janis is attending classes full-time at a local college where she also has a part-time job as a student advisor. With the income she gets from her band, plus the federal Family Bonus, and the money she makes as a student advisor, she netted over $1,600 for the past month. Her rent is low ($306) and she is not particularly worried about finances. Still there are times of the month when she has no money and has difficulty meeting any unexpected expenses. At these times, she simply cuts back on any food extras. Janis spoke of a time when she had nothing in the house for a whole week and says this was "scary." She did not think of asking friends or family for money. She says she would not think of going to the food bank. Going to school has been important to her and she feels her communication and social skills are increasing. She has gained respect for herself and her abilities, and better sense of her self-worth. She says, "I have ideas and I can actually see my path ahead of me," that she always knew inside she could make something of herself because she had faith in herself.

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> ***Then***. *(DROOPING SHOULDERS) I felt very mentally, spiritually, physically — very depressed. Not to the point where I'd do something stupid, but to a point where I had to make some decisions. So I did that, I made some decisions. And I went off the supplement, because I couldn't handle it … I couldn't handle working for a low paying job, you know, in the workplace, you get treated as such. You know, like a receptionist, you get known as just a receptionist, or whatever. So, I was tired of that, and I was tired of everything. The money was coming in but I was abusing it and wasn't using it in the right way and stuff like that.*

***Now**. (LIGHTBULB) So here I am right here. I'm getting ideas. I've cleaned up my act. I think I'll go back to school. (LIFTING WEIGHTS) I'm getting stronger physically, mentally and spiritually because I'm very connected, you know I do the ceremonial things with First Nations… so I know I'm more aware of my actions and more conscious about the things that I say. (KEY) With my education and my spiritual background and stuff like that, it kind of holds the key to my future and my daughter's future.*

THE MOTHERS WHO WERE MIRED

Three of the women — Laurie, Dianne, and Tannis — have been assessed as "mired." This is because at the time of the last session, all three were so focused on the stress in their current lives that they were unable to move beyond dealing with their current calamities. At some point in the future, these "mired" mothers could well move beyond their current circumstances but at this point they were stuck. Their only hope of remaining off income assistance was to be in a situation where someone else would be responsible for the household income.

Dianne

With a Masters degree, Dianne was the most highly educated of the 11 mothers and had grown up in a middle-income family. She felt a pressure to maintain an image of success, and perhaps partly for this reason, as well making herself more competitive in the work world, she had a pager and a powerful car. Prior to SSP she had little work experience in her chosen profession. In order to initiate and keep receiving the supplement, she had worked in a variety of office and retail jobs. She was dissatisfied with this work however, and felt exploited by at least one employer. Her health suffered and she missed many days of work. By the time the *Sustaining* study began, she had found work more suited to her educational background, working in a recreation centre, and the pay was relatively high at substantially more than $15 per hour. However, she never received enough hours to qualify for the supplement and frequently went for long spells with as few as four hours per week. She relied heavily on her credit cards to bolster her meagre income, becoming deeply in debt.

Dianne was emotionally fragile. Although raised by a loving and supportive father, her mother had been cold and critical and had put a stop to any affectionate touching from the father. In her mid-teens, she became involved in an unhealthy relationship with a teacher. She felt enormous guilt over this hidden affair, which went on for three years. Not long after this ended, while in university, she met her future husband, became pregnant, and was, as she says, back into an abusive relationship. She quit school and worked while he completed his education. When this ended, she went back to school was beginning a new life for herself and her daughter when the father decided to sue for custody and Dianne found herself embroiled in a nasty custody battle.

During the two years of this study, her life went further downhill. Relations between Dianne and her teenage daughter had already deteriorated before this study began. Once close, they now had a conflicted relationship and were emotionally distant. When the daughter visited her father in another province, and then decided to stay with him, she and

Dianne also became geographically distanced. Over the two years of the *Sustaining* study, Dianne presented varying degrees of emotional control. When stress had the better of her, her thoughts became fragmented and she employed a number of strategies to maintain some kind of cognitive order. During some sessions, she seemed to present information in a rehearsed manner. She had a great need for order in her life, saying she kept her walls quite bare to reduce chaos. She said the mental and emotional strain caused by her bad marriage and the ensuing legal and emotional struggle had been hard on her, and she had sought counselling. During some sessions though, she seemed stronger and more positive about the future.

1. Dianne is working part time as an auxiliary worker in a recreation centre. She likes the work and it pays substantially more than $15 per hour but she gets very few hours of work per week. She has large expenses because, as part of the custody arrangements with her ex-husband, her daughter makes annual summer trips out of province to visit her father, and Dianne is responsible for this cost. This is a cost she bore even while receiving income assistance because she did not want to jeopardize the ongoing custody battle by letting her husband know she relied on welfare. She supplements her current income with transfer payments (Child Tax Credit and Family Bonus). In this session she said she was "stressed out" because it was the end of the month, she had no money, and she had many unpaid bills.

   Dianne and her teenage daughter are not getting along. They have recently moved into a pleasant two-story condominium but Dianne thinks the problems began when they were living in the old apartment that was cramped and unsafe. Their current home is in a co-op and is subsidized. Dianne pays proportional to her income, which for her, amounts to $275 per month. Her daughter, however, resisted the move and continues to associate with her former friends in the tougher neighbourhood.

2. Dianne was fragmented in her thinking and emotionally fragile in this session. In this and other sessions she spoke of how she had been "battered" by many things in her life, but most significantly by the emotional abuse inflicted by her ex-husband. Although she possesses a Master's degree, she has very low self-esteem and feels too beaten down to go after the work she is qualified to do. She had, for instance, recently applied for a full-time position at her workplace but did not get the position. She feels she presented herself badly: "I must have come across that I was battered and beaten up … Success brings success. People don't want to hook up with a loser." The time was fast approaching for her daughter's trip to see the father and Dianne could not see how she could afford the cost of travel.

3. It has been a hard time for Dianne. Her work status remains the same, as does her money situation. She's behind in paying bills, and the father missed some support payments. She and her daughter have been in conflict and then a specific incident served to produce a "family pile-up" that was not solved before her daughter left for the summer. On the brighter side, although her employment situation is grim, she has met a man she liked, she is taking a computer course, and she is volunteering for committee work. She expressed pride in her ability to juggle two jobs, the course and family life. She also takes pride in the work she does as a recreation leader. This is work she feels proud of, that she would not be embarrassed to talk about should she be speaking with old classmates. She is feeling a greater sense of purpose and direction.

4. Her daughter decided to stay with her father. Dianne feels her daughter and the father have been conspiring against her. Dianne has joined a "Tough Love" group for parents of hard-to-handle teens. She finds this a source of support but the ongoing battle with her ex-husband continues to consume her attention and energies. She did poorly on an interview for a job recently and attributes this to receiving notice of a new custody hearing the day before the interview. To top things off, her workplace, thinking she was leaving, hired an additional worker and cut Dianne's hours. She was very worried about taking time off to go to the custody hearing, fearing that she was already "on the line" because of being frequently ill. "People don't want to invest in me because I'm kind of like a lost cause." In the previous month, she had earned only $700. She is using her credit cards to supplement her income and runs up about $500 per month in credit card debt. She'd like to sell her car. It is a leftover from the days she had money, and is therefore a positive reminder of her previous status, but the car is a gas-guzzler and needs repairs. However, she fears she'll never get a loan to buy another cheaper car and she needs the car in her job.

   There is little communication with her daughter, and when they do talk, the exchange is unsatisfactory. In Dianne's words, the daughter is "cold and abrupt." Life feels chaotic. She feels she has no reserves to meet new challenges and sees a stark contrast between the person she is now and the competent person she remembers. She feels her efforts to get ahead are constantly being sabotaged and she has lost confidence in her ability to compete in the job market. In this session, she presented a list of work situations in which she's been knocked down over the past several years and explained how, in each situation, she's been "set up to fail." She worries about not having enough money but has concentrated her job finding efforts to her preferred field.[38]

5. This session saw Dianne stronger than in some previous sessions. She is taking anti-depressants and seeing a psychiatrist and getting a better understanding of her depression and how it affects her capacity to take charge of her life. For instance, she says, tests show that both sides of her brain are affected by the depression, and that this affects her motivation and drive: "What I have is like a type of acute dementia. Not the dementia through Alzheimer's, but the dementia associated with chronic stress and compounded loss. And I'm taking loss after loss."

   It is September and Dianne received increased auxiliary hours over the summer, but these have now been reduced. She thinks she has sufficient money to last to the end of this month but is unsure about October. She is receiving a welfare top-up now and has spoken to her worker about employment opportunities. But she says that the job search process itself, which requires a good deal of organizational ability, is very difficult for her. She felt though that once she was in a supported job, she would be quite capable of handling the work. In the meantime, she is involved in many committees and takes many courses that are available to her as a city employee. All of these activities are part of her overall career strategy to gain skills, experience, and to network. She feels she is taking positive steps and is beginning to look ahead rather than focusing on the situation with her daughter and the father.

[38]She says she has considered retail and actually applied at a couple of department stores but stopped this because she was told they might call her at any time to come into work and she felt she couldn't accommodate this because of her four-hour auxiliary job on Sundays. It doesn't seem to have occurred to her that she could turn down a shift.

6. Dianne is still getting her four hours per week at the recreation centre. Her income is supplemented by welfare, but because she no longer qualifies as a single parent, she can only receive the monthly allotment for a single employable person of $500 per month. On this day, she had *no* money. She has not paid her bills and could not afford her medications. Without the $50 session honorarium from the *Sustaining* study she would not have been able to get to work that day. She had thought of applying for a bank loan but her debt load means she cannot get a loan at lower interest rates so she continues to rely on her credit cards, and when she can, borrowing from family and friends. She is also worried about losing her subsidized housing because it is a Canada Mortgage and Housing Corporation (CMHC) co-op housing and the corporation was getting out of this kind of funding.

   Christmas had just passed and Dianne had flown to stay with her brother who lives geographically nearer to where her daughter lives. Although her mother had paid for the flight, Dianne spent roughly $2,000 on gifts and other travel expenses. She did not get to see her daughter. The daughter was unaware of Dianne's intention to visit, and when Dianne phoned on Boxing Day and invited the daughter to visit, the daughter said she could not come. Dianne was extremely hurt. The Tough Love group provides her with the "right" things to say to guard herself in these conversations but underneath she is still very vulnerable.

   She is worried and fragile, and as always when this is the case, her speech was fragmented. She knows it would help to have a job that gives her a steady income source but feels too "wrung out" for job search. Still she was able to see that she had achieved some things over the past two years, particularly that she has kept a foothold in her chosen field by hanging on to her auxiliary position, and that she is taking a stronger stance with her daughter, and not playing into the daughter's and father's attempts to control. She sees she is pursuing her goals but knows she has a long way to go.

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> ***Before***. *(STOMPING FIGURE) I've just moved into better housing, but there's some things going on. I'm frustrated with my ex-business partner, who's also an ex-boyfriend, and my daughter isn't settling in or making any effort to help with the move? So I see this as frustration. (QUESTION MARK) Then, things should be falling in place with her, now that we have adequate housing, and it's not taking place. It's with the question mark.*
>
> ***Now***. *Now in some ways I'm feeling a bit relieved and probably I'm taking a breath so I have positive things happening, but I still have this ex and this uncooperative teenager that my ex. So I guess you could say you could draw a little (SHE DRAWS BALL AND CHAIN ON 2ND FIGURE). I might still be shackled, but you can still be optimistic; you can still take a deep breath and enjoy all the sunshine. I enjoy the walks with the dog, but I'm not a free person. I'm not in a stable position, and if I was ever to go overboard, I'd sink for sure.*

Tannis

Tannis worked in roughly six jobs over the period of the study. Most were restaurant jobs but she also worked on a municipal road crew.[39] She made minimum wage in the restaurant jobs (roughly $7 per hour) and slightly above in the road crew job (roughly $9 per hour). She would have seen wage progression in the municipal job once she made a certain number of hours, but she ultimately left this job because she felt she needed to be home with her children. Her three boys — all under the age of 10 — were experiencing behavioural problems and Tannis herself had health problems. Although she was unhappy in her first of several restaurant jobs, she was very happy in the restaurant job she had at study end, and she had enjoyed working on the road crew.

1. Tannis is working full-time in a restaurant. She says finances are "pretty good" — she earns roughly $1,000 per month plus she receives an SSP supplement of $800. She says the extra income from the supplement means she can do things like take her sons to the movies, or get a new outfit. However, at this point, she and the boys were living with the father and this was not a good situation. According to Tannis there is much tension in the home. She suffers from migraines; the boys have other health issues.

   > *Like my oldest right now is, sometimes he'll wet the bed, and this one (the youngest) doesn't even want to start thinking about potty training, and the middle one is a really sick kid: like he's got asthma and ear trouble and all that, and it just makes him sick all the time.*

   On top of the ongoing problems with the father, and worries about her children, Tannis was in a job she hated with an employer she described as "a real jerk." She says, "I've been really stressed out the past month, bawling my eyes out, and my work is just the biggest hell hole anybody's ever seen." She was looking for another job but had had no luck so far. She'd had one response but the person had not phoned her when he said he would and she had spent the entire day before we met waiting for his call.

   Although looking for another job in a restaurant, Tannis said this was not what she wanted to do with her life. When her youngest was in school, she intended to go back to school herself and take a nurse's aid course "even if I have to take it twice." Tannis did not complete high school and says she has trouble with academic courses. She knows she is capable of learning but not in the manner she was taught in high school.

2. Tannis and the boys are now living on their own in an apartment but the situation with the father continues to be a source of stress. She worries especially that he may try to hurt her friends. He threatens to do this frequently but they do not take him seriously. She feels they should. Since the last session, she says the build-up of stress from the father, from her children, from work, and from "everyone around me" resulted in her having to take one month's stress leave from work. She says she made it through with the help of her circle of close friends, and that she is now is taking medication for her nerves.

[39]These are the municipal workers who direct traffic in construction zones.

Tannis is now working on a road crew. The hours are casual and the job does not pay much ($8 to $9 per hour), but she says she is managing quite well financially with the combination of wages and supplement. She had not, however, had any work for two weeks. She had recently completed and passed a course for specialized road crew work and her sense of achievement with this was one of the few times she expressed enthusiasm during the study: "I actually finished something! I actually passed! I stuck it out the whole day in school."

3. This session was spent apartment hunting with Tannis. She is looking for a three-bedroom apartment but can only afford to spend up to $700, and as observed in this visit, apartments available in that dollar range meet only minimal comfort standards. By the end of this session she felt she would need to settle for a two-bedroom apartment in order to get anything half decent.

   She is still working on the road crew but is also working part-time as a waitress. Tannis says her financial situation "sucks": the supplement is about to end, her pay is low and she is facing the same situation she had before the supplement — working full-time but having to have a welfare top-up. Plus she says she has a "stack of bills" from previous economic down times including back payments for health care premiums, and $800 owed on a cell phone account (she said she had needed the phone for safety because the father was threatening her).

   She is also worried about her oldest son's behaviour. He has been getting into fights at school and seems unable to discuss what's bothering him. Tannis says when he is asked about this he begins to cry and goes to his room. She says she thinks he is reacting to the events around the marital breakdown because he was not doing this before that happened. She also worries that she does not have adequate time to spend with him between work and house maintenance duties.

   Despite everything, Tannis seemed happier in this session than in the two previous sessions. This could have been because her own life had picked up — she was taking a course she found stimulating and had just been hired to do more road work. She also enjoyed working in the restaurant and appeared to have an active social life with a small group of close friends. However, she said she has up and down days and this could have been an up day: "I have my moments where I'll just be sitting there, just cry for no reason." She says her sources of distress are "just everything — the kids fighting, me yelling at the kids all the time because they're fighting, them not doing what they're asked to do … But then I go to work and everyone there cheers me up (or) my friends cheer me up."

4. (Missed session)

5. By the time we met, Tannis had actually moved twice. After the last session, she moved her family to a small town home where they stayed 3 months until a unit came free close to where her best friend lived. Their new home, a duplex, was less expensive and located on a nice street, but the building was poorly constructed and not well maintained.

   Tannis had a bad migraine and was obviously in pain during this visit. She said she planned to see a doctor about the migraines but the family had been sick and she'd had to put her energies into caring for them. To add to the stress in this session, the children were running in and out of the room and constantly making demands on her. Tannis described the children's behaviour as being generally "out of control" and says her efforts to discipline are not having

any effect. She admits her approach is inconsistent and manifested as raising her voice to the child in question, who would largely ignore her. She has the children on a waiting list for a special counselling program designed for mothers and children affected by violence and abuse but says the waiting list is long and that the children had been on the list for three months. She feels attempts to discipline them at home are sabotaged by their visits to their father, which happen every second weekend ("Oh it takes two weeks to calm them down and then as soon as you get them down to a decent level, they go to their dad's again so...").

Her eyes averted in pain, Tannis spoke in a monotone about her life, showing animation only when she volunteered that she is now living with her boyfriend. His presence appears to be a source of comfort for her emotionally and practically, as he helps her with parenting. His presence, however, has increased tension between her and the children's father, and while the younger boys seem happy with their new stepfather, the oldest boy is troubled.

Her employment situation remains the same — working on the road crew and in a restaurant. She could easily get 40 hours per week working on the road crew, but her poor health has meant that she has had to turn down many work opportunities. Her last road crew pay cheque was for a total of three days of work in the month! She is currently receiving a welfare top-up because her combined wages are less than she would receive from income assistance.

She continues to enjoy working at the restaurant and says it is "fun" to work there. She has also applied to get into a nursing attendant's course, which she would do part time while continuing to work days, but has yet to hear if she's been accepted. She knows she would need to take out a student loan for this course.

6. Tannis' life has been in turmoil. She spoke of "good stuff" going on but she was overwhelmed by other events in her life. She was suffering from pain in her spine, back and shoulders — a condition she attributed to the fact that her sons were misbehaving and being "lippy." The boys had also been sick and much of Tannis' energies had to go into caring for the family. Tannis had given up on earlier attempts to get them into counselling and she and her partner are attempting to address the boys' behaviour on their own. This has included taking all of their toys and locking them up until their behaviour improves.

   She continues to suffer from migraines and a general tiredness but brightened when she related that she and her boyfriend had married. She speaks of this man with pride and with much appreciation of the support he provides. He has, however, been unemployed for several months and this has been a source of worry.

   Tannis still works in the restaurant but this offers only four hours of work per day. Now that she and her partner have married she no longer qualifies for single parent welfare benefits, and because of problems with her children, she turned down a job with the road crew. She is disappointed about this because the job — a union job — offers good pay. However both she and her partner feel it is important now for them to provide the childcare themselves rather than getting an outsider or using daycare. Their last sitter, a friend, had been using the time for socializing with friends.

   When asked what she wanted for the boys' futures, Tannis said she and her new husband want the boys to complete high school but they do not think post-secondary education is as important.

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> ***Then***. *(BALL AND CHAIN) That would be me. That would be because of (the father). I was like basically in prison so it didn't matter. He always makes me feel that way. Every time when I found myself, he could always find a way to make me feel like that so- (DROOPING SHOULDERS). Ready to give up. READY TO GIVE UP. Yeah, like have no energy, can't do it no more. IF YOU HAD GIVEN UP — LIKE, WHEN YOU SAY THAT, WHAT WAS IN YOUR MIND. HOW WOULD YOU HAVE GIVEN UP? Given into him. His way … If I hadn't snapped out of it, I probably would have been still sitting there. (LIGHTBULB) Gee I got an idea. WHAT WAS GOING ON THAT MADE YOU FEEL THAT WAY? I just talked to all my friends and got strong and booted him out. He can contact the kids; that's it. Don't come near me. (HOLDING UP BARBELLS) That's me getting strong about it.*
>
> ***Now***. *(HOURGLASS) This would be me and that would be when I met (new husband). (QUESTION MARK) What am I doing? Why do I have this thing for this guy over here like? What is it? (KEY) The key to happiness. Where we are now. WHAT'S MAKING YOU FEEL LIKE YOU FOUND THAT? Just the way he is. Like, I don't know, he's not abrupt with me and doesn't threaten me. Doesn't harm me. Doesn't hurt the kids. Nothing. Like he's just really good and that's the key to my happiness. Nobody like him has ever been that way so …*

Laurie

Laurie was not working at the beginning of the study, and although she had tried to find work, was unsuccessful and unable to initiate the supplement offer. She had also had mixed feelings about leaving welfare because her son was still a baby. However, by the time the *Sustaining* study began, she felt her child was old enough for her to work and she had begun a job search. By the second session, she was working as a caterer, a job she liked very much and with which she was familiar. Earning a combination of wages and commission, she did well and seemed on her way to establishing a better quality of life when things began to deteriorate. Her employer reduced her commission and hired two other employees who Laurie had difficulty getting along with. She felt she had lost autonomy in her job and that the co-workers were threatening her position. She quit and returned to welfare. Although she thought of getting financial backing to start her own business, she had been unable to do this by the end of the study.

Throughout the study Laurie struggled with fluctuating bouts of high and low self-esteem and with hope, depression and despair. She found joy in her child and was able to draw on her mother for support but this support was not necessarily of the kind that could provide career guidance or help her build resilience. Laurie has had a troubled childhood and adolescence, and has had few strong role models in her life.

1. Laurie and her son are living in a basement suite. The floor is cold. Laurie says she is discouraged because she has been unable to find a job and initiate the supplement:

> *I was really confident about getting a job right away. That's what I wanted to do because I'm sick of not having any money, and borrowing money, which is what I'm doing, all through the month. I'm worried about paying my bills — I almost got my*

phone cut off — today they were going to cut it off — so I've put $70 — I've only got $100 in the bank and I've got to wait until, what is it, the 20th is the next welfare day?[40]

She is living to the limit of her income. She gets a monthly welfare cheque of $982 from which she pays $650 for rent and $86 for utilities. On top of this are charges for cable, telephone phone, transportation, food, and diapers. Diapers were a major financial challenge. She worried constantly about "having things cut off." Unofficially, she receives $300 from the father, although he's been unable to pay this for the past couple of months.

On the positive side, her son gives her a sense of purpose and she spoke of spending good times with him going to the park and other inexpensive outings. But her stress level is so high she says that, if she did not have her son, she would have committed suicide by now. She cried during this session.

2. Two major events have occurred since the last session: 1) she has found work, and 2) she has given notice in her current home and plans to share a house with her mother. She has been working for about three weeks now but has not yet informed welfare and did not intend to until after the upcoming move (she has requested that she be paid in cash until this time). She does not want welfare to think she is "ripping them off" but wants to make sure she is settled before losing this source of income. She currently earns a minimum $375 per week, or 20 per cent of the week's take, whichever is more. She says she brings in about $300 per day for her employer. The job is competitive but she feels that becoming a mother has changed her, and she is not reacting to derogatory comments from other workers in the way she did in the past. She works full-time now, Monday to Friday, from 6:30 am to about 5:30 pm every day. Although she sees her son less and she misses that time, she says overall she's feeling much better about herself, and more relaxed about life. She likes the fact that she's able to buy her son more things and that she can give her mother more money. Her son had some adjustment problems when she started to work but seems better now.

3. Laurie and her mother have rented a house together and Laurie's sister has joined the household. Both the sister and mother rely on income assistance. Laurie says she and her mother have been quarrelling and that she has had to attend a custody hearing, something she always finds upsetting. Her son resists visits to the father but Laurie thinks this because the father does not take the son anywhere or do anything with him. Laurie's mother suspects that either the father, or a friend of the father's, is sexually abusing the boy. Her employer is cutting her back to a 15 per cent commission. Laurie is frustrated and is thinking about setting up her own business, but is not sure she could take the financial risk at this point in her life. She still enjoys her work although frustrated with the cut in commission and the fact that she is still was being paid under the table.

4. There has been a major falling out in the family. Laurie's sister, who has been living with them, had fallen back into drugs[41] and Laurie and her mother told the sister she had to leave. She had not paid her share of the rent and had run up large utility costs. She had also reported to welfare that their mother was working (Laurie straightened this out by explaining that the

[40]The 20th of the month was just over two weeks from the day this session was held.
[41]She had previously been an addict but had stopped using.

money she paid her mother was for childcare costs.). Laurie is now able to declare her income and is making a decent wage ($400 to $500 per week). However she has big expenses — she has to make payments on a vehicle she has purchased, plus her rent, and the large utility bill. She pays her mother $100 per week for childcare. In addition, she is unhappy with the situation at work but feels trapped because she borrowed money from her employer in order to buy her car. She thinks he is "cheap" because he has reduced her commission.

She has a boyfriend but has tired of him — she feels suffocated because he always tells her he loves her. Overall, it was not an eventful time but she was feeling positive about being the household provider and that she was able to give her son "some of the extras that I never was able to give him when I was on welfare."

Laurie says her son does not want to go on the visits with his father. She purposely does not tell the son that his father is coming to pick him up until close to his arrival because other wise the son becomes too upset. Occasionally the son will call from his father's and ask to be picked up. Laurie feels her hands are tied. Although the father has been verbally threatening them, legally he has a right to access.

5. Laurie is earning roughly $2,000 per month, but she continues to have high expenses. In addition to the money she has already borrowed from him, she has borrowed an additional $1,000 from her employer to help pay her legal costs in the custody case. The father is trying to increase access and they are now involved in ongoing custody dispute. He owes $1,900 in child support payments but paid her $400 of this the previous month. There is much tension between Laurie, her mother and the father although Laurie says the son seems easier about the visits these days and is now spending one night per week with his father.

   She says she is feeling stressed about many things: support issues, work, and her mother's anger about the situation ("Like when is it going to end? I just want a break."). She was also very unhappy with the work situation. The boss has hired two other "girls" and they appear to be competing with Laurie for her runs and her customers. She feels little control over this situation and it tends to consume her thinking. She judges her success these days by her ability to overcome this problem and this makes her feel like she is not meeting her goals to the degree she would like.

6. Laurie is very depressed. She lost her job and says she is very discouraged. She has been receiving Employment Insurance but the amount is small and her mother is pressuring her to apply for welfare. Recently she approached a worker in the welfare office for a hardship grant and says the worker made her feel that she did not deserve any help. This perceived slight seems to have had a profound effect on her self-esteem. She has looked in the papers for jobs but could find nothing. She has considered work in the sex trade.

   Her son is easier to manage these days but still gets very upset when he has to visit his father. Laurie feels sure her son is being sexually abused during these visits but has been unable to have the father denied access. Laurie's mother is also criticizing Laurie's parenting abilities, because she chooses to work outside the home, and Laurie herself is becoming convinced she is not a good parent for this reason. Thoughts of suicide have resurfaced: "Sometimes I wonder, 'why bother?' Like there have been times when I just felt like giving up on everything — being a mom, being everything … There's a lot of times where I just felt like driving (my car) right off into the water." She says she is particularly down at this time

because she sees no support from her family. She feels the achievements she made in the past two years are not recognized by her family or by others.

The Clip-Art Images

> ***Then***. *(BALL AND CHAIN) Because I was stuck where I was, not going anywhere. Basically trapped in my situation, you know, that my son- being so small. And, dependent on (the father), So that was making me feel like that. (DROOPING) I chose this one because I was very depressed and very discouraged, and I just, you know, didn't feel like anything was ever going to happen, like I was just going to be stuck there. You know, because that Self-Sufficiency thing — it didn't work out and you know, I thought, "What's the point of teasing me with something like that," you know? There's nothing I can do about it at this time, you know? (HAND TO HEAD) I felt this one here was kind of like shaking my head, feeling why do I even bother?*
>
> ***Now***. *(HITTING HEAD) This one means to me that, after all that I've done in the last two years, working and that, and all that I've accomplished for someone else, I feel — I'm shaking my head because I did all that for nothing. Like I feel, this figure here, gives me that sense of "Why did I do it?" Like I feel stupid that I got this guy ahead and here I've lost out in the end? Like I feel that I've lost everything that I've worked for? (LIGHTBULB) I have ideas. I wouldn't mind starting my own business. You know, like, a lot of things go through my head. Like, I am thinking of how to keep going, you know? Yeah, this one, I guess I'm just hoping, thinking something's gotta happen. (HOURGLASS) And this one here is basically, time. Like, how long it's been. HOW LONG WHAT'S BEEN? Work and it ended, and how long it's going to be until I get going again?*

The mothers' stories present a picture of lives filled with complexity and challenge. Working mitigates the stigma of being "on welfare," but comes with its own stresses — there is less time for children and for self, and the mother must now fill the multiple roles of provider, parent and housekeeper. And, for most of the working parents, there was the additional strain of trying to make ends meet on a low income during months of no supplement. For some families, the strain became so great they experienced a family "pile-up."

The stories also illustrate how some were able to meet and move past those challenges with greater ease than others. Their position along the route to sustainability was affected by structural variables like education level and job quality but having skills and education were certainly no guarantee of success. If, for instance, the status of the "sustaining" mothers at the beginning of the study is considered, only Maria had a post-secondary education. Ellen had some skills gained on-the-job, but neither she nor Leann had completed high school, and Maria had been employed as an unskilled worker. Of those assessed as being "mired," Tannis also had work skills, and Dianne had a Masters' degree. Clearly, there is something else affecting the mothers' ability to make a sustainable welfare exit. Did the "mired" mothers face greater hurdles? Did the "sustaining" mothers have more support? Or, is there something else, something this paper argues is resilience? In the next chapter, we look at the role that resilience plays in welfare exit.

Chapter 4: Resilience and Welfare Exit

The last chapter provided an overview of the transitions from welfare and other life experiences for these mothers and their families over the two years of the *Sustaining* study. The mothers were assessed as either "sustaining," "in transition," or "mired" depending upon their chances of remaining off welfare without financial assistance and their capacity to weather the storms of adversity or, in other words, their resilience. Given the degree of adversity that can accompany the welfare-to-work transition, resilience has enormous implications for sustainable welfare exits. This chapter presents an analysis of the women's experiences and shows the ways in which the mothers demonstrated resilience and the role this played in their ability to make a sustainable work transition.

WORK AND RESILIENCE

Resilience has implications for all steps of the welfare-to-work transition. It begins with having confidence in leaving the financial security of welfare and with the mother's assessment of her credentials and competence. It continues as she begins to search for jobs and has to "sell" herself in job interviews, and manifests in the strength required to persevere in the face of what could be repeated rejections. She may need to find reliable and trustworthy childcare both to find the job and then, of course, to keep it. She may be working shifts and seeing too little of her children. They may be sick or troubled and she will feel torn between her need to keep working and her need to be with them. She may be sick or troubled. Others may make her life more difficult. The job may offer only low pay and casual hours.

People who are resilient have confidence in their skills and competence. They are generally optimistic, and perceive a degree of control over their destiny. They are better able than those with low resilience to see and take advantage of opportunities. They are problem solvers and they are resourceful. When faced with calamity, they may become depressed and discouraged but they recover sooner than those with less resilience, and they move on. By contrast, those with low levels of resilience often feel hopeless and helpless in the face of adversity. They are frequently depressed and discouraged. Low self-esteem can mean that failure in one area becomes generalized into a pervasive sense of failure.

In the workplace this translates into how individuals present themselves to others, whether or not they see and take advantage of opportunities presented, and how they perceive and approach workplace challenges. As Bandura (1986) points out "People successfully execute tasks that fall within their enhanced range of perceived self-efficacy, but they shun or fail those that exceed their perceived coping capabilities" (Bandura, 1986, p. 423).

Work itself can, of course, be a source of resilience. Individuals may learn new skills and gain a better sense of their own competence and potential. They may surmount challenges and gain new strength. They may discover new meaning in life through work that is interesting and rewarding. However, the chances of this happening, for instance, of a mother recognizing her competence, are less if she tends to discount her achievements because she has low self-esteem. Nor is she as likely to be noticed if she does not present as confident.

> *The more robust are likely to receive positive feedback that supports their positive disposition, because the process through which people are drawn out of the pool of unemployed places those with a positive outlook on life at the head of the job queue. This is mirrored in the experiences of the less robust who are betrayed by their countenances and tend to be placed much lower down the job queue. The resultant negative feedback works to further undermine their concept of self.*
> (Gill, 1998, p. 9)

Although three groups of mothers have been identified in this study — those who are sustaining, those who are mired, and those who are in transition — it would be simplistic to say that only those who were sustaining had resilience. In fact, as we will see, all of the women at some point gave evidence of resilience. Some, however, had more than others and this tended to be true more for those who were assessed as sustaining than for those assessed as mired. Any consideration of resilience must, however, take account of several mediating factors including the level of adversity met, and the presence of risk and protective factors. How did the mothers compare in terms of early experiences? Who had access to support and positive modeling; who did not? In addition, in the context of work transitions, comparisons must take note of more objective variables like work credentials, working conditions, and work opportunities. In other words, how level was the playing field? For the purpose of this analysis, comparisons focus primarily on the two groups that may be assumed to have the greatest difference in levels of resilience, those who are "sustaining" and those who are "mired."

COMPARING OPPORTUNITIES

Although three of the "sustaining" mothers increased their work credentials over the period of the study, when the study began, the "sustaining" mothers did not possess better work credentials than the "mired" mothers.[42] Similarly, the working conditions associated with the work they found were not substantially better or worse for one group than the other.

[42]Cynthia Miller (2002), in her analysis of some 30,000 recipients in the United States who were targeted for a variety of welfare-to-work programs, also identified three groups: Leavers, Cyclers, and Stayers. Leavers were defined as having remained off benefits for at least 12 months, Cyclers were those who left welfare but returned within 12 months, and Stayers never left. Miller found that Leavers and Cyclers faced similar barriers. She found that Stayers had less education and less work experience than Leavers (Miller, 2002, pp. 15–16). However, the *Sustaining* study is not as concerned with those who *never* leave as with those who intend, or attempt, to leave but find themselves unable to make and maintain the break.

Table 3: Work Credentials, "Sustaining" vs. "Mired" Mothers

The "Sustaining" Mothers	The "Mired" Mothers
Leann had not completed high school and was considered "unskilled." She had limited work experience. Ellen had not completed high school but was taking courses to complete grade 12. She was "semi-skilled" and gained experience working in construction jobs. Maria had completed university in South America but her credentials were not recognized in Canada. She was working as a janitor and had limited English proficiency.	Dianne had a Masters Degree but her work experience was limited to office work and retail. Tannis had not completed high school and was considered "unskilled." Her main work experience was working as a waitress in restaurants. Laurie had not completed high school. She was "unskilled" and her work experience was waitressing in restaurants and as a caterer.

Table 4: Working Conditions, "Sustaining" vs. "Mired" Mothers

The "Sustaining" Mothers	The "Mired" Mothers
Although she had returned to welfare by the time the *Sustaining* study began, Leann had been working at a doughnut shop for minimum wage. She got sufficient hours but had to work shifts and she saw little opportunity for wage or status progression. Ellen had found work in the construction industry that paid roughly $10 per hour but she worked shifts and the work was very unstable. She experienced frequent layoffs. Maria earned minimum wage working as a janitor, where she was expected to lift and carry heavy garbage bags several floors.	Dianne had initiated the supplement working in an office job. She had regular hours and the pay was just above minimum wage, but felt overworked and unsupported. Tannis was working as a waitress. Her hours were uncertain and the pay was low. Laurie left welfare to get a job as a caterer. She worked full-time, made good money and was happy with her hours. However, she borrowed money from her boss and then, when two co-workers became difficult to work with, she became discouraged and quit.

Finally, what difference did the presence of the SSP supplement make to their lives and to their ability to remain off welfare?

Of the 10 mothers who left welfare for work, nine used the income supplement provided by SSP. Overall, these women thought the supplement was a good thing for their families and a good incentive for single parents wanting to make this transition. Janis, for example, said she and her daughter had experienced a dramatic improvement in the material quality of their life and this had made her realize she wanted this same quality of life in the future. Those who voiced criticism of the project tended to be those who had difficulty finding jobs that could guarantee them the 30-hour per week minimum work-hours requirement. Rosanne was one of those for whom this posed problems. Nevertheless, if not for the supplement, she would not have been able to maintain herself and her daughter on the wages she made from this job. Similarly, Norrie's job paid low wages, and at over $1,000 per month, her housing costs were very high. Without the supplement income, she could not have afforded a home big enough for her and her three older children to live comfortably.

Ellen says the supplement offer got her back to work faster and allowed her to take an $8 an hour welding job — work that attracted her but which she could not have considered without the added income. She says the supplement also meant she could pay larger amounts on her bills and move to a better neighbourhood:

If I hadn't had the supplement I would have been forced to live in cheap like not as- like possibly cockroach infested. Stuff like that. I have never actually seen a cockroach either but still it's rattier conditions, a lower income basement suite type, tolerating fleas and other pests and things like that. It helped me move out of that. I can afford fumigating (LAUGHTER). The difference between low income and higher income. When I lived in (town) and I was on income assistance, it cost me $88 to fumigate and I couldn't afford it.

However, of the nine mothers who used the supplement, only six actually used the supplement during the period of the Sustaining study. The table below provides a summary of supplement use, according to whether or not the mother has been designated as "Sustaining."

Table 5: SSP Supplement Use

The "Sustaining" Mothers	The Mothers "In Transition"	The "Mired" Mothers
Leann did not use the supplement during the period of the *Sustaining* study.	Cathy did not initiate the supplement.	Laurie did not initiate the supplement.
Ellen used the supplement throughout and said it made a substantial difference to their financial well-being. She would have gone back to work anyway, she said, but it did get her out of the "welfare door" faster.	Janis did not use the supplement during this study. She relied on financial assistance from her band to support her studies. She was a student for most of the two years of this study.	Dianne did not work enough hours to receive the supplement during the two years of the study.
Maria was receiving the supplement during the first session but said things were still tight financially. In fact, with four children, her welfare benefits would have been higher and the supplement would not have made a huge increase in her income.	Norrie used the supplement whenever she was working. She stayed with the same job over this study period but the job was seasonal and would use EI until she was recalled.	Tannis was receiving the supplement in the first session but then left that job and did not register any further jobs with the SSP staff. She said this was because she could not trust that the jobs would "stick," plus she was not guaranteed enough hours.
	Rosanne relied heavily upon the supplement income but her hours were so insufficient and unstable that her ability to use the supplement was spotty.	
	Callie only initiated the supplement long enough to "bank" it and then returned to welfare and took her hairdressing training, supplemented by her grandparents.	

Ellen, Norrie, and Rosanne appear to have made most use of the supplement. The "mired" mothers did not make much use of the supplement at all. This might suggest that the supplement contributed to sustainability, however, there is a problem here with causality. Did the supplement contribute to sustainability or were those who were sustaining, or on the road to sustaining, better able to make use of the supplement because they had more resilience?

Next we look at how the "sustaining" families compared to the "mired" in terms of the presence and intensity of challenge in their lives.

COMPARING CHALLENGES

Over the period of the two years, and in their earlier lives, each of the mothers experienced times of challenge and stress. They also, of course, experienced times of joy — there were "uplifts" as well as "hits." In this section however, the focus is on the challenges they faced and the manner in which the mothers responded to adversity. Attention is also paid to other things going on in their lives that may have mitigated stress.

Most forms of stress are not the result of a single experience, but a response to a set of changing conditions with a "past history and a future course" that are more likely to have an adverse effect when they are either unexpected or when the source of the stress is severe or persistent, or when there are multiple stressors producing cumulative effects (Rutter, 1987; Walsh, 1998). Causes include the kind of chronic and severe adversity that can come from a lifetime of poverty, the lingering effects of abuse or other trauma, and/or the lifelong effect of growing up in a dysfunctional family, especially without affection or effective role-modelling (Walsh, 1998; McCubbin & Patterson, 1982; Rutter, 1987). It can be a calamity — a divorce, a death, job loss, a severe injury or illness. Parents who are recently separated, or are still involved in a conflicted relationship are more vulnerable than those who have had a longer period to recover (Finlayson & Marsh, 1998, p. 61), but if the break-up has been particularly violent, both the mother and the children can continue to feel the effects. This is especially the case, of course, if the father remains involved with the family.

Working, of course, can be stressful for families, especially lone-parent families. Low pay and unstable hours are a daily source of worry and can motivate a return to the more reliable income provided by welfare. However, while working conditions can play an enormous role in the mother's ability to remain away from welfare, two years spent with the women in this study suggest that the issue is far more complex than this. For instance, even a "dead-end" job can be personally rewarding and can influence decisions about career goals. And, having work experience, even in an entry-level job, is better than none when it comes to looking for employment.

Sometimes, a crisis can result from a "pile up" of smaller stresses: day-to-day decision making such as disciplining children and handling family finances, conflict with another family member or outside organization. Similarly inadequate housing, frequent relocation, and financial instability cause parental stress which can contribute to dysfunctional family relationships which can, in turn, result in domestic violence, separation and divorce. Intriguingly, Rutter (1987) concludes "adverse life experiences make it more likely that people will act in ways that create threatening situations for themselves" (Rutter, 1987, p. 330). In other words, stress begets stress.

Certainly past and present abuse had its effect on the women's ability to gain and maintain employment. In a randomized study of some 824 English and Spanish-speaking women in a poor neighbourhood of Chicago in 1995, designed to look at the relationship between domestic violence and employment, the author, Susan Lloyd (1997) observed that for women who had been abused, both searching for and maintaining employment became increasingly difficult. In addition, these women often left employment either because of injuries or because they were embarrassed by obvious injuries. Women in this study who

experienced domestic violence spoke of ways in which this treatment lowered their self-esteem and confidence in their ability to control events in their lives. The tension and stress of ongoing and/or unresolved conflict resulted in time lost from work. And the reductions in self-confidence and competence that can accompany the experience of domestic violence, or employer terminations of employees with domestic problems that spill over into the workplace may impair some women's employability over time.

Certainly there can be enormous stress in "making do" on very little income. Kempson et al. (1994) report that "What may … be a sustainable strategy at first, usually comes to point where mounting arrears or credit commitments demand going without and stress of constantly being chased by bill collectors." They add that constant money problems could also lead to turbulent personal relationships with partners, in some cases, forcing women to return to violent relationships (Kempson et al., 1994, p. 84).

In the next several pages, we look at the kinds of stressors faced by both the "sustaining" and "mired" mothers. This includes past experiences, problems with employers or other working conditions like low wages or unstable hours. It also includes the kinds of things that affect family functioning such as ongoing conflict with the father, or financial stress, or trauma. Each recounting of stressors is followed by a description of the ways in which the mother demonstrates, or fails to demonstrate resilience in her life. Resilience is measured by comments made by the mothers that indicate they are setting, pursuing and/or meeting goals, or that they are resisting control or otherwise exhibiting a sense of autonomy.

THE "SUSTAINING" MOTHERS

To what degree did the "sustaining parents" experience any more or less stress and adversity than those who were assessed as "mired" at study end? Given the stressors in their lives, what progress were they making toward their goals and what evidence did they give of overcoming the challenges they faced? How were they coping with the adversity they faced?

Ellen

Stressors

In her early years, she experienced the stress of living in poverty and feeling frustrated because her birth father would neither acknowledge nor support her mother and herself. She was ashamed of her mother's passive nature and received no substantive support from her mother when forced into an abusive marriage. Ellen experienced trauma during her five-year marriage to her first husband, in her attempts to escape the abuse, and throughout the divorce and custody hearings.

During the study, she continued to experience conflict with the father, and although this improved, at the beginning, her son was still experiencing trauma from the visits with his father. Ellen liked the work she found, but in the beginning, there were frequent layoffs and this caused her much financial distress and uncertainty. Although her job gained in stability, and Ellen and her partner married, his work was unstable, leading to more financial stress as they ran up credit card debt, and he had student loan debts.

Resilience

Before the study, Ellen had already demonstrated enormous strength through her actions to escape an abusive marriage. She had used welfare instrumentally to get her and her son through the custody battle and had not experienced fears about taking up the supplement offer and returning to work when she did. She had pursued work in the construction industry as a skilled worker, a career decision that took some courage, and raised her son with confidence.

By the end of the study, although she had not met all her goals, she was undeterred. Although not financially successful, she saw herself as successful in her relationship. She felt she could accomplish what she set her mind to do and that she had control over life's events and her destiny. By the sixth session, she expressed her ambition to increase her status within her company and had begun actions to facilitate this. She strongly agreed that if she found herself in a jam, she could think of many ways to get out of it: "Nothing keeps me down for long."

Leann

Stressors

Leann led a troubled past, first in her old neighbourhood, and then as a victim of abuse and abandonment by the father of her oldest daughter ("We had a big fight and he tore my clothes off and… I was stranded. I had nowhere [to go]… My ear was black and blue."). This event came at a critical juncture in her life and was highly stressful. Although she received competent care from her mother, she never received open affection, nor did she feel that she could come to her mother for emotional support.

At the beginning of the study, Leann was in a prolonged state of depression because she felt her life was empty and she was going nowhere. She also worried that she was in danger of losing her benefits when a social worker discovered the father's clothes in Leann's home. She applied at her old workplace and was rejected. She was highly stressed because of receiving a bad mark on exam when taking her nurse's aid training. She feared she would be kicked out of the program. She suffered an esteem hit when she did not eventually get her diploma (only a certificate).

Resilience

In the first session, Leann lacked the confidence to participate in a group of strangers even though the strangers would be other single parents like her. She was intimidated by tests. By the second session, she had taken matters in hand, been accepted for nurse's aid training to work in an extended care facility, and applied for a student loan to fund this training. She was determined to pursue this goal which was very important to her ("It's a life. It's a career, not a job, and that's what I want. And I know I can do it because I like old people."). Nevertheless, she still had esteem issues: she felt good after receiving positive feedback from an instructor, but tended to discount it ("I hear him saying that to everyone."). By the fifth session she was feeling a sense of control about problem solving and that she could accomplish things she set her mind to do. After graduating, she was proud of her achievements in her course and felt she was meeting her goals and perceived herself as

successful. She could see that she brought positive qualities to her job, loving and caring, a good team worker, and well organized.

Maria

Stressors

Maria experienced enormous family tension in her early years when she witnessed her father abusing her mother: "My father bite her every day … He'd push her against a brick wall and hit her with sticks …" Maria had a son in Latin America who died at the age of 10. She is a political refugee and her escape from her home country was filled with danger. She was pregnant at the time. In Canada, she feared her political status meant she could never return to see her family: "…we lost everything. They destroy our house, you know, with a bomb."

She said her husband also made her feel bad about herself:

> *Because I used to be a person that my husband abused every single day — sexual, physically. He bites sometimes. It was bad, very bad, one of my ears. He punched me … But the self-esteem goes down, down, down. I feel like I'm not able to do anything? Like I'm stupid? Then he made me feel like this (She gestures with her fingers that he made her feel very small).*

During the study, Maria's youngest daughter was frequently hospitalized and Maria spent many days at the hospital with her daughter while trying to maintain a household. She felt guilty because she attributed much of her daughter's poor health to the fact that she herself was working too many hours and had not paid enough attention to her daughter. Bureaucratic hassles and uncertainty over whether she would receive her EI benefits plagued her when she was forced to quit her janitor position due to a work-related injury. She worried about how she would support herself when the supplement ended. Her second oldest son caused her substantial stress by his behaviour (not coming home when expected, and stealing). She learned her mother had cancer, and she could not get a visa to bring her mother to Canada. Her father, in Latin America, died during the period of the study and did not include her in his will.

Resilience

Although she suffered setbacks, Maria had a strong sense of self-worth and personal competency. While she saw God as the ultimate authority, she saw herself as directing her destiny. There were times, she admitted when it seemed like everything was going wrong and life seemed overwhelming. At those times, she turned to God and her children for support. She saw herself as a hard-worker and as someone who perseveres in the face of adversity. By the end of the study, she felt she was meeting previous goals but had also established new goals: "Because you know, the goals that I put in my life one year ago, I reached them. And now I put another, more higher and I go for it. I know I can do it."

THE "MIRED" MOTHERS

Now what about the mothers assessed as currently mired? What challenges did they face during the study and in their earlier lives, and how had they met these challenges now or in the past?

Laurie

Stressors

Laurie was raised in a high crime, low-income neighbourhood and she and her sister spent nights alone as children while their mother was out drinking. When her mother returned, she scared them with talk of dying and spoke of leaving the two of them in a Safeway buggy. She lived with a man who abandoned her. She was hooked on heroin at the time and went "cold turkey" at home with her mother. Her early life was filled with substantial family and personal stress.

During the study, Laurie spoke of experiencing several stressors:

- Missing the supplement opportunity.
- Lack of money.
- The custody battle with the father who continued to harass her.
- She suspected her son was being sexually abused during visits with the father but could not get a legal restraining order.
- Her household family did not always function well. When her sister lived with them, she began using drugs and drove up household bills. Laurie's mother helped with childcare but living together also meant lack of privacy and autonomy. Her mother was critical of Laurie's decision to work and not stay home and parent.
- Although happy with her job, when her employer hired two new staff, and began to question her decisions, Laurie began to sense a loss of autonomy and to feel her own position was threatened. However she owed her employer money and although she wanted to quit, felt she could not. Eventually, depression set in and she quit anyway. By the end of the study she was unemployed and experiencing a high level of anxiety and depression. She was being pressured by her mother to return to welfare, and had actually applied for benefits, but she had been told she would receive only a small benefit amount and perceived that the Financial Assistance Worker had been unsympathetic and did not acknowledge her past efforts to leave welfare. Laurie was very worried she would not be able to get more catering work and this increased her depression because she not only liked this work, she had experienced difficulty in her attempts to find other kinds of work.

Resilience

Laurie began this study with very low self-esteem. Her esteem increased dramatically when she began work, but by the fourth session, she felt her position was threatened and because she had borrowed money from her employer, she felt trapped. She felt she had lost autonomy and her own sense of self-efficacy decreased. She became despondent. By the last session she was feeling helpless to do anything to change her situation — she felt she could not control what had happened at work, or what welfare might do. She was totally focused in the present and could not see a light beyond. She was taking hits from all sides, and had a poor sense of self, even seeing herself as a bad parent.

Dianne

Stressors

Dianne's story is a litany of hurts: Her mother was psychologically abusive, demeaning Dianne's early achievements. Her father loved her but was unable to provide any physical comfort. She had an affair with a married teacher during her high school years causing her much anxiety, confusion, and pain. She married a man who was psychologically abusive and demeaning and who launched an aggressive and damaging custody battle, designed to make Dianne suffer economically. Dianne experienced enormous stress and anxiety from having to rely on income assistance. She initiated the supplement with three jobs and although one provided adequate hours, she found the situation stressful and quit this job.

Over the period of the *Sustaining* study, she experienced many more times of stress, including the ongoing tension with her daughter, the ongoing conflict with her ex-husband, and ongoing feelings of inadequacy and lack of efficacy in the work world. In addition, legal costs associated with the custody battle put Dianne deeply in debt. Although she had work that suited her need for status and personal fulfillment, it offered only a few hours per week of work, and she felt unprepared to take on less personally rewarding and supportive work. She used her credit cards to pay bills and ran up her credit card amount, while working in a job that paid well but provided only a few hours of work per week, sometimes netting her only $500 in a month. She had no foreseeable way to pay this debt down. There were times she had so little money that she could not afford to take a bus to pick up prescriptions. She had no money for food and nothing in the fridge. She returned to income assistance, but by then she was no longer considered a single parent and therefore only qualified for $500 per month.

Resilience

Dianne had virtually no resilience. Although she several times referred to herself as a "good" or a "nice" person, and was confident of her intellectual capacity in good times, she had taken many hits in her life and now felt her brain was "mush." She felt incompetent to work in any kind of job that called for high organizational skills, or that was pressured. She suffered from a poor self-image, seeing herself as a failure. She says that the reason she ended up marrying a man who was controlling was that "I was convinced that no one else would want me." Only her job at a recreation center saved her from feeling she was a total

failure and allowed her to hold her head up and not be "embarrassed" should she run into any of her old university classmates.

Feeling she had "no reserves" left, she coped by focusing on the strengths she used to have, and by reframing setbacks by attributing blame elsewhere. She hung onto the trappings of professional status by keeping a powerful but gas-guzzling car, having a pager, and borrowing heavily on her credit cards. She had the vision to know there was a life beyond her current circumstances but the insight to know that until she could master her current demons, she would not move on.

Tannis

Stressors

Her father was an alcoholic and caused Tannis much distress. She was in an unhappy relationship with the father of her children. He was controlling, accusatory, and physically abusive. She would get very depressed ("Yeah, bawl my eyes out over nothing."). When she decided she wanted to make a break with him, she could not afford to move out on her own. Having to be in the same house with him caused her a high degree of stress ("Seven years on and off putting up with him is just, it's too stressful."). All three of her young children had had surgeries and one was asthmatic. Her oldest had fallen and broken his arm.

During the study, her sons' father continued to harass her and her friends, threatening them with physical violence: "I worry about my friends. They don't understand how bad — what he could do to them." Her children were unmanageable for two weeks after visiting their father. They would not listen to her. She had bad migraines and other health problems, and she had constant worry over money. One month, when she should have been receiving Employment Insurance, she received only $20 from Employment Insurance, and $500 from income assistance. This plus her personal and family life produced a "family pile-up."

Resilience

Tannis experienced high levels of stress, at one point having to take a one-month stress leave from work. She had low self-esteem and had difficulty making eye contact. She described herself as a poor learner in school ("I couldn't make the grade, whatever they say, it was just too frustrating … I just couldn't grasp what they were trying to teach me and I'd be just 'yeah, yeah, yeah, I understand it.'" But, taking the special road-crew course was challenging and the fact that she was chosen for this course and that she was expected to learn the information from a complicated manual, gave her a sense of pride. By the last session, she had made the decision to delay her own career goals to take care of her children. She felt that she was on her way to achieving her goals, but not energetically pursuing them because she had yet to make the inquiries necessary to begin the process. Success for her was in the future: "I see it as once I get all my schooling and all that and I'll be fine. But until then I'm not going to be some big successful person that's accomplished something big in her life unless I win the lottery, and that's not going to happen either."

It would be difficult to say that either group faced greater adversity than the other during the period of the study. For instance, Laurie, who was mired at the end of the study, had faced enormous stress in her life. She had an unhappy and anxious childhood and during the

study she faced job loss and income insecurity. She struggled constantly with custody issues and worried that her son might be being abused. However, Maria, who was assessed as "sustaining," had also had a "high-risk" childhood. She had witnessed her mother being brutally abused by her father and then, when her father kicked her mother out of the house; the mother was forced to raise Maria and her siblings in a state of poverty and hardship. During the study, Maria's decision to pursue nurse's aid training meant long hours of study and not enough money was a frequent source of stress. Maria's mother contracted cancer and her father died during this period. She had no family in Canada and was still learning to speak English.

The table below provides a calculation of resilience traits according to the number of quotations coded to the various traits associated with resilience. As the proportions illustrate, both sustaining and mired mothers had times when they exhibited some measure of resilience — sometimes in resistance to bad conditions at work, or to attempts by the father to control them; sometimes in perseverance despite depression and what seem to be a never-ending series of set-backs. And, at times they all experienced low levels of resilience, usually manifesting as depression.

Table 6: High Resilience Traits as a Proportion of All Traits, by "Sustaining" vs. "Mired" Mothers

The "Sustaining" Mothers		The "Mired" Mothers	
Ellen	27/28	Laurie	10/18
Leann	8/11	Dianne	15/31
Maria	26/30	Tannis	9/13

Note: Calculation based on all text coded to the following categories: resourceful, persevering, offers resistance, hopeful, shows drive and initiative, takes responsibility for actions, forward looking, bounces back, sees options. Comments coded to traits like depression, stuck, passive, little hope, few options, etc. were taken to indicate low resilience. The denominator in the table above is all mentions of traits indicative of the presence or absence of resilience.

Overall, and perhaps not surprisingly, the "sustaining" mothers had far higher proportions of their total comments coded as higher resilience traits.[43] These traits included the following:

- The "sustaining" mothers generally demonstrated a strong sense of inner control and ability to problem solve — they saw options, they were resourceful, they were confident. Having these qualities meant they were able to cope better with negative events and to mobilize resources to secure work, or to gain greater life satisfaction and/or to avoid depression.[44]
- They tended to be positive and optimistic. They were forward looking.
- They had goals and pursued them with vigour. They had ambitions — a strong "Need for Achievement."[45]

[43]Of the three, Leann was perhaps the least resilient, and of the "mired" mothers, Tannis was the most resilient suggesting that perhaps each of these women share characteristics of the group assessed as "in transition."
[44]Pearlin and Schooler (1978), cited in Danziger et al. (2001).
[45]Need for Achievement, or "N Ach," (McClelland, 1961).

- They were fiercely independent and self-reliant.
- They were problem-solvers.
- They persevered. They had, as Morse and Doberneck would describe, a "determination to endure" (Morse & Doberneck, 1995, p. 78). Witness the sacrifices that Maria and her family endured in order to achieve shared family goals. And, witness Leann's determination to complete her training. School was hard for her, not just because of the extra duties and stress experienced as a single parent, but because failure has always been her experience. She had no confidence in passing exams; she had difficulty memorizing; but, although tempted, she did not give up.
- They had a strong sense of personal autonomy or "mastery;" they have drive and initiative. When Maria was looking for work as a nurse's assistant, she volunteered three days each week at the hospital she hoped to find work with in order to keep up visibility and skills.
- They resisted others' attempts to control them. For example, while Ellen stayed with her former husband through five years of abuse, largely because she had been taught that when you are married, it is for life, she employed many "every day acts of resistance." (Scott, 1985)

  > *Well the whole time I was with (ex-husband), I got my own freedom by going to the mall and buying something. Or I would go for a ride in my car, or I'd go ride my horse. I made sure that I had outs. Or I'd take a course at the college. I'd have something to make me feel good about myself and what I was doing. That was something that I had control over and nobody could make me do. So that helped me get through being with Ron, in a positive way, rather than being the victim.*

- These mothers also took responsibility for their actions.
- And, of course, they "bounce back." They espoused a philosophy that they apparently lived by that said you were allowed a temporary setback but then felt you must "get on with it." They took the rebounds more philosophically than those with less resilience. Despite the incredible stress she was under, Maria said only once did she think she might not make it and that was when the girls were in the hospital. Although at the time she felt sorry for herself and asked, "Why me?" later she said she knew it was so that she "would be stronger, and learn patience."

By contrast, the "mired" mothers did not "bounce back." They were less able to see a way out of their problems, to see options and to feel hope. Feeling overwhelmed, they were frequently depressed and felt helpless to change events. They displayed little energy or enthusiasm; they lacked "get up and go." Their unhappy circumstances permeated their view of their overall well-being and this condition persisted. Dianne's ongoing mental battle with her ex-husband consumed her energies, as did Laurie's continuing custody and maintenance battles with the father of her son, and Tannis' ongoing harassment from her ex-husband. Devastated by the big issues, they had little strength for the smaller ones.

Having said this, it is important to remember that these women were up against huge odds and that resilience itself is dynamic — a person can gain and lose resilience. Two of the

mired mothers, Laurie and Dianne, actually felt they were better off at the beginning of the study than they were at the end, that they would have been wiser to remain on welfare than to have attempted to leave when they did. Walsh (1998) reminds us that "we must be cautious not to blame those who succumb to adversity for lacking 'the right stuff,' especially when they are struggling with overwhelming conditions beyond their control" (Walsh, 1998, p. 5). Given the right conditions, such as the presence of consistent support and/or the opportunity to gain a sense of self-competency, a person's level of resilience can increase.

SOURCES OF RESILIENCE

According to the comments and experience of the mothers in this study, several factors seemed to make a difference in how effective the mother was in overcoming stressors. These "risk" and "protective" factors had to do with the availability, use, and quality of support in their lives, and with their opportunities to gain and develop competencies and a sense of their own self-worth, or efficacy and self-esteem.

Key Role Models in the Mother's Early Years

When talking with those mothers who seemed able to move on from some of the most egregious circumstances, it usually turned out that there was someone in their early developmental years who had played a key role in terms of showing them care, guidance, and in opening their eyes to a better life. Someone they could lean on and learn from. Remembering that the "sustaining" assessments only measure current progress, the examples provided are from across the "sustaining" categories. They help to understand, though, why some have come as far in their lives as they have.

- Although Ellen conceded at one point in the study that her mother could be "fun," overall she had little respect for this woman and little love. She felt her mother was too "passive" and blamed her for remaining involved with a man who would neither live with them nor provide any financial support. Ellen's mother raised her daughter with the financial aid of welfare. Ellen was also raised in a religion that had strong strictures against divorce and taught that a woman's role was to stick by her husband no matter what. So, this begs the question of how Ellen gained the strength to pursue non-traditional career choices, to maintain a sense of personal worth during an abusive marriage, and to escape that marriage? Ellen herself attributes her strength and ambition to a couple who were friends of her mother who, she said, provided her with a strong model of career goals, and of a positive marital relationship.
- Rosanne talked about an aunt who was a pivotal person in her life. Rosanne spent much time with this woman and called her "mom." It was the aunt, not Rosanne's mother, who provided guidance for Rosanne in terms of her sexual and feminine development; and who tried to instill in Rosanne a sense of self-worth. It was also the aunt who stood by Rosanne when she became pregnant with Catherine at the age of 20, and during the birth, and the aftermath of the break-up with Catherine's father, who Rosanne left because he was so deeply into alcohol and drugs.

- Laurie attributes her desire to work and make something of herself to a friendship she had in her youth with a woman who was a friend of the family. This woman had been a role model for her and she remembers this as an important relationship.

Availability, Quality and Use of Current Sources of Support

The mothers spoke of financial, emotional, and in-kind support provided by family, friends, agencies and organizations, by faith communities and from co-workers. Generally speaking, the "sustaining" mothers had more and better quality of support than did the "mired" mothers in their early and current lives.

- Leann and her sisters were raised in a high crime, high drug-use, and low-income area of Vancouver. Her mother cycled between welfare and work as a homecare worker. Leann says her mother provided a work role model for her and that her mother always ensured that Leann and her siblings had adequate shelter and food. She was not, however, a warm woman and provided little emotional nurturing. She was also unsupportive when Leann had her oldest daughter and needed help. However, Leann was fortunate to have supportive siblings, who encouraged her to take risks and pursue her goals, and her previous work experience, while not financially rewarding, was personally rewarding.
- Maria spoke of three primary sources of support: her faith and the church she attended, her family in Latin America including her mother and several siblings, and her oldest son. All of these were strong and positive sources of support for her, although she would not go to her family for financial support.
- Callie had many sources of support. Her grandparents helped her out financially, her mother and aunts helped with childcare and her extended family was an ongoing source of emotional support. She was close to her brother as well. Overall, she had a good family network.

Importantly, support of the "cheerleading" variety is insufficient when the recipient has little confidence in her own competence. People may be persuaded to try new ventures and in so doing, may develop skills and a sense of self-worth. However, if their expectations are unrealistic, they may fail in their efforts, once again losing confidence in their own competence and perhaps also, in their persuaders (Bandura, 1986).

Opportunities to Gain Competence

Parenting, work and school were venues in which the mothers gained a sense of their own competence, and recognition of this from important others. Several of the mothers spoke about this in the study. Rosanne stood up for both her own rights and her co-workers rights in her job. Maria was able to recognize her proven abilities as a nurse's assistant. Cathy took pride in her parenting skills. Laurie was proud of her entrepreneurial skills and her esteem increased when her customers gave her positive feedback.

Having a poor sense of self and/or being depressed and otherwise without a sense that future goals are attainable has enormous implications for welfare-to-work transitions. As Bandura points out: "People successfully execute tasks that fall within their enhanced range of perceived self-efficacy, but they shun or fail those that exceed their perceived coping

abilities" (Bandura, 1986, p. 432). People who feel confident of their abilities and competence will consider a wider range of career choices.

Not surprisingly, those who report frequent depression as welfare recipients are less likely to be working than those who do not. A Michigan study of recipients with depression found that these women were significantly less likely to be working 20 hours or more per week at the time of the survey than those who were not depressed (Strawn & Martinson, 2000).[46]

[46]48 per cent vs. 61 per cent respectively.

Chapter 5: Conclusions and Policy Implications

The *Sustaining* study began from a desire to learn about the lived experience of the lone mothers who were participants in the Self-Sufficiency Project (SSP). Given the economic nature of the SSP intervention, an intervention tied to welfare-to-work transitions, there was special interest in the variables known to be part of this process, that is, in the parent's ability to find work, to manage work and home, and to remain working. The last part of this process — remaining working — was of special interest. After all, SSP was not designed to provide temporary answers but rather the kind of financial support that would give the lone parent a boost into a more self-sustaining life. While it was understood that the parent might initially have to take a job where the working conditions were less than ideal, including the wages, it was hoped that supplementing those wages would mean that the parent could remain working and eventually gain the experience and stability needed to remain off welfare for good. While the women might form new relationships, ideally they would not need those relationships in order to remain free of welfare — to be "sustaining."

With this in mind, 11 mothers were randomly selected from a list of participants known to reflect the major demographic and supplement use characteristics of the larger SSP sample. The mothers agreed to meet with a researcher three times a year for two years. The interviews took place in their homes but the researcher also accompanied the mothers to their jobs, on shopping expeditions, to church, and to school. The researcher also spoke with other members of their families and observed the families' interactions. In addition to talking with the researcher, the mothers completed a number of different exercises designed to help them think and talk about their lives.

The study confirmed several things already widely known about the welfare-to-work experience. The mothers were familiar with poverty and how this affects the family. They could all speak to the welfare experience and could talk about the ways in which being a welfare recipient can affect the mother's sense of confidence in her competence and in her ability to provide for her family in the absence of a secure income. They could all talk about the challenges of managing a family while attending to work or school, and the stress of finding reliable, affordable, and trustworthy childcare. They confirmed the importance of social and institutional support in their ability to make this kind of transition, and the study confirmed that most available jobs for unskilled female workers offer low wages and unstable hours, and involve shift work.

Several findings, however, emerged over the course of the study that are less commonly discussed in the literature on this topic. The important and ongoing role played by fathers in the family's well-being — positive and negative — was one of these. And, while the importance of social support is well known, there is little discussion in the literature of the way in which the quality of that support can differ and what that may mean to work transitions. Similarly, the mothers' stories illustrated the impact that the physical and social environment can have on decisions around leaving welfare as well as the mother's ability to leverage contacts to improve her position. Most surprising, unfortunately, was the prevalence

of abuse in their stories, a finding that is confirmed by more recent research with lone mothers on welfare.

Finally, after roughly one year of listening to the mothers' stories and observing their experiences and reactions, the study became focused on the question of how it is that some of the mothers, despite facing enormous adversity in their history and in their current lives, seemed able to move past this while others were overwhelmed. Further exploration led to the literature about resilience. Resilience — that ability to bounce back from adversity — seemed to provide a powerful explanation for what was being observed in the *Sustaining* study. Could resilience explain why some lone parents respond to and benefit from an incentive like the SSP income supplement while others do not?

While not all the mothers felt able to take advantage of the SSP supplement offer, those who did thought it was a strong incentive for leaving welfare and that it went a long way to making it easier for them to provide a decent quality of life for their families and to pay off debts. Research associated with earnings supplements, whether through the welfare system or outside of the system show that earnings supplements can increase employment and earnings. SSP results show that the intervention definitely encouraged early welfare exit and also had a strong anti-poverty effect. For some, this was the first time in their lives that they had experienced financial well-being. In this study, this was true, for example, of Janis. This "taste" for a better life, resulted in her determination to improve her credentials and therefore her future earning potential and economic security. SSP also facilitated work opportunities that might have been less feasible without the added income, for instance, the added income allowed Ellen to maintain work and build her skills in a non-traditional area. Sometimes, this kind of strong incentive is also necessary to overcome trepidation — to take the kind of risk that may lead to opportunities for gaining competencies. However, as we have repeatedly heard in this report, not all the experiences were positive. Something more than just a generous financial incentive is needed.

An interesting insight may, in fact, be gained from a sub-study that was part of the Self-Sufficiency Project, known as SSP Plus. In addition to the financial incentive offered by the main study, SSP Plus offered participants help with preparing resumes and with developing job search skills. Staff provided intensive one-on-one coaching. SSP Plus encouraged an additional 17 per cent of participants to take up the supplement offer and leave welfare for full-time work (Quets et al., 1999, ES-11). However, job loss was higher in the SSP Plus study, so that over time, the employment rate of SSP-Plus participants declined to a level that was not much higher than the employment rate of the main SSP study. Focus groups held with SSP Plus participants strongly suggest that the one-on-one coaching played a vital role in encouraging the additional parents to leave welfare (Bancroft & Taylor-Lewis, 1988). This suggests the need for additional and ongoing support that begins before the transition and continues after the parent has found employment.

Strawn and Martinson (2000), in their review of evaluations of welfare-to-work programs in Canada and the United States, concluded that earnings supplements have a bigger impact on employment if combined with services to help individuals prepare for work and conclude that for the harder-to-employ families, the kinds of job search assistance normally offered may be insufficient, that "additional services may be especially important for increasing (this group's) ability to work steadily." There may need to be targeted interventions and/or

interventions which offer an array of supports (Danziger et al., 2001; Strawn & Martinson, 2000; McCain & Mustard, 1999). There may need to be a way of determining when families are in distress, or have little ability to problem solve, or to see and grasp opportunities; families where the goal-posts have been traditionally low or, where the mother is overwhelmed by circumstances. In short, the experience of the mothers in the *Sustaining* study would argue for an approach which builds on strengths and fosters resilience, which is resilience-building in the way that, as Rutter (1987) describes, is like "taking medicine to increase immunity" (Rutter, 1987, p. 318). The policy question becomes "What is the best medicine?"

Ross et al. (1996) find that parents' education level makes a big difference in the school outcomes and educational levels of their children. Several of the mothers in this study increased their working credentials by taking educational and skills upgrading. Although Janis had yet to finish her studies and find work, both Leann and Maria completed training to become nurse's assistants and were working for much higher wages than they had in the past and had much better prospects for ongoing sustainability. Nevertheless, in order to complete their coursework while managing a family on very little income, these mothers needed to call upon reserves of inner strength, substantial support from others, and incurred considerable debt. This discourages many mothers who lack the resilience to be confident of their ability or to look beyond the more immediate sacrifices that will be necessary.

While all mothers attempting to make this transition need support in various forms, mothers with low levels of resilience need additional support. For example, Dianne felt mentors would be invaluable for people like her who are easily stressed and need much encouragement and support. These mentors would be someone who had also come through this process and so could understand some of the issues facing mothers with low self-esteem. Drawing upon the Alcoholics Anonymous model, she thought that ideally this would be someone you could call upon in moments of weakness, not necessarily part of the welfare system. Dianne's comment suggests that for mothers with low resilience, a new approach may be needed — one that recognizes that some may be at a critical juncture in their lives when special support may be necessary.

Both the findings of the *Sustaining* study and a review of the literature addressing welfare-to-work transitions for the harder-to-serve recipient populations suggest that the following program elements should be considered when developing program interventions targeted to the less resilient welfare population.

- There needs to be recognition that this population exists and we need to find more effective ways to identifying their needs. There may need to be ongoing screening for personal and family issues, assessments that might be incorporated into a program's orientation or assessment stage.
- New assessments may be required that are more sensitive to such issues as the presence or lingering effect of domestic and other violence.
- Programs are needed that help families experiencing the effects of trauma and abuse.
- There must be opportunities for the parents to build competencies. This could be through enhancing education and job skills at a targeted pace, or through participation

in volunteer work, community service or work experience, through apprenticeships, or through other unpaid employment provided in a supportive atmosphere.[47]

- There is a need for programs that recognize and build on existing strengths and that recognize the need for support beyond assistance with resumes and job search skills.

There is also a need to ensure that the professionals working at the front lines receive the kind of training necessary to recognize and support those with special resilience needs or for professionally trained staff to supplement regular staff (Biscoe, 1999; Strawn & Martinson, 2000). Research associated with welfare-to-work transitions argues for comprehensive multifaceted interventions, and say there must be "frequent communication" among all staff working with a family (Strawn & Martinson, 2000; Browne et al., 1997).

The experiences described in the past several chapters suggest that when considering lone-parent families and their capacity for leaving welfare and sustaining work, it is necessary to recognize that not all mothers who are current IA recipients have the capacity to make this transition. Changing the "message" of income support programs to emphasize the temporary and instrumental nature of this form of support is not enough. If policy-makers are serious about moving lone parents toward self-sufficiency, there must not only be supports for job search but also for skills development, for higher education, for work retention, and for supporting the development of individuals with enough resilience to meet the challenges ahead. Certain realities must be acknowledged and addressed.

Fortunately, resilience is a dynamic concept and can develop at any point in life. As Froma Walsh (1998) states, resilience is not like the Timex watch that "takes a licking and keeps on ticking," but rather a process of "struggling well" (Walsh, 1998, pp. 5–6). When the struggle is recognized, acknowledged, and supported, the odds of winning the battle are much improved.

[47]The MDRC Job Retention Handbook suggests that combinations of work, education, and training may be more effective than any one of them alone.

Appendix

EXERCISES

The following statements have to do with how you're feeling about yourself these days. Please indicate how strongly you agree or disagree with each of the statements.

Table A1: Efficacy Scale Exercise

	Strongly Disagree	Disagree	Agree	Strongly Agree
There is really no way I can solve some of the problems I have.	+2	+1	-1	-2
At this time I am meeting the goals I set for myself.	-1			+2
Sometimes I feel that I'm being pushed around in life.				-2
I can think of many ways to reach my current goals.				+2
Right now I see myself as being pretty successful.				+2
I often feel helpless in dealing with the problems of life.				-2
What happens to me in the future mostly depends on me.				+2
At the present time, I am energetically pursuing my goals.				+2
I have little control over the things that happen to me.				-2
I can do just about anything I really set my mind to.				+2
There is little I can do to change many of the important things in my life.				-2
If I should find myself in a jam I could think of many ways to get out of it.				+2

Table A2: Financial Worry Scale Exercise

HOW MUCH DO YOU WORRY…	Not at All	A Bit	A Great Deal
About how you are going to pay your next bills?			
That you might not be able to get medical care if you or a family member got sick?			
That you might get laid off from your job (if you have a job)?			
That you won't be able to get a job (if you don't have one now)?			
About the kind of care your child is getting when you are at work (if you are working outside the home)?			
That you won't always have enough money to buy food for your family?			
That you might not be able to pay for activities (e.g. music lessons, sports) for your child or children?			
That you won't be able to find affordable childcare (if or when you need it)?			
That you cannot afford adequate housing for your family?			

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