

**Living Beyond the Edge:  
The Impact of Trends in Non-Standard Work  
on Single/Lone-Parent Mothers**

**Marylee Stephenson and Ruth Emery**

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**Project Manager:** Vesna Radulovic, Status of Women Canada

**Publishing Co-ordinator:** Cathy Hallssey, Status of Women Canada

**Editing and Layout:** PMF Editorial Services Inc. / PMF Services de rédaction inc.

**Translation:** Linguistica

**Comparative Read:** Christiane Ryan

**Translation Co-ordinator:** Monique Lefebvre, Status of Women Canada

**Translation Quality Control:** Marie-Josée Martin

For more information contact:

Research Directorate

Status of Women Canada

123 Slater Street, 10<sup>th</sup> Floor

Ottawa, Ontario K1P 1H9

Telephone: (613) 995-7835

Facsimile: (613) 957-3359

TDD: (613) 996-1322

E-mail: [research@swc-cfc.gc.ca](mailto:research@swc-cfc.gc.ca)

## ABSTRACT

This is an empirical study of the impacts the trends in the labour force (the increased use of non-standard, contingent working patterns) have on single mothers/lone parents. The already precarious socio-economic situation of the majority of single mothers is exacerbated by these trends, and the combination of their relatively low educational rates and modest employability skills, coupled with their sole responsibility for care of their children, makes active participation in the labour force an unlikely and often impractical direction to pursue. The study draws on a combination of cross-Canada interviews with 82 single mothers participating in employability-enhancement training, interviews with 49 government respondents and service providers, an intensive labour force analysis and a review of Canadian and international literature. The authors conclude that ongoing adjustment to existing national taxation and child benefit regimes is inadequate for bringing about genuine change for the better for these most vulnerable women and their children. Rather, they call for a substantial re-orientation of national values and an innovative, flexible and integrated system of policies and programs that address the full complexity of the changing labour market and the situation of the women. Only such a comprehensive approach can result in truly effective, long-term change for the better for this important segment of our society.



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## ACRONYMS AND ABBREVIATIONS

CCSD	Canadian Council of Social Development
CCTB	Canada Child Tax Benefit
EI	Employment Insurance
HRDC	Human Resources Development Canada
LICO	Low Income Cut Off
NCW	National Council of Welfare
NOC	National Occupation Classification
SLID	Survey of Labour and Income Dynamics
SSP	Self-Sufficiency Project

## PREFACE

Good public policy depends on good policy research. In recognition of this, Status of Women Canada instituted the Policy Research Fund in 1996. It supports independent policy research on issues linked to the public policy agenda and in need of gender-based analysis. Our objective is to enhance public debate on gender equality issues to enable individuals, organizations, policy makers and policy analysts to participate more effectively in the development of policy.

The focus of the research may be on long-term, emerging policy issues or short-term, urgent policy issues that require an analysis of their gender implications. Funding is awarded through an open, competitive call for proposals. A non-governmental, external committee plays a key role in identifying policy research priorities, selecting research proposals for funding and evaluating the final reports.

This policy research paper was proposed and developed under a call for proposals in September 2000, entitled *Women's Access to Sustained Employment with Adequate Benefits: Public Policy Solutions*. Other research projects funded by Status of Women Canada on this theme examine issues such as policy options for women in non-standard employment, improving working conditions among home day care providers, supports for single mothers and women with disabilities, and occupational health.

A complete list of the research projects funded under this call for proposals is included at the end of this report.

We thank all the researchers for their contribution to the public policy debate.



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## EXECUTIVE SUMMARY

Single mothers, lone-parent mothers, sole-support mothers — whatever the terminology, the reality of life for the majority of the women and their children in these situations can be summed up simply: more and more individuals, becoming poorer and poorer. The focus of this study is the women at the very edges of economic survival, who have the greatest — and usually the sole — responsibility for the economic and social well-being of themselves and their children. The research examines the relationship between the increased socio-economic vulnerability of single mothers and their children and the changing nature of the labour market. This change is due in large part to globalization, along with a greatly increased reliance on the contingent work force.

The analysis for this study is based on a review of literature on the situation of single mothers with special reference to labour market participation patterns and income levels, and relevant government policies and programming. A labour market analysis was done and interviews took place in eight provinces (in either official language) with 82 lone-parent mothers and 49 other key respondents drawn from employment-related service providers, relevant federal and provincial departmental representatives, advocacy group representatives and a small number of researchers in the field.

The review of national and international literature clearly showed the dramatic change in the labour market in the face of globalization and technological development. The move has been away from full-time, tenured work to the so-called “flexible” (i.e., “contingent” or “non-standard” work). As the literature confirms, this is a key factor in the increasing economic vulnerability of increasing numbers of workers, especially single mothers and their dependent children.

Overall, the literature confirms the complexity of the barriers facing single mothers and documents the fact that existing taxation and social support policies and programs do not work effectively to reduce their poverty. Policies of interest in Canada, the United States, Sweden and Australia were reviewed. Those policies offering the most promise are multi-faceted, flexible and capable of sustaining the most vulnerable of mothers and children through the vicissitudes of often marginal labour market participation.

Overall, lone-parent women, when compared with other women and other mothers, have a more difficult route to employment, and their comparative situation in terms of employment participation and relative income levels has worsened. Many of the jobs these lone-parent women can find, or even keep, do not offer the stability or income they need to support their families.

Indeed, work has become less stable all across the economy. In many sectors, but especially in the growing service industries, there is far more part-time work available and far less full-time work. Core employment, encompassing work that is undertaken on a full-time, full-year basis has declined as a share of all employment.

The labour force analysis indicates that single mothers now have substantially lower employment rates than women with partners who have children. Also, the younger the single mother is, the greater the gap between her employment rate and that of the woman her same age who is in a family-type relationship with a partner. The paid work that a lone parent does makes a significant difference to family incomes but many lone-parent women who are employed still have family incomes that fall below the poverty line. Census information tells us that 58 percent of lone-parent women are employed. But half of these women are working on a part-time or part-year basis. Lone-parent women who are not employed (42 percent) showed the highest incidence of low income, with 64 percent falling below the low income cut-off. The same was true for the women working on a part-time or part-year basis. For those lone-parent women working on a full-time, full-year basis, 14 percent were below the low-income level. Involuntary part-time work is a major concern for lone-parent women, far more so than for others who work part time.

The 82 single mothers interviewed in focus groups averaged 32.5 years of age. Their average number of children was just under two. The average age of the respondents at the time of the birth of their first child was 24 years. Thus, the women do not reflect the negative stereotypes sometimes held of “welfare mothers” who may be seen as single women having many children at an early age. However, the women have rather weak educational backgrounds, with sporadic employment histories.

The primary obstacles to sustainable employment, as reported by the women, were a lack of access to child care and inadequate salaries that made the “trade-off” between the job and the loss of the benefits available to income assistance recipients (e.g., medical and dental care, for themselves and/or their children) a difficult choice. Most felt full-time work would be essential, but those with younger children felt that permanent part-time work would be an appealing option.

The women tended to feel they will be making steady, but slow progress toward employment and improved living circumstances for themselves and their children. Most expected that in a year they would still be on income assistance but would have made some movement toward achieving their goals. They hoped that in five years they would be reasonably well established in the work force. They hoped they would have better housing, perhaps be able to take out a mortgage and that their children would have happier, more secure lives. At the same time, they expressed considerable anxiety and doubt about whether their hopes and expectations could be fulfilled.

All the respondents interviewed from government, and service and advocacy groups felt the employment situation for single mothers was worsening, though some made a distinction between access to employment and the overall quality and sustainability of this employment. They felt that even in areas where “boom” times may increase the number of jobs, this did not reverse the increasingly negative situation. Respondents in provinces with a high proportion of Aboriginal peoples noted that Aboriginal women, especially those from rural areas, had additional barriers to employability.

These respondents stressed the importance of a hierarchy of approaches, starting with a realization that there is a social responsibility to support those most in need, extending through to co-ordination of efforts, and then leading to specific, integrated and flexible policy and programming approaches.

## Recommendations

The analysis of all the data shows that these single/lone-parent mothers face two almost insuperable barriers to finding sustainable employment: the evolving nature of the labour market, and the women's own limited employability capacity. Several conditions must be met for policy development to yield effective approaches to the immense and growing problem of the socio-economic poverty of so many Canadian families. An approach that addresses this problem effectively would, we suggest, enhance the possibility of sustainable employment, *if that is re-defined to reflect labour market conditions and the situation of lone parents themselves*. If these conditions are met, then appropriate programming would logically follow. These conditions and the related policy and programming directions that are implied are as follows.

Condition for Change # 1: That Canada as a nation commit itself to the values of a social responsibility model of the family.

Condition for Change # 2: There must be a clear *understanding* and *acceptance*, nation-wide of the fact that the organization of work has changed *permanently* to the increasing prevalence of contingent, non-standard, often poorly paid jobs.

If these two conditions for policy development were met, there are a number of more specific policy directions that would flow from this.

Policy Direction # 1: There must be an end to the current atomization across government levels (federal, provincial and municipal) of policies and programs that could serve to strengthen the socio-economic situation of low-income/single-parent families. The atomized, inequitable approach is neither effective nor efficient. It also reinforces structural inequities of gender, region and social status.

Policy Direction # 2: To be effective, policies aimed at enhancing the capacity of single mothers to engage in *sustainable* employment, must have the following components.

- There should be a means of “evening out” access to employment-supportive benefits over what is very likely to be a working pattern that will be part time, part year, or full time part year, or any combination thereof. Shift work, work on weekends, on-call work — all are likely to be some of the few employment options for single mothers. This is due to the changing labour market, to their relatively lower employability and occupational capacities, and their family responsibilities.
- Training and educational programming must fully and realistically take into account the barriers that lone-parent mothers face in finding sustainable employment.

## 1. CONTEXT OF THE STUDY

“...a decent provision for the poor is the true test of civilization.”

- Samuel Johnson, 1770

“It’s a situation of survival – not *living*.”

- Single mother of two, 2001

Single mothers, lone-parent mothers, sole-support mothers — whatever the terminology used, the reality of life for the majority of women and their children in these situations can be summed up simply: more and more individuals are becoming poorer and poorer.

The facts are there.

- Of single-parent families, 65.1 percent live in poverty. More than 80 percent of single-parent families are headed by a woman (1996 figures).<sup>1</sup>
- Fifty-six percent of families headed by sole-support mothers are below the poverty line. In fact, in 1997 the average “poverty gap” between their income levels, and the threshold for being considered poor was \$9,036.<sup>2</sup> These families would need to have that much additional income just to come above the low-income line and a much higher income to have more than the essentials for socio-economic survival.
- Even in single-parent families where the parent is employed full time, poverty rates are extremely high and, in many cases, the employment is “quite insufficient to meet the family’s basic needs” (HRDC 2000b: 4).
- The number of children in one-parent families who live below the poverty line increased by 92 percent from 1989 to 1996 (Jenson and Stroick 1999: 11).
- From 1989 to 2000, the number of children below the poverty line increased from 934,000 to 1.4 million. The proportion of children living in this condition increased from 14.5 percent to 19.6 percent of all children in Canada (Townson 2000: 13).
- Six in 10 (61.9 percent) of children living in lone-parent families headed by women are living in poverty, compared with one in seven (13 percent) in two-parent families (Battle 1999b: 39).
- Children in poverty are more likely to suffer from poor health, less successful school performance, less access to school and community events, more restricted employment prospects, and lower long-term income levels (Jenson and Stroick 1999: 6 passim).

Before going further in this discussion, it is important to note the definitional distinctions that can be made between “single mothers,” “lone parents” and “sole-support mothers.” A woman can move back and forth among these situations over time. Also, being in any one of

these circumstances does not always mean the woman and her children are in a precarious socio-economic situation. Of course, a woman can enter a situation of being fully partnered, with shared or even total economic and social support from a partner. This situation, too, would be subject to the vicissitudes of life.

The thrust of this study is the woman who is at the very edge of economic survival, and who has the greatest — and usually the sole — responsibility for the economic and social well-being of herself and her children. It may be that an erstwhile partner will, at times, enter or re-enter the picture and provide some forms of support for varying but usually very limited and unpredictable amounts of time. Thus, the woman may not be a single mother or lone parent or sole-support mother at all times. However, this report uses the terms “single mothers” or “lone-parent mothers” interchangeably to serve as aggregate, inclusive terms that, in our view, best coincide with the day-to-day circumstances of the women who are the focus of this study. Married or not, partnered or not, they are mothers and they are essentially single and alone, in terms of not having an active, sharing, “marital” and familial relationship with a partner. Furthermore, it is women, not the small proportion of male single fathers who are the concern of this study. We trust the reader will find our usage acceptable and our occasional variations of it acceptable, as a stylistic device, or as the reflection of usage of other authors referenced.

The situation of single mothers living in poverty is complex and, over the decades, there has been lively discussion of policy and programming approaches that might ameliorate their situation. The economic status of these women may be relatively well known but, as of yet, the efforts of policy makers, advocacy groups, researchers, support services and the women themselves have not succeeded in substantially altering the situation for the better. One persistent theme in these efforts is the proposition that greatly increased participation in the labour force would do much to raise the standard of living of single mothers and their families. This assumption needs serious reconsideration, in view of the realities of the labour market.

This study examines the relationship between the increased socio-economic vulnerability of single mothers and their children, and the changing nature of the labour market. This change is due, in large part, to globalization, along with a greatly increased reliance on the contingent work force. Because of the dramatic changes in the structure of the labour market, and its apparent negative impacts on workers at the fringes of the work force, of whom single mothers are a substantial group, it is important to explore both the statistical data and the lived-life accounts of women themselves. In addition, it is useful to add into the study scope the perspectives of those who are concerned with their deteriorating position in the labour force. Taken together, these data allow us to document changes and explore means of countering this increasingly difficult situation for lone-parent women.

In 1996, as part of its ongoing work in policy development, Status of Women Canada instituted a systematic research program for external policy researchers. This is the Policy Research Fund. It is open, on a competitive basis, to researchers from all sectors, and it focusses on a different theme each year. The theme for the year 2000-2001 was Women’s Access to Sustained Employment with Adequate Benefits: Public Policy Solutions.

The term “sustainable employment” itself calls for some clarification. That is, for the purposes of this study, the authors do not assume that this kind of employment would be only in certain occupations, nor that, in all cases, would it entail full-time, full-year employment. Employment could be in a wide range of occupations, variously structured. But if it is to be *sustainable*, the employment must meet two conditions:

- be reasonably permanent or at least of sufficient duration that the family can have a relatively stable economic foundation; and
- be acceptable and “workable” in terms of fitting in with the needs of daily living for the woman and her children.

This means the sheer quality of the employment, its scheduling, location, working conditions, pay and benefits must be such that the mother can effectively balance the demands of the job and the care of her family. If both conditions cannot be met, the woman may have to leave the job that ultimately is untenable, look for other employment which itself may be no more sustainable in the longer run, or try some other means of survival. That survival, all too often, may mean moving onto or returning to income assistance after temporarily or permanently ending her unsustainable participation in the work force.

Public policy tends to focus on identifying the highest priorities for governmental action. In an environment of competing interests and generally constrained resources, it is important that the policy research enterprise itself address what the researchers and other stakeholders identify as high priority issues. The Status of Women Policy Research Fund addresses the gaps it identifies as ones that have or should have substantial importance for improving the status of women. That there would be groups of women whose circumstances particularly call for further study is well within the purview of the Fund. Therefore, this report is the result of a research project designed to:

- examine the role of the changing labour market as it functions, in relation to the most economically vulnerable single mothers in achieving *sustainable* employment;
- consider the role of key policies that are most relevant to the ability of single mothers to enhance their employability and their employment situation; and
- consider policy alternatives or refinements of existing policies that could contribute to strengthening the employment situation of single mothers.

While this study includes single mothers as a group, it focusses on those who are now effectively excluded from sustainable employment or are likely to be particularly at risk of exclusion in the future. These include single mothers below the poverty line and women who do find employment now and then or who even may have continuous employment at modest levels of remuneration. In addition, this study very much addresses the situation of those single mothers who are virtually invisible in relation to the labour force. They may never have been employed, or were employed so long ago that they are now completely outside the labour market. They do not show up on labour force surveys, because they are neither employed nor actively seeking employment.<sup>3</sup> They may have given up, or have not even tried to find employment, much less sustainable employment. They may be very

young, or into middle age. The ages and number of their children vary, but it is a research question as to how that number or age or the age of the mother herself affects her economic present and future.



## 2. STUDY METHODOLOGY

This study combines several key strands of data (multiple lines of evidence) and uses appropriate analytical approaches to the understanding and reporting of the data. The analysis is based on the following sources and strategies.

- The review of literature on the situation of single mothers includes overviews of trends in the labour market, the situation of single mothers in general and with particular reference to their employment and government benefit policies as they relate to the most vulnerable of single mothers.
- The labour market analysis focusses on the changes in the proportion of “contingent” or “non-standard” employment available, on employment conditions in this work and on the participation of single mothers (including equity groups).
- A highly focussed program of interviews conducted by the research team across Canada was analyzed to:
  - examine the lived experience of the most vulnerable single mothers as they struggle to achieve economic survival for themselves and their children; and
  - explore policy and programming approaches that might be of use to them.

The interviews were conducted with:

- single mothers, contacted with the assistance of service agencies that deliver employability enhancement programming to women, which includes – and in some cases is exclusively targeted to – single mothers;
  - representatives of women-serving agencies providing employment-related services and women’s advocacy groups addressing the situation of single mothers in particular; and
  - federal and provincial government employees directly involved with programming related to single mothers at the very edges of social and economic survival.
- The findings were then synthesized to develop and present policy alternatives for future consideration to address the needs of this group of mothers and their children more effectively.

Research team members in eight provinces collected the interview data, using a modest snowball sample approach. The provinces are British Columbia, Alberta, Saskatchewan, Manitoba, Ontario, Quebec (in both official languages), Nova Scotia and Newfoundland. In each province, researchers were to interview individuals from each category of respondent, and with the exception of Nova Scotia, where we interviewed only one key respondent, we were able to meet that goal. There was a tendency toward less coverage in the less populous provinces, in part because of the fewer resources for women, but also due to the vicissitudes of research over considerable time and distance.

The data sources and numbers for the interview program are summarized in Table 1.

**Table 1: Distribution of Single Mothers Interviewed**

Respondent Group	BC	Alta	Man	Sask	Ont	Que	Nfld	Total
Single mothers	11	5	18	6	14	20	8	82
Other women in group*	11		4					15

Note:

\* These women are not single mothers; they participated in a few focus groups where programming included single mothers and those with partners. It would have been disrespectful to exclude them, and they were asked to comment on any previous experience they may have had as single mothers or to reflect on the experiences of friends who are single mothers. This kept the discussion flowing.

**Table 2: Distribution of Respondents**

Respondent Category	BC	Alta	Man	Sask	Ont	Que	NS	Nfld	Total*
<b>Government</b>									
Federal: (HRDC, Status of Women)	1	3		**	1	1			6
Provincial: (Income assistance, children and families, housing, employment and/or training, women)	2	4	3	3**	1	1	1	1	15
<b>Non-governmental</b>									
Advocacy/advisory/research-quasi-governmental or unaffiliated		2	1			4			7
Women-serving agency	4	1	3	1	8	2		1	20
<b>Total</b>	7	10	7	4	10	8	1	2	49

Notes:

\* The numbers are of *individuals* interviewed; some interviews were attended by more than one person from a given department or organization.

\*\* This was a federal-provincial partnership of HRDC/Employment Insurance client services. Hence, the three respondents could equally be counted as federal or provincial.

Throughout the study and this report, there has been an effort to balance the use of data from quantitative and qualitative sources. There is a substantial amount of quantitative data drawn from labour force statistics, and an ongoing consideration of existing and potential policies and legislation, but the methodology is designed equally to provide a forum for the mothers to speak for themselves.

The focus groups with single mothers were arranged by staff from agencies with whom the women were in contact. In some cases, the women attended support groups or drop-in services. In most cases, they were engaged in life skills and/or pre-employment training. In all cases, the agency staff explained the purpose of the focus groups to the women and then asked if they would allow the researcher to attend an ongoing session to talk with the women about their experiences as single mothers. There was a modest honorarium for each participant and snacks were provided. The response was invariably positive, and the women seemed pleased to have the opportunity to contribute to the work.

Along with participating in the focus group, the women also filled out an anonymous background information sheet, which asked about such things as the number and age of children at home, and the woman's age and educational levels. It was explained that this information would be combined to make up a table that gave an overall picture of these descriptive features for the report. The honorarium was given out at the conclusion of the discussion, though it was emphasized at the beginning that they would receive it whether or not they chose to respond to any of the questions or to fill out the background information form.

The interviews with women-serving agencies and organizations also tended to be conducted in person. The respondents had full opportunity to discuss the issues at length and to add any information or interpretation they wished, even if it went beyond the "generic" interview topic guides. The same is true for the government respondents, who, along with the agency respondents, often provided documents or discussion papers on the issues at hand.

In that this study was not a large one, the emphasis in the data coverage was on breadth, to ensure a national, bilingual scope. Given the commonality of issues raised among respondents in each category, however, and even across categories, the depth that could have come with a much larger study would be unlikely to contradict the quality and validity of these interview-based findings.

The data for the analysis of labour market trends and the participation (or lack thereof) of single mothers are from standard sources and thus reflect the best available sources for this important component of the study. The same is true for the literature, which was drawn on for the snapshot of current policies of relevance to the study issues.

Finally, the draft report of the study was sent to several nationally recognized specialists in the field of women's socio-economic status. They were invited to participate in a lengthy, informal discussion with the study authors about the report as a whole and the draft policy recommendations. The culmination of their own thoughts and those of the authors were integrated into this final version of recommended policy approaches to assist those single mothers now living at, or even beyond, the edge of full inclusion in the socio-economic life of Canada today. And if they are outside now, where will their children be tomorrow?

### 3. FINDINGS

We begin with a review of relevant literature on the changing nature of the labour market, especially as the trends in globalization, technological change and the increased reliance on a “contingent” work force relate to the labour force participation and overall socio-economic well-being of single mothers. There is also a discussion of an analytical framework that is particularly useful as a baseline for policy analysis and development. This is followed by an examination of existing policies of particular relevance to sustainable employment.

The next section contains a more detailed description of the changing labour market, as it applies to single mothers. We include an income and employment profile of single mothers, to further document their situation. The following section gives the findings from the qualitative data collected for the study, and includes the results of the interviews with the mothers, with the representatives of women-serving agencies and with the government respondents, as these relate to their own view of the situation of the most vulnerable of single mothers. The final chapter contains the authors’ own conclusions on future policy and programming directions that could contribute to strengthening the all-too-often precarious socio-economic circumstances of single mothers in Canada.

#### **Findings from the Literature**

The central focus of inquiry for this study is an examination of the relationship between the changing nature of the labour market and the increasing vulnerability of the majority of single mothers, in view of their actual and potential participation in this labour market. Accounts in the literature clearly and repeatedly show that the labour market is undergoing dramatic change in the face of globalization and technological development. The changes involve virtually all aspects of production, services and communications. This is well documented in the literature on labour markets and on social policy development as it relates to the economic well-being of countries and individuals within them. The following statement encompasses much of this discussion.

The Canadian labour market has undergone profound restructuring over the last three decades. Influenced by the forces of globalisation, rapid technological change and a radically altered public policy environment, contemporary employment patterns have been restructured away from full-time tenured forms of work in an economy featured by rising living standards and increased expectations, towards *flexible* [their emphasis] forms of employment in a just-in-time economy marked by growing levels of employment contingency, economic polarisation and social exclusion. Labour market polarisation is jeopardising the prospects for a secure foundation for family life in Canada (Burke and Shields 1999: 3).

This restructuring away from full-time, tenured forms of work, and the wage and related benefits that often come with this labour market structure, to so-called “flexible” forms of employment, reflect what is commonly termed “contingent” or “non-standard” work. This is

defined in a recent study from Toronto as “lower waged forms of non-permanent work arrangements which include: contracting, employment through a temporary agency, sequential short term employment, multiple job holding, non-permanent part-time work; and self-employment where the worker does not hire anyone else.”<sup>4</sup>

De Wolfe (2000: 3) traced the trend toward contingent work over the last decade.

A key component of both public and private strategies of the 1990s was the encouragement of labour market “flexibility.” Employers [speaking of Toronto] were reluctant to hire into permanent jobs and if they did create new work, the jobs tended to be temporary, contract and part-time. By the middle of the decade most industrial sectors, including health and community services, had permanently adopted some “just-in-time” production and staffing models from the manufacturing sector. These models bring workers, supplies and distributors on site only as they are required by sales and production schedules. Now, at the end of the decade, flexible forms of work have been “normalized” in most businesses and are being described as the model of employment for the new economy.

We maintain that the impact of this trend in the labour market is a key factor in the increasing economic vulnerability of more and more workers. And, most important for our purposes, it underlies the increasingly precarious living conditions of single mothers and their dependent children.

Burke and Shields (1999: 3-4), highlighted a number of related findings on the impacts on single mothers of the changing nature of the labour market.

- More than 37 percent of working single mothers earn less than \$10 per hour, compared to 26 percent for all employees.
- Flexible forms of employment (part-time, contract, full-time non-tenured) are on average between \$5 to \$8 per hour more poorly compensated than full-time work with tenure.
- Single mothers, and more generally women, are significantly over represented among flexible workers and the vulnerably employed.
- Gender, single mother status and age are more influential in determining the quality of employment one holds [than education level].<sup>5</sup>

Burke and Shields (1999: 9) also pointed out that “for significant groupings within the labour market, especially single mothers, women and young workers, the Canadian labour market is failing to provide sufficient numbers of adequate, sustaining employment opportunities.”

Burke and Shields (1999: 5) also expressed concerns that this increasing impoverishment and exclusion of workers from the mainstream, with the concomitant loss of potential social and economic well-being, creates social alienation and poverty, which “place enormous stress on the social fabric [which] weakens social cohesion.”

This is the framework presented in the literature of the labour market confronting workers today. Its particular negative impacts on single mothers are increasingly evident and well documented.

It is one thing to describe, however briefly, the current and rapidly evolving nature of the labour market and its effects on those already most vulnerable socio-economically. But the other component to which this study is directed is the policy framework — current and potential policies and programming approaches — that could strengthen the situation of single mothers, through increased capacity to obtain sustainable employment. Before examining specific policies and programming in more depth, it is useful to put the whole issue of strengthening the economic viability of single mothers into a broader *values* context. It is, after all, a society's values that play a substantial role in its governance, and in its policies and programs. Whether Canadian society is fully prepared to value all its members in such a way as to enable them to live lives of dignity, equity and reasonable security is ultimately a reflection of our values. More specifically, we consider those values that would enhance the viability of the most socio-economically vulnerable of mothers and their families.

We find an excellent discussion of the complex values issues in the work of Margrit Eichler (1993).<sup>6</sup> Her work forms the basis of our overall analytical framework. In a rigorous analysis of the current policy approach to the situation of single mothers, Eichler laid out the current values framework reflected in our approach. To do this, she traced the three models of the family underlying the social policy that most affects what she refers to as lone-parent-led families, which means in the vast majority of cases, families led by women. Eichler developed these models by answering six questions. These focus on the ideology of sex equality, assumptions about household membership, the appropriate unit of administration, assumptions about economic responsibility/dependence, assumptions about care and service provision for family members in need of care (which can include elderly family members) and the appropriate private–public division of responsibilities for support of families.

The three models Eichler developed are not mutually exclusive in all dimensions, but each has certain predominant distinguishing characteristics. While each dimension warrants close examination, this study concentrates on the differentiating characteristics of each model at the level of the private–public division of responsibilities. These are:

- the Patriarchal Model of the Family;
- the Individual Responsibility Model of the Family; and
- the Social Responsibility Model of the Family.

### ***Patriarchal Model of the Family***

The public has no responsibility for the economic well-being of a family where there is a husband/father present, and no responsibility for the care provision where there is a wife/mother present. If one of the spouses is missing or incapacitated, and children are present, the public will pick up the function left unfulfilled through absence or incapacity of one of the parents.... [In this case] a family...would be eligible for social welfare

payments irrespective of the labour force capacity of the wife-mother, and eligible for replacement care in the case of the absence or incapacity of the wife-mother, irrespective of the care capacity of the husband-father (Eichler 1993: 144-145).

***Individual Responsibility Model of the Family***

The public has no responsibility for the economic well-being of a family or for the provision of care where there is either a husband-father or wife-mother. Temporary help will be provided in the case of the absence or incapacity of one of them, but the assumption is that a parent-spouse is responsible for both the economic well-being as well as the care provision for dependent children (Eichler 1993: 145).

Eichler went on to explain that unlike the patriarchal model, where the state would replace the financial contributions of the husband-father if he does not make them, it will not do so if the individual responsibility model is used. “In such a case, the expectations on the lone parent suddenly double – all in the name of equality” (Eichler 1993: 145).

***Social Responsibility Model of the Family***

Every adult is considered responsible for his or her own economic well-being. Where this is impossible, the support obligation shifts to the state, not a family member. Children are considered to be the joint responsibility of both parents and the state. The parental responsibility remains independent of whether the parents are married or not and living in the same household or not. The cost of raising children is shared by the father, the mother, and the state, irrespective of the marital status of the parents. ....If only one parent is available or capable [of sharing the costs], the public takes over the financial contributions of the unavailable parent (Eichler 1993: 146).

Which model is most applied in Canadian family policy? First, Eichler (1993: 150) pointed out that Canada “does not have a coherent policy with respect to families.” Therefore, she continued, it follows that there would be no coherent policy for lone parents. (She cautioned that coherence is not an inherent good, because coherent policies can still be inadequate or inappropriate.) That being said, Eichler pointed out that in Canada our policies, incoherent though they may be, have moved away from the patriarchal model and now tend to reflect the application of the individual model of the family. There are, however, a few components of the social responsibility model present.

Eichler (1993: 150) was emphatic that, while the subsidence of the patriarchal model is welcome, the move to the individual responsibility model “is highly problematic.” She added: “Nowhere does this become more obvious than in the case of lone parent families.” She went on to cite a number of problems that have arisen from the implementation of policies, legislation and programming based on this model. These include single mothers bearing an undue burden of financial responsibility for the children and a serious lack of support services for the single mother and children. This lack of services is based on the

assumption that the mother has the capacity to provide these services from within her own resources (psychological, social, financial).

Given all the detrimental aspects of the individual responsibility model, Eichler (1993: 152) concluded that “moving towards the social responsibility model of the family is a necessary change, for lone parent families, for two-parent families in which both parents are in the labour force, and for the creation of a society that actually implements, rather than simply proclaims, sex equality.”

We do not review each policy and legislative implication outlined by Eichler, but the essence of her position is twofold. First, we cannot “presume that the presence of one capable adult parent is sufficient for both the provision of care and the economic provision of the family. ... [I]t is impossible to simultaneously be a full-time care provider and full-time earner without easily accessible affordable day care and other services.” This leads to the second main theme of her analysis: the disadvantaged position of lone parents and their children must be addressed from a multiplicity of directions, including attitudinal change, changes in tax policies and legislation, child-care programming, labour market policies, and social welfare legislation and service provision.

The problems experienced by lone parent families are urgent and must be addressed in a manner that is useful to them and without creating discrimination — positive or negative — on the basis of family status for the children... [W]e must recognize, as a society, that the principle of sex equality cannot be implemented... unless care for dependent children is seen as a shared societal and parental responsibility.... Unless we care for our children well, we will pay the price when they are older (Eichler 1993: 155).

Eichler’s work clearly sets out a values framework for the direction for the future that is congruent with the findings of this study. Canada must decide whether it sufficiently values all its members, whatever their individual characteristics, to ensure that no one need live in poverty. Canada also must decide whether and to what degree it values family life and the lives of children. If it truly were to do so, then surely the most vulnerable of those families, those headed by a lone female parent, would be a focal point of policies and practices that would make a “decent provision” for them in their everyday lives, so they need not descend to or remain below the poverty line, and support single mothers in developing means to maximize their potential to find sustainable employment.

Moving from a consideration of an appropriate values framework for shaping social policy, and turning to the actuality of Canadian policies, it would be a mistake to assume that Canada does not have policies in place that are attempts to address the challenges of poverty, specifically child poverty. The issue becomes how effective these policies are in achieving their goals. Overall, the literature on poverty, which inevitably must focus on the poverty of women and children — and within that, women who are largely or entirely responsible for their children — confirms the complexity of the barriers facing single mothers and documents the fact that the existing taxation and social support policies and



programs do not work effectively to reduce their poverty substantially. Rather, in many cases, these approaches serve to perpetuate their disadvantaged situation.

At a national level, it is useful to look at the federal/provincial/territorial and First Nations initiative known as the National Child Benefit. It is a program with the stated goals of:

- helping to prevent and reduce the depth of child poverty;
- promoting attachment to the work force; and
- reducing overlap and duplication through closer harmonization of program objectives and benefits for children through simplified administration (Freiler and Cerny 1998).

The two main components of the program are the Canada Child Tax Benefit (CCTB) and the National Child Benefit Supplement (NCBS). The CCTB is a base benefit available to families with children whose taxable income is under \$30,004. More than 80 percent of Canadian families with children receive this benefit. The NCBS is a supplement available to families whose income is under \$21,214. They are the families that are more likely to be on social assistance and, hence, the NCBS is particularly relevant to their situation. The federal government is the provider of the funds for the NCBS.

Provincial/territorial/First Nations governments are allowed to reduce their social assistance contributions to recipients by the amount of funding that is received under the NCBS. This reduction of social assistance on a dollar-for-dollar basis is what is generally known as the “clawback.” It is intended that social assistance recipients will benefit through a variety of programs and services for low-income families with children that their respective government levels will invest in, using funds saved from the “trade-off” of expenditures on direct social assistance payments. These savings come from the “exchange” of NCBS contributions for provincial social assistance benefits provided to individuals. Most provinces implement the clawback option.<sup>7</sup> Thus families with children on social assistance do not benefit in direct dollars from the federal contribution; it is maintained that they benefit from enhanced employment-related programs.

The National Child Benefit system has received mixed responses from policy analysts and advocacy groups. On the one hand, it has been described as having “two promising features.”

- It appears to signal a re-entry of the federal government onto the social policy stage and a potential strengthening of the federal government’s role in income security for families with children. ...
- An expanded child benefit is an important first step in what could become a comprehensive national strategy to prevent and reduce child poverty (Freiler and Cerny 1998: 52).

Freiler and Cerny (1998: 52-53) listed a greater number of what they referred to as “serious failings” of the National Child Benefit system.

- The purpose and goals of the national child benefit are too limited and narrow...it does [not] reduce poverty among social assistance families or

- protect the incomes of modest income families, thereby preventing child poverty (p. 52).
- The approach relies heavily on two unsubstantiated assumptions about the links between welfare, work and child poverty: the low wage sector's capacity to reduce or prevent child poverty and the significance of the so-called welfare wall as a barrier to leaving social assistance.... While extending child benefits to the working poor can reduce the depth of poverty, child benefits cannot, on their own, compensate for precarious employment and low minimum wages.
  - There is no clear strategy or commitment to reducing either the *rate* or the *risk* of poverty for families with children.... The concepts of economic vulnerability and risk have not found their way into federal and provincial child poverty strategies. *This is particularly important for women raising children alone who face one of the biggest risks of poverty of all groups in Canada* [emphasis ours] (p. 53).

In a study addressing the impacts on mothers of selected social policies and tax systems, Freiler et al. (2001) made similar points about the limitations of the National Child Benefit system. Focussing on the clawback aspect of the program, the authors stated:

From a social policy perspective, the claw back of the supplement from parents receiving social assistance...makes a mockery of the goal of fighting child poverty. It not only increases the income gap between social assistance families and other families, its effect is also highly gendered, *due to the high poverty rate among single mothers*.... Not only do [the mothers] and their children receive no benefit because of the claw back, they are also further entrenched and stigmatized as the “undeserving poor” [emphasis ours] (Freiler et al. 2001: 39).

A similar commentary on the National Child Benefit reinforces the contention that it does not function effectively in meeting the goal of increasing the work force attachment of those on social assistance.

If a parent leaves welfare for the workforce, she will lose thousands of dollars in cash and in-kind child benefits; face employment-related expenses (e.g., clothing for work, transportation and child care); and will have her (likely already low) wages reduced by Canada Pension Plan contributions, employment insurance premiums and federal (and in many provinces, provincial) income taxes. Provincial child benefits provided by the welfare system constitute part of the welfare wall, which exacerbates other major problems such as the lack of affordable child care and decent jobs, that make it hard for many families with children to escape welfare (Battle 1999b: 39).

Battle's critique stated that there is a solution to the inherent contradiction in any move toward employment on the part of the very poor, among which are a substantial number of single mothers. He noted: “The solution to this problem is an integrated child benefit,

meaning a common child benefit paid to all low-income families by a program that is separate from the welfare system.”

The importance of an integrated, multi-level approach to strengthening the socio-economic situation of the most vulnerable families — so often families led by women on their own — has been addressed on a “pilot” basis in Canada and on a broader basis in some other countries. We briefly describe a few international examples and then return to a notable, longer-term effort in New Brunswick.

Internationally, there have been some successes in strengthening the situation of economically vulnerable families, notably in Sweden, as a result of a diverse, integrated approach to reducing poverty, with particular reference to families with children. As described in one of several international comparisons provided by Baker (1994: 133):

[C]ountries such as Sweden have been very successful in keeping families with children out of poverty because they have promoted a policy of full employment, focused on employment equity, and provided subsidized child care services for working parents.

Australia often offers useful comparisons to the Canadian situation in policy and programming responses to relatively similar socio-economic conditions. Through its Family Assistance Office, Australia has a national policy aimed at strengthening the well-being of low-income families, with particular reference to lone-parent families.<sup>8</sup> The keystones of this policy comprise tax benefits and child-care benefits for low-income families.

What is of particular interest from a policy viewpoint is that both of these programs are flexible, graduated, integrated and complementary. In both programs the benefits are means-tested, but the amounts are relatively generous compared to the Canadian provincial systems. The amount of assets that may be retained (owning ones home, for example) and yet still be eligible for part or full benefits are definitely designed to allow families to maintain reasonable housing and other necessities. Part-time work by the recipient is accommodated, with a gradually decreasing benefit rate for employment. Parents who work part time are still allowed to receive payments to assist with the expenses of parenting and child care. Benefits can be retained even if there are children from 18 to 24 years of age, if they are in a dependent status and are full-time students. There are special provisions for a number of categories of potential beneficiaries, and single parents are one of these groups. The system as an integrated whole thus makes part-time work a viable option for single parents, one that allows for employment and care of dependent children (and even those family members who are adult full-time students).

However, it must be noted that with all the efforts on the part of Australia to combat poverty in single-parent families and support single mothers by enabling them to participate more fully in the labour force, substantial success in fully meeting these goals continues to elude the country. As a review of the combined programming noted:

Poverty rates among sole mothers are particularly high. Numerous studies demonstrate that sole-parent families [which are predominantly female-headed – our note] are far more likely to be in poverty than other family types, with their poverty rate at least three times that of couples with children... On an international basis, sole parents are considered a vulnerable population and among a group of 13 OECD countries, Australia, along with Canada and the USA, was found to be among the least effective in reducing poverty levels of sole parent families by tax and transfer policies (Forster 1993, as quoted in McHugh and Millar 1996: 6).

This and other international examples show that though it is a move in the right direction to promote integrated, multi-faceted policies and programs that address poverty issues and promote the well-being of families, especially those most in need, success is still difficult to achieve. A key element of success is national commitment to achieving these goals, supported by a strong, diverse economy. The role of commitment is emphasized by analysts of international policies, such as Terrance Hunsley (1997: 7). In a study comparing Canada's lone-parent-related policies with those of nine other industrialized countries, he stated:

The research indicates that the variance among countries in living standards of lone parents is largely a result of public policy. The differences in outcomes among the countries compared cannot be attributed to different starting positions. Public policies strongly influence, if not determine, the living conditions as well as the life opportunities of lone parents.

The importance of public policy approaches to reducing poverty, and the key role of multi-faceted, integrated programming at all levels is being demonstrated in the United States, as a result of the dramatic changes to welfare policies arising from the 1996 changes to welfare legislation. The effects, as measured by the decrease in welfare rolls and a concomitant increase in employment of those leaving welfare (which includes a disproportionate number of single mothers in the United States as well) have largely been positive.

However, it has become increasingly clear that a substantial problem remains in actually reducing poverty levels and in increasing the potential for poor families to move out of the category of the “working poor” in the long run.<sup>9</sup> After five years of reform, what has become clear is that the larger issue is that of succeeding in raising poor families out of poverty. We find, for instance, that the intensive effort in the United States to move women with dependent children off welfare has, in some states, increased their labour force participation considerably, but it has not increased their incomes to any significant degree. Welfare case loads have gone down, but the economic status of the women has not been substantially increased. What has increased is the number of working, very poor.<sup>10</sup>

In suggesting a policy response to this problem, in a recent collection of articles assessing the impacts of welfare reform in the States, we find:

[W]e need to make support for low-wage workers the central organizing principle [for the future]. This entails rethinking not just welfare, but the

whole array of federal means-tested social programs to ensure they provide low-wage working families with the essential building blocks of a decent life: access to jobs and income supplements to reward work, child care, affordable housing, and health insurance (Marshall 2002).

The role of fathers in supporting families is not ignored in the commentary in the United States reviewed for this study. In the United States, the poverty rate for children living in married families is about eight percent, while that of children in families headed by a single mother is 40 percent. Therefore, policies that encourage and, indeed, enforce the father's contribution to the support of children are seen as integral to reducing the poverty of single parents and the children in their care. Programming that goes beyond enforcement of child support payments to "provide men with the tools they need to act more responsibly" is included in some of the discussion on how to improve the situation of female-headed households (Bayh 2002).

In Canada, the importance of commitment to integrated, multi-component, multi-level policies to support economically vulnerable families, of which the most vulnerable are led by single mothers, is clearly set out by Baker (1994a: 132-133).

[F]amily policies need to be reinforced by employment policies. Providing a child tax benefit is helpful to middle- and lower-income parents, but...having a full-time job which pays above the minimum wage will have a greater impact on keeping families out of poverty.

She further noted that encouraging parents into the labour force can only be effective if other supports are in place. These include:

- a public child-care system which offers affordable care for extended hours;
- enforceable legislation to require employers to base wages on comparable worth rather than gender, marital status or family status;
- minimum wages above the poverty line;
- job training for real jobs and job creation programs; and
- a guaranteed minimum income for those who cannot find work or are unable to work.

On returning to the work of Battle and Mendelson (1997: 19), which focusses on child benefit policies, it is clearly explained that success in this realm and a truly strengthened situation of vulnerable families in particular depend on:

even an adequate child benefit [which] cannot be expected to address adult poverty, so this single social program alone cannot solve the problem of poverty among families. Child benefits must be complemented by other social and employment policies of vital importance to low-income families, such as an adequate minimum wage, affordable and good quality child care, family support services, employment development services, adequate adult welfare and Employment Insurance benefits, and a low-income tax credit to

ease the rising income, payroll and GST tax burden on low-income taxpayers and to stop the steady decline in the taxpaying threshold.

We have noted that New Brunswick is one of the few provinces that did not implement the clawback of social assistance funding that was an option for provinces to do under the National Child Benefit system. In New Brunswick and British Columbia, one of the more ambitious efforts took place to reduce the poverty and reliance on social assistance of single parents/mothers. This was done by enhancing their labour force participation through a system of income and benefit supplements. A pilot test of this approach was implemented in both provinces in 1992. We give an overview of this program and its results to date, because of its value for assessing policy and programming effectiveness for single mothers.

The Self-Sufficiency Project (SSP) is a research and demonstration project funded by Human Resources Development Canada. It is delivered at a community level by contracted service providers and designed to make work pay better than welfare.”<sup>11</sup> The program provided a financial incentive for lone-parent mothers to leave income assistance and become engaged in full-time work. There was a random assignment of participants into a “program group” who were offered the SSP supplement and a “control group” who were not. Participation was entirely voluntary. The women had to be single parents at least 19 years of age and on income assistance for at least a year. Those who were selected from the program group had up to one year to decide whether to take the supplement. To do so, they had to go off income assistance and take up full-time employment. Full time was defined as at least 30 hours of work for at least one week of each month. The financial amount of the supplement was equal to half the difference between the woman’s earnings and the “target earnings” of \$30,000 in New Brunswick and \$37,000 in British Columbia (1994 rates, somewhat adjusted over time). The supplement was available for a maximum of three years. Most of those who took the supplement had incomes that were \$3,000 to \$7,000 higher per year than if they had worked the same number of hours without the supplement.

There were two variations on this basic model of the SSP. One was the addition of a study group in British Columbia whose members could move onto the SSP immediately upon going onto income assistance. The research issue was whether individuals who had the opportunity to participate immediately would still prefer to remain on income assistance for up to a year before finalizing a job search, moving to full-time work and then receiving the supplement for up to the next three years of full-time work. In other words, would the possibility of the supplement serve as a temporary disincentive to looking for work? The second variation was what was called the SSP Plus component, where regular SSP program participants in New Brunswick had the option of receiving additional programming in employability enhancement and job support once on the job. The control group could find these services in the community, if the services existed, and if they chose to do so. The research issue here was the role of enhanced service provision in finding and sustaining full-time employment.

The findings from the SSP are well documented and cannot be described at length here, but highlights relevant to this study include:<sup>12</sup>

- Those who took up the supplement option (the program group) faced fewer barriers to employment than those who did not. Focus groups with both groups found that the non-takers reported more barriers in terms of feeling hopeless about being able to find jobs and difficulties in accessing adequate child care. They also were more likely to report what were termed emotional barriers, such as low self-esteem and fear of the disappointment that could come with the failure to find full-time employment. Records showed that those who were eligible, but did not take the supplement, were much less active in job searching during the 12 months allowed from enrolment to finding a job and, hence, receiving the supplement. Thus, there was a “self-selection” effect among the group where those who are relatively more employable were more likely to use the SSP.
- The SSP increased employment and earnings and decreased use of income assistance. It appears that most of those employed moved from complete unemployment to full-time employment, rather than increasing their level from part to full time. (However, see last bullet below.)
- The SSP substantially increased income and reduced poverty. In so doing, it increased the number of families in the study group that moved above Statistics Canada’s LICO.
- The SSP was an improvement on earlier programs with similar goals in that it was more efficient from a financial standpoint. At the 36-month point, for example, for every \$1 increase in government cash transfer payments, there was a monthly after-tax income for the mothers of \$2 to \$3 (actual figures were \$55 per month more in after-tax cash transfer payments and an increase in after-tax income for the families of \$102).
- At the end of the three-year follow-up period, the program group and control group members were equally likely to work and receive income assistance. However, while at the end of the five-year period many of the control group members had also returned to work; the program group had returned to work earlier and had longer periods of employment. As well, the income for the average program group member was about \$6,350 higher than the control group over the whole five-year follow-up period.
- The SSP benefited a wide range of income assistance recipients. They varied by age, education, age of children and previous work experience. The benefits were comparable in both study locations. The fact that the SSP had these kinds of positive results, irrespective of the substantial differences between the two provinces, is seen as “adding credibility to the notion that the offer of an earnings supplement can have important effects in a variety of circumstances and locations” (p. ES-13).
- The SSP cost the federal and provincial governments about \$2,700 more per program group member compared to the control group, but much of this was recouped in the form of higher taxes from the program group members.
- Because only one third of those offered the supplement were able to find full-time jobs and many lost jobs quite quickly, the SSP then added

another service component. This SSP Plus component was designed to test the utility of offering more intensive employability-enhancement and job-retention services for a small subset of participants. This was implemented in New Brunswick only. Those offered these services made substantial use of them, usually at the beginning of their participation. The addition of these services greatly increased program uptake in the first place among eligible individuals, and it had substantial positive effects on finding employment, on earnings and in reducing the use of income assistance. *These added services generated longer-lasting effects than the financial incentive alone* [emphasis ours].

From a policy viewpoint, the implications to be drawn from the research included the following.

- Financial incentives alone can encourage long-term welfare recipients to work full time. The supplements do not have a negative effect on motivation to find full-time employment.
- When structured properly, programs with financial incentives can be quadruple winners: encouraging work, increasing earnings, reducing poverty and benefiting society.
- Raising the income of poor families provides benefits to their elementary-school-age children, and those benefits can be sustained. (The benefits recorded were in increased skills in mathematics and reading.)
- Combining other policies with financial incentives might increase their effects.

Because of the particular relevance of the latter policy finding to the present study of single mothers and the contingent work force, we point out the following conclusion from the SSP study (Michalopoulos 2002: ES-26).

A challenge for policy-makers interested in implementing an SSP-like financial work incentive is to find other policies that would help welfare recipients benefit from the earnings supplement by overcoming barriers such as child care and transportation problems, physical and emotional disabilities, substance abuse and domestic violence.

As is seen in the field work for this study, the experience of the women who participated definitely reflects this viewpoint. However, it is worth noting that only one third of the eligible women actually succeeded in finding full-time employment and, hence, actually qualified for the benefit. The results for them were positive, and the cost to governments was not overwhelming, considering the trade-off in tax revenue. However, two thirds of the women, did not make use of the option. The women who were eligible for the supplement and who proceeded to take it up tended to have fewer logistical (e.g., child care, transportation) and socio-psychological barriers to employment. Those who did not take up the supplement tended to report more of these barriers to finding work, as well as their having the view that there was no full-time work for them. Thus, the most vulnerable of single parents on income



assistance appear to have been less likely to take up the supplement option, which required them to find full-time employment. Also, we note that when the employability enhancement programming was offered, there was a high rate of usage, starting immediately. Further, the impacts of use of this additional support programming seemed to be substantial in helping the women meet their employment goals.

In concluding the discussion of the context of this study and the reviewed literature, four themes foreshadow the empirical findings.

- The changing nature of the labour market presents decided additional challenges for increasing the number of individuals participating, single mothers in particular.
- Most single mothers/lone-parent mothers/sole-support mothers face substantial economic, logistical and socio-psychological barriers to finding employment that would allow them to leave their present situation, based as it tends to be, on income assistance.
- Current policies and programs are inadequate for appreciably ameliorating the situation of the most vulnerable of mothers and their children, though some policies do offer promise as a basis for improvements.
- Effective policies and programs that would assist single mothers in gaining sustainable employment would have to be diverse, integrated and flexible, fully taking into account the day-to-day lives of the women and their children, and incorporating the realities of the growing contingent labour market.

Having said this, we turn now to the results of our labour market analysis and field work with single mothers and with those whose positions in government, services or research address this situation in various ways.

### **The Contingent Labour Market**

The Canadian economy and labour market have experienced significant change over the last few decades. The economy has seen the increasing importance of service industries and a comparative decline of many resource and manufacturing sectors over that time. These structural shifts mean that, increasingly, the service industries, such as tourism, trade and business services are the source of new jobs. Technology and trade patterns are also driving changes in the economy. The changing nature of work and the resultant new employment patterns lead to an emphasis on different fields and different ways of working. A major aspect of these changes is that the organization of work has changed dramatically. Terms such as “non-standard work” and “contingent work force” have entered the language of labour markets. Many of the new jobs in the service sector are based on employer requirements for greater flexibility in working hours and in business activity which only needs workers for limited hours in a week or even during the year.

Work has become less stable all across the economy. In many sectors, but especially in the growing service industries, there is far more part-time work and far less full-time work. Core employment (i.e., work that is undertaken on a full-time, full-year basis) has declined as a

share of all employment. Many people now have contract work arrangements, only working for an individual employer for time-limited periods. A few measures, taken across the overall economy and for the labour market as a whole, clearly reflect the increasing instability of work and of employer connections. The measures reported and analyzed for this review of the overall labour market were drawn from detailed Labour Force Survey material held in the Statistics Canada Cansim database. They use the Labour Force Survey definitions of employment, full-time and part-time work patterns, self-employment, unemployment and labour market participation.<sup>13</sup> Key measures of the evolution in contingent work include the following.

#### **A Note on Data Sources and Terms**

The data and information used to describe labour market conditions and activities have been drawn from various Statistics Canada databases, surveys and occasional analytical studies. The main sources are the Labour Force Survey, Census of Canada and the Survey of Labour and Income Dynamics. Definitions on work activity such as labour force participation, employment and unemployment as well as annual work patterns and income vary between some of these data sources. Since we are concerned with describing changing circumstances and the relative situation for single-parent women, we have presented these various measures using fairly general language and have not made a point of trying to reconcile the absolute measures themselves.

- Self-employment, either as a sole worker on contract, or operating a business has increased substantially. Over the 1976 to 2000 period, while overall employment grew by about 50 percent, part-time employment grew by 120 percent and self-employment increased by about 100 percent. Self-employment increased from 12 percent of all employment to 16 to 17 percent over the same period. (We see a period of settling around the trend in the latter 1990s: while the trend is clearly upward, the latest annual readings are affected by the improved economic conditions in 1999 and 2000).
- Part-time employment increased from 12 to 13 percent of all work during the second half of the 1970s to a share of 18 to 19 percent during the latter 1990s.
- Core employment, the full-time and full-year component of employment, continued to decline during the 1990s, moving from 60 to 52 percent of all employment.

For many people, these changes in the organization of work and jobs have meant greater flexibility in combining other activities with employment or increased satisfaction in using skills in their own business. For many others, non-standard work patterns are involuntary and insufficient to meet their needs. These people simply cannot find full-time paid work. Those who move to non-standard work because of a lack of job opportunities often experience income loss. Part-time work is generally low-wage work; hourly wage rates are often lower for part-time workers than for those working full-time in the same industry. Generally, there are minimal benefits for part-time workers and these workers have no rights to sick leave or leave for family emergencies. Surveys on self-employment have shown that self-employment is often a matter of choice for those wanting to operate a business or use specific skills. But it has also shown that many people would prefer to be in an employer–employee relationship but move to self-employment when they are unable to find employment. Of course, self-

employed persons, whether they voluntarily choose this route or not, have to find their own benefits (medical, dental, leave, etc.).

Women have been particularly affected and involved in these labour market and work organization shifts. In fact, analysts have pointed out that many changes in the organization of work in the economy have been made possible by the capacity of women, in particular, to respond to the changes in the types of jobs and the way work was being redesigned. However, the structural, technological and organizational shifts in the economy have also seen many jobs that typically provided full-time work for women disappear. In industries, such as banking and finance, “good” clerical jobs (those offering full-time, full-year work) are being replaced by part-time jobs. Similarly, government restraint has generally curtailed employment opportunities, often in clerical or administrative areas, further reducing the availability of steady jobs that women historically have been able to access. The combination of this lack of opportunity, along with the element of choice for more flexible work, has resulted in work for women often being more unstable than it is for men. Some specific points are worth noting.

- Women are more likely to work part time. Measures of women and part-time work over the 1976 to 2000 period show that part-time employment started at a 24 percent share of all employment, rising to 28 to 29 percent during the latter 1990s. This share declined slightly to a little over 27 percent as the economy improved and as full-time work opportunities increased.
- Self-employment for women has also increased from about nine percent of all women’s employment in 1976 to a 12 to 13 percent share by the latter 1990s.
- When we look at core employment, which reflects the part-time work patterns as well as how workers are attached to jobs during the year, we also see that women have historically been less likely to work on a full-time, full-year basis. But this has also changed during the 1990s, from 51 percent of women’s employment being full time, full year at the start of the 1990s to a 45 to 46 percent share in the latter years of the ’90s.

For some individuals, working part time or part year is a way of combining work with other activities. Many of those who work part time or part year are young persons, male and female, who are also studying and only have a few hours per week or a few weeks per year to devote to paid work. Many women and some men have also chosen to work part time as a means of combining work and family responsibilities.

However, a significant proportion of those working part time are doing so on an involuntary basis. These people work part time mainly because they cannot find full-time work. Though there are both men and women in this group, women are disproportionately represented in the involuntary part-time work force. A Statistics Canada report (Noreau 2000), *Longitudinal Aspects of Involuntary Part-Time Employment*, provided an analysis of data from the Survey of Labour and Income Dynamics which showed, that in each year from 1993 to 1996, about

13 percent of all women who worked at all (full time and part time) were working part time on an involuntary basis, compared to five percent of men.

### **The Labour Market for Single Mothers/Lone-Parent Women**

Over the last two decades, women's participation in the labour market climbed rapidly. These strides, in terms of labour market attachment, have often been explained by women working longer before having children, having fewer children and being more likely to stay in the labour market once they do have children, or returning to employment after fairly short breaks of maternity leave.

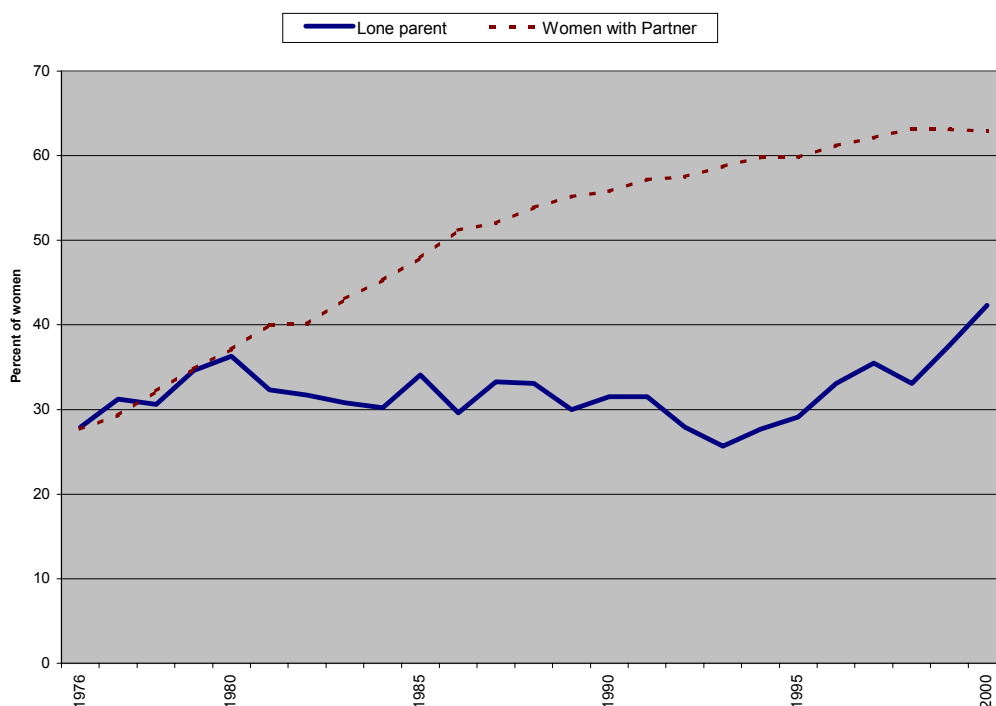
The labour market story for the single mother is different. Certainly, both employment and labour market participation have increased for single-parent women over the last few decades, but not to the same extent as for mothers with partners. In the early 1970s, employment rates and labour market attachment (measured by the proportion either working or looking for work while unemployed) was significantly higher for women who were single parents than for other women who were also parents. About 48 percent of single-parent women with children under 16 years of age were employed in 1976 compared to 38 percent of women with partners.

This pattern started reversing during the early 1980s. By the mid-1990s, women with partners and children under 16 years of age were more likely to be employed than lone/single-parent women. The comparison stood at a 70 percent employment rate for women with partners compared to 60 percent for lone parents. The Labour Force Survey picks up some improvement in the employment rate for single-parent women by 2000, as employment conditions in general improved, but a significant gap remains.

Having a young child (under three years of age) meant, and still means, that a woman, single parent or with a partner, is less likely to be employed than women with older children. But there are some major differences in employment trends for single-parent women and women with partners. While all employment rates have increased over the 1976 to 2000 period, the trend for single-parent women is that they are now far less likely to be employed when the children are very young than when children are older. On the other hand, the employment rate gap by age of children is very small for women with partners.

Figure 1 compares the employment rate over the period from 1976 to 2000 of women who are lone parents with that of women who have partners, where the youngest child is under age three. While both lone-parent women and women with partners initially have relatively low employment rates, both close to 28 percent, the trends move very differently. Employment rates for single-parent women do increase, but slowly and unevenly up to 42 percent in 2000. The strong employment growth in 1999 and 2000, especially the strong full-time employment growth, enabled more single-parent women to enter employment successfully. For women with partners, the trends are much firmer and clearer with about 63 percent of those women now employed.

**Figure 1. Comparison of Employment Rates: Women, Youngest Child under Three**

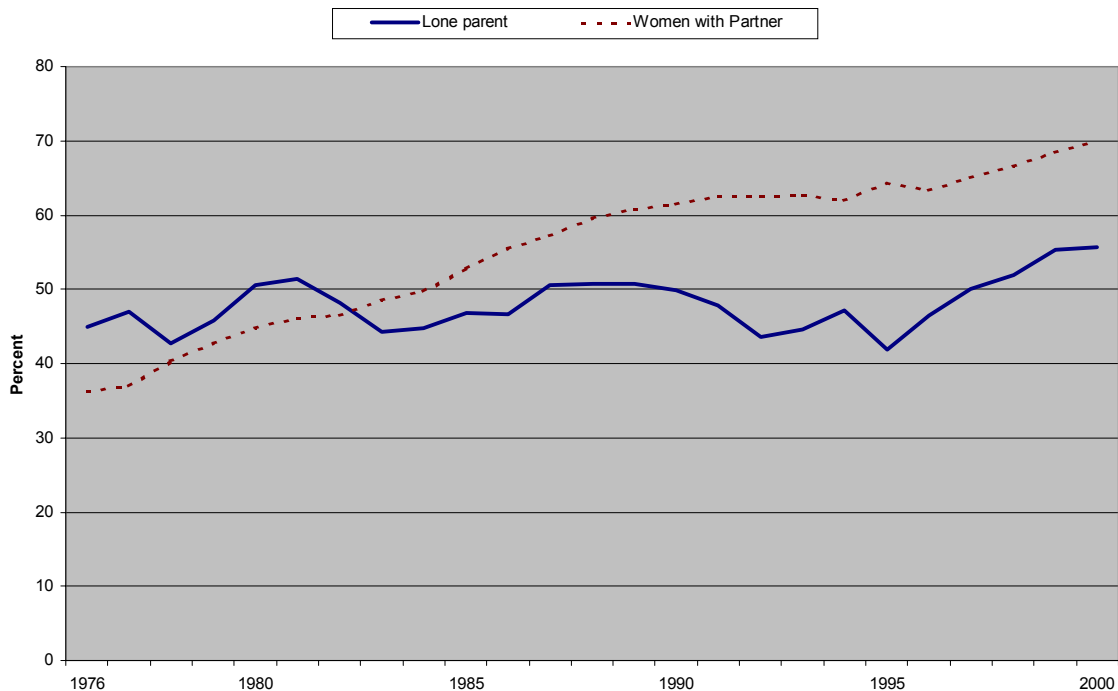


Source:

Statistics Canada, Labour Force Surveys from 1976 to 2000; Statistics Canada (2001b).

A similar difference in the trend in employment success is seen for women with their youngest child between the ages of three and five. In 1976, the employment rate for single-parent women was 45 percent, far higher than the employment rate of 36 percent for women with partners and children in this age group. Figure 2 illustrates the trend in employment rates for women with children in this age group. Lone-parent women have increased their employment rate but slowly and, again, unevenly to reach 55 percent being employed in 1999-2000. Women with partners have shown consistent and sizeable gains over the period from 1976 to reach an employment rate of 70 percent by 2000.

The weaker employment trend for lone-parent women obviously has a major bearing on family incomes. Information from the 1996 Census of Canada provided further useful detail on the employment situation of lone-parent women and the relationship of their employment patterns to income.

**Figure 2: Comparison of Employment Rates: Women, Youngest Child Three to Five**

Source:

Statistics Canada, Labour Force Surveys from 1976 to 2000; Statistics Canada (2001b).

An important aspect of employment, in terms of stability of work and the income this work can generate, is how much of the work is full time and how long this work continues during the year. The review of the economy and labour market described how the work organization has changed work patterns, including reducing the share of all work that is full time, full year. The share of full-time, full-year work now stands at 52 percent of all work in the economy; and about 45 to 46 percent of employed women work on a full-time, full-year basis. Table 3 describes these work patterns of lone-parent women. It indicates that, for many lone parents, the choice is to hold a full-time job, with 48 percent of lone-parent women responding that they worked on a full-time, full-year basis. However, these numbers also show that a sizeable proportion of lone-parent women were working mainly part time or part year, and a large proportion did not work at all during the year. (These Census numbers come from work patterns of the year previous to the Census, in this case 1995.)

Table 3 also relates the general work activity of lone-parent women to whether they fall into a low-income category. (The income measures provided here describing the incidence of low income come from Statistics Canada calculations of the number of people who fell below the low-income guidelines at the time of this Census.) The particular measure of the incidence of low income shows that 46 percent of lone-parent females had low incomes.<sup>14</sup> The incidence increased to almost 64 percent for those who reported not working during 1995. For those who worked, the incidence of low income varied considerably depending on whether the work was full time, full year. For those who worked full time, full year,

14 percent had low incomes. However, for those lone parents who worked part time, or part year, close to 50 percent were considered low income.

**Table 3: Lone-Parent Women: Employment and Incidence of Low Income**

		Total	Proportion with Low Income %
Total lone-parent women		931,610	45.7
Did not work in 1995	Number	394,935	63.8
	Percent	42.4	
Total reporting working during 1995		536,675	14.0
Worked full time, full year	Number	257,765	
	Percent	48.0	
Worked part time or part year	Number	278,910	
	Percent	52.0	

Source:  
Statistics Canada, Census.

The issue of part-time work is important when considering the socio-economic status of single mothers. A further telling statistic comes from the Statistics Canada analysis of SLID data on involuntary part-time work during the mid-1990s. Single mothers with children had the highest rate of involuntary part-time employment of all groups described for this analysis; close to 18 percent of all single mothers who worked at all were only in part-time employment but *wanted* full-time work. This group did not choose part-time work but could not find full-time work. In comparison, the involuntary part-time employment rate for married persons with children stood at eight percent.

This study also described the pattern of work for those entering a part-time work situation after 6, 12 and 18 months in the mid-1990s. The results showed the following.

- After six months, over 40 percent of lone-parent women, who identified themselves as entering an involuntary part-time job were still in the same (involuntary part-time) job. Less than 10 percent were in a different, but still involuntary, part-time job; a little over 10 percent were in full-time employment; and about 10 percent each were unemployed or had withdrawn from the labour market. These six-month results, while not strikingly different from the patterns of other persons entering involuntary part-time work, did show slightly higher movement to another involuntary work situation or to unemployment.
- After 12 months, about 15 percent of those lone-parent women were in the same involuntary part-time setting; a further five percent were in another involuntary part-time setting. Just over 25 percent had moved to full-time work. The patterns are rounded out by 15 percent now being unemployed and 10 percent moving out of the labour market.
- After 18 months, retention in the same involuntary part-time job had dropped to 10 percent, five percent were in another involuntary part-time job, while just over 30 percent were in full-time employment. Unemployment and not being in the labour force made up the remainder.

It is apparent that lone-parent women, when compared with other women and other mothers, have a more difficult route to employment, and their comparative situation has worsened over the last few decades. With the high growth rate of non-standard work, many of the jobs that these lone-parent women can find, or even keep, do not offer the stability or income they need to support their families.

Obviously, not all single-parent women are in this situation. Many are in professions or work in full-time jobs that provide adequate income for family needs. However, a disproportionate number of lone-parent women are unable to find or keep employment, or find full-time, full-year work. If they are working, they still have a high incidence of low income.

We now turn to a detailed account of the statistical profile of the mothers who are the focus of our study.

### **Single Mothers and Their Employment Circumstances**

At the most basic level, employment success can be defined as finding and keeping a job and receiving sufficient income from that job to sustain one's economic needs. Several factors come into play in finding employment, much less sustainable employment (with benefits). The availability of employment in general, especially employment that provides sufficient hours and pay, plays a major contextual role in succeeding in finding and retaining employment. Background attributes of individuals, such as the knowledge or skills they bring to the labour market, are clearly important. For many people, the lack of the necessary attributes has the greatest impact on the degree of success they have in the labour market. This section describes the characteristics of lone-parent women that are the most likely to affect their labour market situation.

The theory of labour market attachment and success generally identifies factors, such as educational attainment or specialized training, as having the largest impact on an individual's success in the labour market. Gender also has a labour market impact, though this still is not as well recognized in labour market analysis economics as it should be. But gender continues to play a significant role in education and training, as does the family circumstances of the individual. With women's family responsibilities still being substantially different (and usually much more heavily involved) than that of men, gender implications for employment remain a major factor shaping the employment "trajectory." There also is a life-cycle aspect to the employment path that includes both negative and positive elements for women. The very young and inexperienced have the most barriers, the mid-life woman is in a relatively stronger employment situation, and the older woman may have particular difficulty in re-entering the work force. Marital and family status — marriage or not, single parenthood or dual partner families — are also key elements in employment patterns for women. Barriers from gender-based discrimination also remain. This may be less the case than previously, but still the overlap of gender, family responsibilities and life stage can seriously affect employment outcomes.

While the focus of this study is on lone-parent women, not all lone-parent women face labour market barriers. We have alluded to the fact that disproportionately more lone-parent women



are not employed and have very low incomes. Our essential research question is why this is so, and what are the implications for this situation for the everyday life of the most vulnerable of the single-parent women? It is important to understand the factors that affect this situation in order to develop policy approaches. This component of the study, focussing on the analysis of statistical descriptions of background variables, can greatly assist in understanding the role in employment patterns of such key background variables of single mothers as age, presence of children and age of children, educational attainment and equity group membership. Where appropriate, the analysis for lone-parent women will also compare their situation with that of women who have children, but whose family includes a partner. Also, where data availability permits and is analytically appropriate, we compare key variables over time.

Much of the material covered in this section has been drawn from Statistics Canada Census analysis and the Census database, especially tables provided in the Statistics Canada Census Dimensions Series. While the labour market terms used here are generally those commonly seen in current material, the Census does have a few measures that cover basically the same concept but are slightly different from those of Statistics Canada in their full definition. Income information from the Census is particularly useful in assessing the situation of groups of people, but this leads to the use of the concept of persons working in the year prior to the Census year. This allows for the capture of a full year of work experience and the allocation of work activities to full time, full year, etc. However, the number of people in this population of workers is often a little different from the number captured by other Census measures of employment or labour force, which are taken at the actual time of the Census. The reader, therefore, may note slight discrepancies between labour force or employment numbers in the following tables, but this is due to different definitions when data are collected, not due to errors in counting or analysis. We have drawn on both data sets to illustrate an issue, even if the particular data set might be slightly different. The intent throughout is to emphasize the main issues. Therefore, the appearance of slightly different numbers, when their source is understood, will not change the essential implications of the data.

One question that often comes up when readers see information drawn from a Census taken five years ago is whether those measures can be an accurate representation of the current situation. One reason we use Census data is that they are, at this time, one of the best sources of detailed information on labour market characteristics of single mothers. However, it is important to realize that, while some actual numbers are dated, the trends remain informative for our analysis. We will certainly find that many of the absolute numbers are different, when the results of the 2001 Census are released. However, because we are also taking readings through several Census data collection points and have other more general measures bridging through to the current time, we know the profile characteristics, especially the relative situation of lone-parent women compared to others, will not be markedly different from that portrayed by the 1996 Census.

The gap single-parent women experience in terms of income, labour market success and job stability has been noticeable for decades. The comparative worsening of the situation, as indicated by other Statistics Canada data from the Labour Force Survey and annual family income measures, is confirmed by the several Census readings used here. The trend is already clear and these data, albeit based in 1995-96, confirm and clarify the concerns and issues raised by policy analysts, practitioners and the affected individuals themselves.

### *Age of Lone-Parent Women*

The age of a worker or job seeker is important for understanding their situation in the labour market and for considering policy and program actions. Table 4 shows the age distribution of lone-parent women, and provides a picture of the age structure of women in this situation between 1981 and 1996. The information on lone-parent women is placed in the context of all women who have children at home. What we see now is that there is a large, and growing, number of young women who are lone parents while, overall, there has been a decline in the number of all females who have children in the youngest age groups.

**Table 4. Women with Children 1981 to 1996**

	1981	1996	Percent Change 1981-1996
All women with children			
All ages	4,185,365	4,915,815	17.5
15-24 years	296,930	180,275	-39.3
25-34 years	1,384,480	1,280,270	-7.5
35-44 years	1,214,910	1,862,655	53.3
45 years and over	1,289,045	1,592,615	23.5
Lone-parent women			
All ages	589,430	945,235	60.4
15-24 years	45,120	59,620	32.1
25-34 years	139,445	213,260	52.9
35-44 years	140,170	296,345	111.4
45 years and over	264,700	376,015	42.1
Lone-parent women share of all women with children			
All ages	14.1%	19.2%	n.a.*
15-24 years	15.2%	33.1%	n.a.
25-34 years	10.1%	16.7%	n.a.
35-44 years	11.5%	15.9%	n.a.
45 years and over	20.5%	23.6%	n.a.

Note:

\*n.a. indicates not available.

Source:

Statistics Canada, Census data.

It is readily apparent from Table 4 that the proportion of young women who are lone parents has increased dramatically over the 15-year analysis period. Among the 15 to 24 years age group, the proportion of lone-parent women, within all women with children, rose from 15.2 percent in 1981 to 33.1 percent in 1996. In no other age grouping has the proportion exceeded a difference of about six percent. (For more detail on the intervening years, see Table A1 in Appendix B.)

The information in Table 5 illustrates the impact of age in terms of labour market attachment and employment. The change over the 1981 to 1996 period shows that not only are there more lone-parent women in the younger age groups, but they are also less likely to be employed.

Considerable documentation showing that the very young (those identified for the purposes of government programming as youth, from 15 to 24 years of age) have significant problems making the transition into the labour force. Without work experience and often lacking education or job skills, they have more difficulty than others in obtaining jobs. However, typically single young males are identified as the youth with more problems in obtaining jobs and with high turnover in the employment they do find. A closer look at the data from the viewpoint of our research issues, shows the number of unemployed, lone-parent women in the 15 to 24 age group doubled between 1981 and 1996. These findings provide extra richness to the whole issue of youth unemployment, and bring an additional nuance to the understanding of the challenges facing younger single mothers. As if the situation of the very young single mother were not distressing enough, we see a kind of entrenchment of unemployment with ageing. That is, the unemployment numbers show even larger increases in the number of lone-parent women in the 25 to 34 age group and in the 35 to 44 age group who have not been able to find employment and are unemployed.

As we see from these data, the growth in the total number of lone-parent women in the 25 to 34 and 35 to 44 age groups has not been matched by their employment growth over the 1981 to 1996 period. By 1996, unemployment was much higher than it was in 1981, and many others were being reported as not in the labour force. (For more detail on the intervening years, see Table A2 in Appendix B.)

Terms, such as “employment,” “unemployment” and “not-in-the-labour-force,” when used by Statistics Canada, all have specific definitions to ensure data are structured and comparable. Employment includes all those actually working when the measure was taken, or temporarily away from their job on holiday or for sick leave. Unemployment is defined as not being employed but, to be described as unemployed, the individual must be actively looking for work. Not-in-the-labour-force is defined to include all those who are not employed and who are not “officially” unemployed (i.e., they are not actively looking for work).

Unemployment and not-in-the-labour-force definitions are a very grey area for many people, especially lone-parent women. In the Labour Force Survey, Statistics Canada identifies some of those categorized as not-in-the-labour-force as “discouraged workers.” These individuals are described by Statistics Canada as those who are not even looking for work, because they believe none is available. Clearly, this has further implications in that some discouraged workers will feel there is absolutely no work; for others, it will be a sense that there is no suitable work (income, skills or timing) to be found. Drawing from this, we can see that if a lone-parent woman (frequently also contending with child-care problems) feels there is no chance of finding a job, she is not likely to be actively looking for work. She would then not be categorized as unemployed, but would fall into the not-in-the-labour-force group. However, if she were asked: “Would you like to be in a job offering adequate income?” she may well say: “Yes, but I cannot find one, so I am not bothering to look for work.” Realizing that the not-in-the labour-force group includes many discouraged job seekers provides a fuller understanding of the employment gap for lone-parent women.

Table 6 provides a comparison of employment rates for lone-parent women and women with partners who have children. The focus is on the 25 to 34 and 35 to 44 age groups, the ages when most people have achieved longer-term labour force participation and are usually in

sustained employment patterns. The employment rate measures employment as a percentage of the total number of people in each category or group and is also known as the employment-to-population ratio in some literature.

**Table 5: Lone-Parent Women by Age and Labour Market Activity**

	1981	1996	Percent Change 1981-1996
All ages			
Population	589,430	945,235	60.4
Labour force	317,055	574,370	81.2
Employed	286,275	480,550	67.9
Unemployed	30,780	93,825	204.8
Not in the labour force	272,375	370,865	36.2
15-24 years			
Population	45,120	59,620	32.1
Labour force	20,210	25,935	28.3
Employed	15,050	15,295	1.6
Unemployed	5,160	10,635	106.1
Not in the labour force	24,910	33,685	35.2
25-34 years			
Population	139,445	213,260	52.9
Labour force	87,850	134,530	53.1
Employed	76,990	102,000	32.5
Unemployed	10,865	32,520	199.3
Not in the labour force	51,595	78,730	52.6
35-44 years			
Population	140,170	296,345	111.4
Labour force	98,435	225,465	129.0
Employed	91,100	192,860	111.7
Unemployed	7,340	32,595	344.1
Not in the labour force	41,735	70,880	69.8
45 years and over			
Population	264,700	376,015	42.1
Labour force	110,570	188,465	70.4
Employed	103,140	170,380	65.2
Unemployed	7,425	18,070	143.4
Not in the labour force	154,130	187,550	21.7

Source:  
Statistics Canada, Census data.

**Table 6: Employment Rates by Age, Lone-Parent Women and Women with Partners**

	1981 %	1986 %	1991 %	1996 %
All ages				
Lone-parent women	48.6	49.2	51.6	50.8
Women with partners	47.9	54.7	63.3	65.3
15-24 years				
Lone-parent women	33.4	30.0	25.4	25.7
Women with partners	35.8	39.7	43.4	41.0
25-34 years				
Lone-parent women	55.2	51.7	50.3	47.8
Women with partners	48.2	55.1	62.0	63.9
35-44 years				
Lone-parent women	65.0	66.2	69.4	65.1
Women with partners	56.2	62.9	71.6	72.3
45 years and over				
Lone-parent women	39.0	39.3	43.1	45.3
Women with partners	41.7	46.7	55.8	59.9

Note:

The employment rate is also referred to as the employment-to-population ratio. This rate indicates the proportion of the population that is employed, full time or part time.

Source:

Statistics Canada, Census database.

Employment rates for lone-parent women and for mothers with partners show significant shifts in their comparative employment situation from 1981 to 1996. In 1981, older lone-parent women were slightly more likely to be employed than mothers with partners, while the employment rate overall and for younger age groups showed fairly small differences. By 1996, women with partners were far more likely to be employed. As Table 6 shows, single mothers now have substantially lower employment rates than women with partners who have children; the younger the single mother is, the greater the gap between her employment rate and that of the women her age who are in a family-type relationship with a partner.

Table 7 shows how the age of lone-parent women is linked to low income. Low income, as measured by Statistics Canada through the LICO is not reported by Statistics Canada as a measure of poverty, but these figures do provide a measure of the economic stress that is linked to the family's income. LICOs are set according to the proportion of the annual family income spent on the necessities of food, shelter and clothing. Families that fall under the low income cut-off are likely to spend the major part of their income on these basic economic necessities. There is also no single low income cut-off. LICOs are calculated for different family sizes and differentiate between families living in rural and urban locations by size of urban location, ranging from small towns of less than 30,000 population, through to cities with a population over 500,000. This provides a way of accounting for the variation in costs for family size and location. Statistics Canada updates LICOs and low-income measures to account for inflation.<sup>15</sup>

**Table 7: Lone-Parent Women by Age and Incidence of Low Income**

	<b>Number of Women</b>	<b>Number with Low Income</b>	<b>Incidence of Low Income %</b>
All ages	931,605	426,085	45.7
15-19 years	7,600	7,145	94.0
20-24 years	50,695	45,110	89.0
25-34 years	209,220	143,255	68.5
35-44 years	292,590	138,200	47.2
45-54 years	185,385	54,545	29.4
55-64 years	78,385	19,355	24.7
65-69 years	33,630	6,370	18.9
70 years and over	74,095	12,100	16.3

Source:

Statistics Canada, 1996 Census, Dimension Series.

Not surprisingly, given their low employment rates, it is younger lone parents who are most likely to have low incomes, with a stunning 94 percent being in this situation. Table 7 also provides fairly detailed age readings for the lone-parent population as a whole. It shows that the 25 to 34 and 35 to 44 year-old groups have the largest numbers of lone parents, but there are a sizeable number of lone parents over 45 years of age and, as we have seen, a smaller but growing number under 24 years of age. Only those single mothers in “prime employment age” whose children are probably of school age, have less strikingly low income levels, but proportions of 47.2 percent or 29.4 percent certainly provide no comfort for policy analysts — nor for the women.

### ***Number of Children, Their Ages and Labour Market Impact***

Women with children face an even more elaborate array of barriers in finding and sustaining work. We see that the employment rate for women with very young children is lower irrespective of whether they are single-parent mothers or women living with a partner. But, there is a considerable gap between the employment rate for lone-parent women and women with partners once children are beyond the very youngest ages. This section includes measures that explore the labour market impacts of having children of different ages, when the parent is a lone female.

Table 8 focusses on the presence of children under six years of age and then on the presence of at least one child under two years. It provides an illustration of how the presence of young children affects labour market participation, employment and unemployment. The changing labour market situation for women who are single parents is compared with the shifts in labour market activity of women with partners who also have similarly aged children.

From 1981 to 1996, there was very little change in the participation rate of lone-parent women with young children. This compares to a consistent increase in labour market participation by women living with a partner who have children of the same age. A participation rate measures the share of the population that is either employed or unemployed (and actively looking for work) and so provides a measure of those who are most active in the labour market. We see from these measures that employment has been weak, and unemployment of lone-parent

women with young children has risen substantially over this period. If one also thinks of the possibility that many lone-parent women are not included in the unemployed count because they are “discouraged job seekers” and, hence, not “actively” looking for work, one gets a better sense of the full employment gap that lone-parent women with young children experience. (For more detail on the intervening years, see Table A3 in Appendix B.)

**Table 8: Labour Market Characteristics of Women with Children**

	1981	1996
<b>Lone-Parent Women</b>		
With children at home		
Total number	589,430	945,235
Participation rate	53.8%	60.8%
Employment-population ratio	48.6%	50.8%
Unemployment rate	9.7%	16.3%
Children under six years only		
Total number	84,830	149,355
Participation rate	54.9%	56.2%
Employment-population ratio	45.5%	41.6%
Unemployment rate	17.2%	25.8%
With at least one child under two years		
Total number	31,460	54,525
Participation rate	44.5%	46.3%
Employment-population ratio	34.0%	31.0%
Unemployment rate	23.5%	33.0%
<b>Women with Partners</b>		
With children at home		
Total number	3,595,930	3,970,585
Participation rate	52.1%	71.2%
Employment-population ratio	47.9%	65.3%
Unemployment rate	8.2%	8.3%
Children under six years only		
Total number	811,955	804,220
Participation rate	49.4%	71.0%
Employment-population ratio	43.6%	63.1%
Unemployment rate	11.9%	11.1%
With at least one child under two years		
Total number	494,625	463,820
Participation rate	46.0%	68.2%
Employment-population ratio	39.8%	59.5%
Unemployment rate	13.5%	12.7%

Source:  
Statistics Canada, Census database.

There clearly are many logistical dilemmas for women with very young children in combining paid work and family responsibilities. For women with partners, the preferred option has often been choosing part-time work to have relatively more time for family care.

This strategy has allowed these women to access jobs more easily in the growing, and now large, non-standard labour market and, in turn, to be more in demand by employers who want this type of flexibility in their work force.

But what is the cumulative effect on income levels of the labour market participation patterns of single mothers with young children? We have already seen that many lone parents fall below the LICOs; this is especially true if they are in younger age groups. Table 9 gives more information on lone-parent women and the incomes of their families. The income measure used is family income, which includes money income of all members of the family. For some lone parents with older children at home, this could include earnings of these older children. Income refers to the total money income received by the family and includes earnings, net farm or business income, the child tax credit, any pensions, employment insurance benefits or income assistance, dividends, interest and other money income. It does not include items such as capital gains, receipts from the sale of personal property, loans, gifts or in-kind income, such as meals or accommodation where those apply.

The measure we are using to illustrate the relative income of families is the median income. A median income is at the mid-point of the full distribution of incomes (i.e., one half of the group has income levels below the median, the other half has income levels above the median). For this type of comparison, the median income is considered better than a straight average, which can be seriously distorted by the presence of small numbers of persons with very high or very low income levels.

This information on median incomes points out that young lone-parent women (under 25 years) with children (under six years of age) have very low family incomes, *irrespective* of whether or not they are in the labour force. For those who were active in the labour market (either employed or unemployed), the median income stood at \$11,138, which is just slightly above the median income of \$10,569 of those not active in the labour market. For lone-parent women 25 to 44 years of age with children under six years of age, there is more advantage to being employed. The median income stood at \$19,790 in 1995 (reported in 1996) for those who were in the labour force, compared to \$12,808 for those not active in the labour force.

If we look closer at the income information for the 25 to 44 age group, we see that for those with children 6 to 17 years of age, being in the labour force significantly increases the median income compared to not being active in the labour market.

Table 9 also provides a reading of how median incomes changed between 1990 and 1995, and highlights where the incidence of low income is greater. The median incomes are in 1995 constant dollars, allowing for direct comparison between these two periods. While lone-parent women overall have seen a decline in their median income, the 25 to 44 age group has seen quite a sizeable decline in median incomes. This decline falls on those who were in the labour force, either working or unemployed.



**Table 9: Labour Force Activity of Lone-Parent Women and Family Income**

	Overall Population		In Labour Force		Not Active in Labour Force	
	Number	Median Family Income \$	Percentage of Population	Median Family Income \$	Percentage of Population	Median Family Income \$
<b>For Full Year 1995</b>						
Total – female lone-parent families	945,235	21,994	61	26,816	39	16,179
Parent under 25 years	59,620	11,167	43	12,001	57	10,536
With children under 6 years	57,540	11,138	43	11,949	57	10,569
With children 6 years and over	2,075	11,722	56	13,131	44	9,895
Parent 25-44 years	509,600	18,463	71	23,318	29	12,664
With children under 6 years	176,590	15,700	59	19,790	41	12,808
With children 6-17 years	300,900	20,151	76	24,462	24	12,495
With children 18 years and over	32,115	26,921	81	30,650	19	12,811
Parent 45-64 years	267,060	32,806	68	38,239	32	20,153
With children under 6 years	3,215	23,190	62	31,781	38	14,772
With children 6-17 years	82,475	28,473	76	33,985	24	13,345
With children 18 years and over	181,370	34,922	65	40,662	35	23,636
Parent 65 years and over	108,950	33,599	6	41,670	94	33,206
<b>For Full Year 1990</b>						
Total – female lone-parent families	788,400	23,850	60	28,737	40	16,851
Parent under 25 years	50,765	11,151	40	12,301	60	10,355
With children under 6 years	48,725	11,121	39	12,254	61	10,356
With children 6 years and over	2,040	12,094	62	13,067	38	10,339
Parent 25-44 years	427,740	20,026	72	25,613	28	12,538
With children under 6 years	142,665	16,115	59	20,991	41	12,505
With children 6-17 years	254,530	22,217	77	26,531	23	12,463
With children 18 years and over	30,550	32,754	84	35,941	16	15,204
Parent 45-64 years	218,135	34,951	64	41,026	36	23,268
With children under 6 years	1,970	23,774	58	30,774	42	16,031
With children 6-17 years	58,445	28,434	71	34,985	29	14,006
With children 18 years and over	157,720	37,654	62	43,897	38	26,771
Parent 65 years and over	91,755	36,185	7	42,495	93	35,730
<b>Changes from 1990 to 1995 that are key to economic situation</b>						
Total – female lone-parent families	156,835	-1,856	64	-1,921	36	-672
Parent under 25 years	8,855	16	66	-300	34	181
With children under 6 years	8,815	17	68	-305	32	213
Parent 25-44 years	81,860	-1,563	66	-2,295	34	126
With children under 6 years	33,925	-415	59	-1,201	41	303
With children 6-17 years	46,370	-2,066	72	-2,069	28	32

Note:

Family incomes are median incomes in constant 1995 dollars.

Source:

Statistics Canada, Census data.

***The “Overlay” of Equity Group Membership in Employment Patterns***

When looking at socio-economic policies and programs, there is a need to touch on equity group issues. While equity of opportunity is itself a policy concern, when looking at increasing the effectiveness of labour market policies and employability programming, other factors that vary by membership in various equity groups affect employment success. Therefore, it is important to identify the representation of equity groups among single mothers.

Table 10 shows that in 1996 about five percent of all lone-parent women were Aboriginal and a further 13.5 percent were members of a visible minority. We can expect these numbers to be different with the 2001 Census, simply for demographic reasons. Aboriginal and visible minority populations are growing faster than average for the general population. The “bulge” in the Aboriginal population growth over the last two decades means that the fastest-growing segment of the population is younger, and just reaching the age when they are likely to have children.

However, the number of Aboriginal and visible minority single-parent women reported in 1996, when combined with information on the median income of each category, provides a good reading of which equity lone-parent groups need to be considered in setting policies and programs.

Aboriginal lone-parent women have, on average, half the median income of all lone-parent women. While visible minority lone-parent women generally do have a lower median income than average, there is considerable variation among specific ethnic groups. Latin-American, Southeast Asian, Arab/West Asian and Black lone-parent women all report median incomes below the average, while Chinese and Japanese lone parents have higher median incomes than single mothers as a whole.

The relative situation and the representation of these specific groups within the overall population of lone-parent women also needs to be viewed in the context of other characteristics and issues that are experienced by all women in these special groups. The characteristics include possible gaps in educational attainment, limited English/French language skills for many of those who might be recent immigrants, location of residence and availability of jobs in that location, as well as the potential of discrimination in hiring practices.

It is clear that a much higher proportion of Aboriginal lone-parent women are young compared to the proportions of young single mothers overall. As we have already seen, lone-parent women in these young age groups have less labour market stability and are more likely to fall below the LICO. For Aboriginal, young, lone parents the situation is even more precarious, given the additional challenges they face, because of factors such as lower education and less access to employment, especially in northern or rural areas.

**Table 10: Aboriginal and Visible Minority Single Mothers, 1996**

	Number	Percentage of Total	Median Family Income \$
Total lone-parent women	945,230	100.0	21,994
Aboriginal lone-parent women	48,270	5.1	14,431
On reserve	9,900	1.0	15,342
Off reserve	38,370	4.1	14,235
Visible minority lone-parent women	127,200	13.5	18,321
Black	49,960	5.3	17,133
South Asian	14,645	1.5	19,998
Chinese	19,555	2.1	24,085
Korean	1,170	0.1	17,148
Japanese	1,525	0.2	41,055
Southeast Asian	8,440	0.9	15,560
Filipino	8,515	0.9	23,075
Arab/West Asian	6,970	0.7	16,650
Latin American	10,680	1.1	14,851
Visible minority (not identified elsewhere)	3,650	0.4	23,034
Multiple visible minority	2,100	0.2	21,884

Source:  
Statistics Canada, 1996 Census.

**Table 11: Aboriginal Lone-Parent Women Age Distribution Compared to Overall Lone-Parent Women, 1996**

	Aboriginal		Overall Distribution %
	Number	Percentage	
All age groups	61,360	100.0	100.0
15-19 years	1,340	2.2	0.8
20-24 years	7,410	12.1	5.4
25-34 years	21,405	34.9	22.5
35-44 years	18,130	29.5	31.4
45-54 years	7,350	12.0	19.9
55-64 years	2,990	4.9	8.4
65 years and over	2,735	4.5	11.6

Source:  
Statistics Canada, 1996 Census.

### ***Educational Attainment***

The combination of education and related skills a worker brings to the labour market is an important predictor of employment success. There is usually a lot of competition for the

“good” jobs, those that offer full-time, full-year work and are often unionized. Many large firms and organizations use an education screen to reduce the number of applicants. As the labour market changes in response to economic shifts and technological innovation, emerging “good” jobs often require skills related to completion of post-secondary education or include the necessity of technical or computer knowledge. Education typically confers a premium in terms of wages. Labour force surveys confirm that, especially for women, having post-secondary education is strongly related to continued activity in the labour market and stable employment patterns.

In general, as shown in Table 12, lone-parent women have a similar profile of educational attainment to all women over the age of 15.

**Table 12: Educational Attainment, 1996**

	<b>Lone-Parent Women %</b>	<b>All Women %</b>
All levels of education	100.0	100.0
Less than Grade 9	13.6	12.4
Total grades 9 to 13	37.1	38.0
Without graduation	22.2	22.4
With graduation	14.9	15.6
Trades certification or diploma	3.0	2.6
Some post-sec (certification and other)	35.2	34.7
University degree or higher	11.1	12.3

Source:  
Statistics Canada, Census data.

In viewing Table 12, it must be kept in mind that the age groupings include many young persons and young adults who are still completing their education; therefore, this comparison across the age spectrum may not adequately describe the education gap. However, when equity group membership is taken into account, there are some revealing variations. For example, Aboriginal women, who do make up a higher-than-average proportion of the youngest age groups of lone-parent women, are shown in the 1996 Census as having a higher proportion of young women in the lower educational categories: 19 percent with less than Grade 9 compared to 12 percent for all females. The Census data also report fewer Aboriginal women with a university degree, about four percent compared to 12 percent for the overall Canadian female population. While strides have been made in the last few years in addressing the educational gap between Aboriginal peoples and the larger population, a continued lack of opportunities in many Northern communities will mean that many young single mothers will not have appropriate education for current jobs. This is complicated by the fact that, it takes time to achieve higher levels of education and, consequently, time to overcome any gap in educational attainment.

When we look at the education of lone-parent women and at the relevant median income, as described in Table 13, there is a significant increase in the median income if women have

completed a university degree. While graduating from secondary school and undertaking some post-secondary studies does result in a median income that is higher than for those persons who did not graduate from high school, the income difference is not as marked as it is with the completion of a university degree.

**Note on the Education Data from the 1996 Census**

Statistics Canada reported a small anomaly in the reporting of lower levels of education with more people in 1996 reporting the completion of lower levels compared to the reported numbers in 1991. This data warning will not make a difference to the general numbers covered in tables 12 and 13, or in the relative median income figures.

**Table 13: Lone-Parent Women, Education and Income**

Highest Level of Education	1990		1995	
	Number of Lone Parents	Median Income \$	Number of Lone Parents	Median Income \$
All levels of education	788,395	23,850	945,235	21,994
Less than Grade 9	135,460	22,601	128,520	20,983
Secondary school without graduation	196,385	17,829	210,270	16,673
Secondary school with graduation	115,180	25,133	140,805	22,799
Some post-secondary	287,165	25,718	385,605	23,144
University degree	54,205	45,877	80,035	42,304

Note:

In constant 1995 dollars.

Source:

Statistics Canada, Census data.

From scanning Table 13, we also see that median incomes, in 1995 constant dollars, declined for all levels of educational attainment, but showed the proportionately largest drop for those who had some post-secondary education or had graduated from secondary school but not progressed further. What should be noted here is that, overall, the economic circumstances for lone parents have flattened at best over the last half decade, and for the undereducated single mother, the downward trend in income has been even more severe.

### ***Occupation when Employed***

While it is important to have the bigger picture for employment and income, knowing the occupational pattern of single mothers is useful for understanding their current situation and for contemplating their future circumstances. The occupation or field that people work in is strongly linked to employment stability as well as to income. Table 14 provides the 1996 Census count, by occupation group, of lone-parent women. The categories identified are from the National Occupation Classification (NOC) and are grouped according to skill levels, A, B, C, D and managerial occupations. The NOC system classifies and describes occupations in groupings that encompass similar work. Over 500 separate occupations are identified in NOC, grouped into general categories that share the core character of the individual occupations. From another perspective, the NOC system looks at occupations

according to identified skill levels, which generally encompass work that requires a similar basic level of education. Skill Level A refers to professional occupations, Skill Level B refers to technical, para-professional or skilled occupations and Skill Level C includes occupations identified as intermediate (require some training but typically not diplomas). Skill Level D encompasses labour and elemental occupations. Managerial occupations are not classified by skill level (HRDC 1993).

For the reader who may not be familiar with this very important classification system, we elaborate. The examples that follow have been chosen to illustrate the nature of the managerial and skill levels referred to in NOC coding, or to indicate where some of the larger-sized occupations are found.

### **Managerial**

This includes management occupations at very senior levels as well as managers in fields as diverse as engineering, school administration, retail sales, hotel and recreation management, or the mining industry. This listing describes the very wide nature of this category. While many management positions require university degrees or significant technical training, others do not.

### **Skill Level A**

This category identifies professional occupations, such as accountants, engineers, teachers, doctors and nurses, social workers and lawyers. This level also includes many similar occupations, which typically require completion of a university degree, such as business consultants, computer programmers, and creative and performing artists.

### **Skill Level B**

This class of worker includes technical and para-professional occupations, such as engineering technicians and medical technicians, skilled tradespersons, such as electricians, carpenters and plumbers, and skilled service industry workers, such as chefs and cooks. This skill level also includes administrative occupations in business, secretaries, real estate salespersons, police officers, and supervisory workers in sales and in primary or manufacturing industries.

### **Skill Level C**

This level covers intermediate occupations, meaning those occupations that generally require secondary school and might require some training but usually not extensive training. Typically, skill level C occupations are general office clerical occupations, information clerks, such as telemarketers, bartenders and food servers, truck drivers and most equipment-operating occupations in manufacturing. The category also includes fields, such as nurse's aide, visiting home care worker and early childhood educator assistant.

### **Skill Level D**

Occupations falling into this group are classed as labouring or elemental work. This includes cashiers in various retail or recreation settings, food counter attendants (fast-food and similar), janitors and cleaners, and labourers in construction and manufacturing.

In the actual labour market, there will be jobs with overlaps in terms of skills required or even preferred. Many Skill Level C and some Skill Level D occupations in the service industry call for good communications skills, and employers typically look for completion of high school and possibly some post-secondary education before hiring. These sales and service occupations in the retail and tourism sectors have a very large number of workers and have been growing over the last few decades. These same occupations have a large proportion of women workers and are most likely to have non-standard, or “contingent” work. This kind of work is characterized by part-time hours, split shifts or evening and weekend hours. It often is term or contract-based, responding as it does to the “just-in-time” trends in the structure of manufacturing and service industries. It is typically unstable, often poorly paid, and lacking in standard benefits, such as holiday time, pension or medical/dental benefits.

**Table 14: Lone-Parent Women, Occupation and Income, 1995**

	All Occupations	Managers	NOC Skill Levels			
			A	B	C	D
Worked in 1995	572,620	2,650	94,330	152,195	225,920	97,525
Occupation share	100.0%	0.5%	16.5%	26.6%	39.5%	17.0%
Distribution by income group (%)						
Under \$5,000	5.5	0.8	2.1	4.3	6.3	8.9
\$5,000-\$9,999	5.9	2.1	2.6	4.7	6.8	8.9
\$10,000-\$14,999	10.6	3.8	4.0	8.3	12.6	16.0
\$15,000-\$19,999	11.7	4.5	4.8	10.2	13.7	16.4
\$20,000-\$24,999	10.8	4.2	5.0	10.6	12.7	12.5
\$25,000-\$29,999	10.1	4.7	6.0	11.5	11.1	9.8
\$30,000-\$34,999	9.6	7.9	7.3	11.7	10.1	7.6
\$35,000-\$39,999	7.9	7.7	8.1	9.7	7.8	4.9
\$40,000-\$44,999	6.6	7.4	9.7	8.0	5.6	3.6
\$45,000-\$49,999	5.0	11.5	9.7	5.4	3.8	2.7
\$50,000-\$54,999	4.0	6.6	9.2	4.2	2.6	2.0
\$55,000-\$59,999	2.9	4.3	7.7	2.7	1.7	1.6
\$60,000 & over	9.1	34.2	23.6	8.6	5.0	4.7

Notes:

Total lone parents, 945,230; did not work in 1995, never worked or worked prior to 1995, 372,615; reported working in 1995, 572,620.

A small number of persons who worked did not report working for income; percentages might not add up to 100 percent.

Source:

Statistics Canada, 1996 Census.

As we see from Table 14, many lone-parent women are in occupations that fit into skill levels C and D. A far smaller share are found in managerial or professional (Skill Level A) or technical/administrative (Skill Level B) occupations. Many will be employed in occupations, such as retail sales, food services, counter work and preparation. When they

work in clerical jobs (grouped in Skill Level C), which is another large area of work for women, they have a better chance of being employed on a full-time, full-year basis. But this pattern of relative stability and full-time employment for clerical workers has been breaking down. Governments have not been hiring clerical workers to any great extent. The finance sector, banks and insurance companies, have been restructuring to use new technology and have been reducing their full-time clerical work force in favour of part-time workers.

Income figures linked to these occupations in which lone-parent women tend to be employed repeat the message that many are working in low-income jobs, and many are working in non-standard work that only provides limited earning capacity.

### ***Provincial Highlights***

The preceding description and analysis of characteristics of lone-parent women and the impact of labour market characteristics on their employment patterns have been on a Canada-wide level. However, these characteristics, trends and issues generally apply to the population of lone-parent women *wherever* they are living.

The national data show that 46 percent of families headed by a lone-parent woman are in the low-income category. There is only a slight variation across Canada, and low income in families headed by a lone-parent woman remains an issue for all provinces. The lowest incidence of low income in families headed by a lone-parent woman is seen in Prince Edward Island (41 percent) and Ontario (43 percent). Higher proportions are seen in Newfoundland (51 percent), Nova Scotia (52 percent), New Brunswick (50 percent) and Manitoba (50 percent). The incidence of low income is closer to the national picture in Quebec (48 percent) and Saskatchewan (49 percent), with Alberta (44 percent) and British Columbia (45 percent) slightly lower than the national picture.

The incidence of low income in families is highest when the parent is not working. However, it is also high when the lone parent is employed on a part-time or part-year basis. The incidence of low income in families headed by a lone-parent woman was significantly lower when the lone parent worked full time, full year. This national pattern is replicated across all the provinces.

As one would expect, local labour market aspects do make *some* difference in employment results for women, but these are not as significant as the general pattern of low income for families headed by lone-parent women. The employment situation for lone-parent women is a bit worse in the Atlantic provinces, as is the general employment situation. In Newfoundland, a smaller proportion of lone-parent women were working at all, and an even smaller proportion were in full-time, full-year work. More employment opportunities (and a policy emphasis on narrowing the eligibility requirements for income assistance in the early 1990s) in Alberta are reflected in higher proportions of lone-parent women who were employed in that province in 1995. However, we see very similar impacts of these work patterns on the incidence of low income in these female single-parent families. For example, in Alberta at that time, while we do have more single mothers working on a full-time, full-year basis, the proportion of those working full time, full year still falling into the low-income



category was the highest in the country, at over 19 percent. This compares with a national average of 14 percent, 11 percent in Ontario and 12 percent in British Columbia.

That is, no matter what the rate of employment from province to province, the low incomes that typify the situation of single mothers remain the same. In other words, for the most economically vulnerable, even employment — such as it may be — does not substantially improve their overall economic circumstances.

Details of the incidence of low income in families headed by a lone-parent woman and their employment patterns, for each province, can be found in Appendix B, Table A4.

Families headed by younger lone parents are also more likely to be low-income families. While 46 percent of all families headed by a lone-parent woman had low income, 94 percent of the families with very young lone-parent mothers (15 to 19 years of age), were low income. Similarly, 90 percent of the families headed by a 20 to 24 year-old, lone-parent woman were also in the low-income group. This situation is seen in all provinces with relatively little variation. The detail for this analysis is available in Appendix B, Table A5.

As seen in the national picture on equity group membership in the lone-parent women population, Aboriginal women are overrepresented. Aboriginal lone parents also have significantly lower family incomes than is the situation for all lone-parent families. Matching the distribution of the Aboriginal population overall across Canada, the proportion of lone-parent women, who are Aboriginal, is highest in the Prairie Provinces and the West. In Manitoba and Saskatchewan, about one quarter of the lone-parent female population is Aboriginal. (For provincial detail see Appendix B, Table A6.) While there are no great differences from province to province in the economic situation of single mothers in general, it must be borne in mind that Aboriginal single mothers face particular barriers to sustainable employment. Lower education levels are one obvious barrier, but so is the fact that many find it difficult to make the transition to life away from reserves. Yet, on-reserve employment opportunities, especially on rural reserves, are very limited indeed. Urban Aboriginal individuals often face another set of barriers to employment, due to the lack of education, and job experience. Hence, those provinces with particularly high proportions of Aboriginal residents will be faced with greater challenges to provide the kinds of programming that single mothers of all situations — and Aboriginal single mothers especially — would need to make the transition to increased economic well-being.

### ***Summary***

The information developed here on the characteristics of lone-parent women, their work and income, was drawn from a number of key data sources to describe the elements of their employment-related situation and identify those conditions that closely link to changes in the structure of the labour market. At the risk of some repetition, we would like to summarize the key findings and move the discussion along the road to considering policy implications.

First, there are about a million families headed by a female lone parent. About half of these families, or half a million, are below the poverty level.

The paid work a lone parent does makes a significant difference to family incomes, but many employed lone-parent women still have family incomes that fall below the poverty line. Census information tells us that 58 percent of lone-parent women were employed and the remaining 42 percent were not. A further important measure of need is that close to half of the employed single-parent women who are working do so on a part-time or part-year basis.

- Lone-parent women who were not employed (42 percent of the total population) showed the highest incidence of low income, with 64 percent falling below the LICO.
- Lone-parent women working on a part-time or part-year basis (28 to 30 percent of the overall population) also had incomes below the LICO. Part-time, part-year work does not encompass all of what is considered non-standard work. (Self-employment must be added to have a full sense of non-standard work.) Part-time or part-year work allows some women to move beyond poverty but, for many, it is closely linked to continued low family income for the employed lone parent.
- For those lone-parent women who worked on a full-time, full-year basis, 14 percent were below the low-income level.

Involuntary part-time work is a major concern for lone-parent women, far more so than for others who work part time. We saw from a Statistics Canada analysis of SLID data that single mothers with children have the highest rate of involuntary part-time employment of all groups. This Statistics Canada report (referenced earlier in this study) showed that 18 percent of all lone-parent women, who were working part time, *wanted* full-time work but were unable to obtain such work. Clearly, part-time work, and the income it brings, is not sufficient for many lone-parent women. The small increase in family income from having a part-time job is often outweighed by the lost benefits of various sorts and the lost time with their children. The wages they do receive are at the bottom of the range, often the minimum hourly rate. Finding affordable, accessible child care of any sort is difficult, as it is for all parents, but more so for the poorest of single mothers, because of the often variable hours and timing of part-time work. Evening and weekend part-time work poses less problem for parents with partners who can look after the children. This is not an option for single mothers. Family or ex-partners may be available in some cases, but this is not without its problems. Risks of layoff are high in the kinds of work single mothers may find.

There is a general labour market axiom that part-time work can lead to full-time work. The analysis of those working part time on an involuntary basis shows that some do move to full-time employment but that it takes time. It also is not a one-way trajectory. Statistics Canada data show that a year after starting an involuntary part-time job about 25 percent of the lone-parent women are in full-time employment. This proportion rises to 30 percent after 18 months. However, the study also shows that after a year some 15 percent move from involuntary part-time work to unemployment and a further 10 percent move entirely out of the labour market (Noreau 2000). Thus, the previously assumed one-way path from part-time to full-time work is not a fixed direction and, given the changing nature of the labour

market with the increasing use of contingent work of all sorts, it is more likely the latter pattern will prevail and even increase.

The data show that the presence of young children, (under two years of age, under three years or under six years of age depending on the data source and measure) is clearly linked to lower participation in the labour market and to lower employment. The impact on labour market attachment of having a young child is seen for both lone-parent women and for women with partners. However, the impact is far greater on lone-parent women and this is reflected, in turn, in their low family incomes. While part-time work can make it easier for some women to balance work and family responsibilities, the income does not lift the family above extremely low income levels.

Lone-parent women in the prime working age groups (i.e., those 25 to 44 years of age) also show greater labour market difficulty if they have young children at home. The participation rate of just under 60 percent for these women with children under six compares with a participation rate of 76 percent when the youngest child is over six years of age. Once children are older, employment rates increase and family incomes rise. Again, mothers with partners and children of the same age groups fare better in terms of employment than lone-parent women.

Other labour market data have shown that employment rates for Aboriginal people are lower than average. These data confirm that lone-parent Aboriginal women have low median incomes, even compared to other lone-parent women. This incidence of low income is also seen for certain categories of visible minority, lone-parent women. Location of residence is one factor contributing to lower employment and income rates for Aboriginal lone parents living in northern and more isolated communities, where there are few job opportunities and part-year work (one aspect of non-standard work) is the norm. However, many of these women are not employed at all.

A fairly large number of lone-parent women have not graduated from secondary school. Incomes are lower for these women than for other lone-parent women. This component of the female lone-parent population clearly requires education upgrading and skill training to assist in job entry and development.

Lone-parent women reporting some post-secondary education still have quite low family incomes, which suggests that, for some lone-parent women, their relatively greater education has not been appropriate for job requirements (i.e., they may be seen as “overqualified”).

From an employment and labour market perspective, contingent work, which includes a wide array of working conditions, has been increasing consistently over time. Some short-term shifts take place as the economy improves. However, a major fact of labour market life is that now well over half the jobs in the economy involve non-standard work. Some are of particular note.

- The fast growing tourism and related services area provides many of the new jobs, but non-standard work is the norm.

- The clerical field, still sizeable, is changing in work patterns and nature. Key sectors, such as financial industries (a major area for women) are reducing the number of full-time clerical positions and increasing part-time work. Government (another typical source of “good” jobs for women) has been under job restraints (layoffs or no new jobs) but is also changing in the type of skills it requires.
- Retail trade has always been a part-time work sector, but the actual hours in which the work takes place are increasingly on evenings and weekends — non-standard work, in other words. This has negative implications for those who have young children and no other adult in the home to assist with their care.
- Emerging fields in computer and business services are increasingly offering contract work, usually full time, but unpredictable in duration. Education and skill requirements are also very high. Call centres (also found in industries, such as finance and communications) often have part-time and evening work. Again, employment in these fields presents problems for those with young children and no alternate caregiver.

Non-standard or contingent work then, is a significant element of modern work; it cannot be avoided by a large proportion of the work force. Part-time work does provide a convenient way for certain women with young children to combine child rearing with work that provides some income, and maintains work skills and contacts. It does not, however, offer the *amount* of income or the economic *stability* a family requires and so is problematic for lone-parent women. Neither does it necessarily serve as a stair step to permanent employment. Hence, its “promise” as a transition from reliance on the public purse to full-time employment and economic self-sufficiency is not likely to be fulfilled.

Thus, the labour market situation of the most vulnerable of single mothers is marginal at best, and many simply are beyond the edges of employment of any sort. They face major barriers of low education and skills; the resulting negative effects are more intense for those with pre-school children and for the very young mothers themselves. With time, accumulated bits and pieces of work experience, and having older children, these women accumulate more labour force participation, but it tends to be contingent work, and the pay keeps the women at or below the poverty line.

### **Lived Lives: Single Mothers Speak about Living Beyond the Edge**

It is one thing to review statistics on the economic situation of the most economically disadvantaged of single mothers, or to read about the changes in the labour market. But it is quite another to listen to single mothers talk about daily life — about their income levels, their employment situation and what could change it, their struggles to sustain themselves and their children, and their view of the future. The 82 single mothers interviewed across Canada are distinct individuals, as was evident from their stories. They describe their lives with humour, sadness, outrage, acceptance, pride, humiliation and some hope. The same person may be a *mélange* of all these feelings and more. Yet whatever their unique personalities and however particular some of their circumstances may be, these stories

reflect structural conditions that shape their lives in what most of them find to be very negative ways.

It will be recalled that the access to single mothers was facilitated through agencies delivering employability enhancement programming. These are non-profit organizations. Some are local branches of national groups, such as the YWCA, and some are local groups that have developed over the years to serve socially and economically vulnerable women. In that this study focusses on single mothers living beyond the edges of regular employment and relative socio-economic well-being, it may be worth asking whether women who are, in some way, linked to an employment-related program “embody” the focus of the study. Are the women who are the most vulnerable of all unlikely to be connected to programming? Can their experience be “captured,” even if in the relaxed and supportive environment of a focus group where they are participating in programming? We believe that, to a reasonable degree, we are drawing on exactly these women, in that the program providers each have a long history of working with women who are at the edge, of social and economic safety for themselves and their children or even beyond.

Thus, we are confident that it is these very vulnerable single mothers who have given us their time and thoughts. It is true that there will be single mothers who are so marginalized that they are not even connected to the larger society through employability and other support programs. However, we expect that those numbers are small, and it may be that these mothers are in a situation where they can rely on family to shelter and provide for their children.<sup>16</sup> But it is the woman who does not have such resources, modest though they may be, who is likely to be on the rolls of income assistance. Income assistance links to programs, such as the ones working with the mothers interviewed, because provincial income assistance regulations increasingly require that single mothers participate in employment activities. These can include occupational training, employability enhancement programming, job search skill development, job searching and “volunteer” work. The trend is for this to be required of mothers, even those with very young children. For example, British Columbia passed legislation in the fall of 2001, to exempt only single mothers with a child at home under one year old from the requirement of being actively engaged in employment activities. This is a dramatic decrease in age from the previous condition that the youngest child be under seven years of age.

Thus, the vast majority of these mothers are on income assistance. Many are in programming as a part of their compliance with increasingly stringent eligibility rules. However, it is important to note that there are also many mothers in the programming irrespective of the compliance element. Depending on the province, those with younger children may not be compelled to participate, but many do because they hope it will help them find reasonable employment. What they mean by “reasonable” will become clear as their stories are told.

Finally, as also will become clear, many of the mothers have taken part in a wide variety of employment-related programming over the years, yet have not found *sustainable* employment. They return to being unemployed, they do not qualify for Employment Insurance, and they return to welfare. These are the single mothers who are in the programs

that assisted the research team in meeting with the mothers. These are indeed women living beyond the edge.<sup>17</sup>

### ***Profile of the Single Mothers Interviewed***

There were two sources of background information on the 82 single mothers interviewed. One was the interview itself, where they were asked to tell a bit about their home situation, number and age of children, previous employment — if any — and current living situation. They also filled out the very brief background sheet, and these results were tabulated.

Not all the women filled out all parts of the sheets and, in fact, the researchers made a point of stating that it was entirely optional. Even if the mothers volunteered to be in the group, the fact that in the rest of their lives they are so often faced with intrusive forms to fill out, or questions to answer, made the researchers particularly careful about not asking for an intolerable level of detail in either written or verbal questioning. The women come first, not the research project. As will be seen, this results in our having to make approximations or generalizations about responses (“most,” “some,” “a few,” “approximately”). We would rather have sacrificed methodological precision than have created any discomfort for the women.

However, the single mothers were gratifyingly forthcoming with their responses. Their positive feelings toward the program in which they were enrolled, the casual environment of the focus groups, the copious amounts of tea and snacks available, and the honorarium all contributed to a comfortable flow of talk. We believe that, overall, we did learn a good deal of very sound and useful information about their lives in relation to sustainable employment as single mothers.

The following overview of key profile characteristics is based on 72 completed questionnaires. As noted, the women were assured that they need not fill out a questionnaire and that they were free to refrain from answering any given item. Some took one or both options.

**Table 15: Location of Respondents**

	<b>Count</b>	<b>Percent</b>
Winnipeg	25	35
Montréal	19	26
Vancouver	10	14
St. John's	8	11
Edmonton	5	7
Toronto	5	7
<b>Total</b>	<b>72</b>	<b>100</b>

**Table 16: Age of Respondents**

	<b>Count</b>	<b>Percent</b>
25 yrs or less	18	25
26 – 35	27	38
36 or older	26	37
<b>Total</b>	<b>71</b>	<b>100</b>
Average age	32.5 yrs	

**Table 17: Number of Children**

	<b>Count</b>	<b>Percent</b>
One	39	54
Two	21	29
Three	9	13
Four	3	4
<b>Total</b>	<b>72</b>	<b>100</b>
Average # children	1.7	

**Table 18: Mother's Age and Number of Children**

	<b>&lt;25 yrs</b>		<b>26 – 35 yrs</b>		<b>36+ yrs</b>	
	<b>Count</b>	<b>%</b>	<b>Count</b>	<b>%</b>	<b>Count</b>	<b>%</b>
One child	12	67	15	56	11	42
Two children	6	33	5	19	10	39
Three children	0	0	5	19	4	15
Four children	0	0	2	7	1	4
<b>Total</b>	<b>18</b>	<b>100</b>	<b>27</b>	<b>100</b>	<b>26</b>	<b>100</b>

The average age of the respondents at the birth of their first child is about 24 years. The average number of children for the group is 1.68.

**Table 19: Mother's Education**

	<b>Count</b>	<b>Percent</b>
Grade 11 or less	29	43
Grade 12 graduate	31	46
Some post-secondary	5	8
Post-secondary graduate	2	3
<b>Total</b>	<b>67</b>	<b>100</b>

Of the 67 women who responded to this item, nearly half would have to be seen as especially disadvantaged in the labour market, because of non-completion of secondary school, and close to another half had gone no further than graduation. Very few had graduated from university.

There was also a question about whether the women had taken any technical or trades training.

**Table 20: Other Training**

Course Type	Count (39 individuals responding)	Percent Courses
Office computer/secretarial	19	34
Advanced computer	8	14
Trade/technical based	29	52
<b>Total # of courses listed</b>	<b>56</b>	<b>100</b>

The training usually took place as part of programming that was expected or required of the women as income assistance recipients (or EI recipients in a few cases). In their discussions, they mentioned having taken these courses over the years, in response to one programming initiative or another or, to put it more positively, because the opportunity arose within the benefit programming. The nature of the computer courses is more or less self-evident, and the potential employment would have been in female-dominated occupations. The same is true for the vast majority of the trades and technical courses they took. Predominant among them were hairdressing, cosmetology and training as a receptionist or community service worker. They mostly fit within the Skill Level C category of the National Occupational Classification.

Over the years, few of the single mothers interviewed followed up on the training. They reported that this was usually because of child-care problems and the fact that the pay levels were too low to make it a sensible decision to lose the medical, dental and other benefits that are a part of income assistance, for the sake of having a minimum-wage, part-time and/or temporary job.

**Table 21: Mother's Age and Education**

	<25 yrs		26 – 35 yrs		36+ yrs	
	Count	Percent	Count	Percent	Count	Percent
Grade 11 or less	12	71	9	35	8	35
Grade 12	5	29	14	54	11	48
Post-secondary	0	0	3	12	4	17
<b>Total</b>	<b>17</b>	<b>100</b>	<b>26</b>	<b>100</b>	<b>23</b>	<b>100</b>

**Table 22: Mother's Income Source**

	Count	Percent
Current employment	2	3
Employment Insurance	4	7
Income assistance	56	79
Other	9	13
<b>Total</b>	<b>71</b>	<b>100</b>

Note:

“Other” as described by the women includes Employment Insurance *and* income assistance, income assistance and child support, Worker's Compensation Benefit, band assistance for some Aboriginal respondents, income assistance and baby sitting, Employment Insurance and “insurance” – unspecified (3).



In sum, the women interviewed are fairly evenly distributed across age categories, and the number of children gradually increases with the age of the respondent. The number of children at any age is not large. Furthermore, the average number of children for the 71 women filling out the profile sheet is under two. In other words, the stereotype of women on welfare having large numbers of children and becoming a family that then weighs heavily on the public purse is invalid.

Given that the women are drawn from programs for which attendance is increasingly a requirement of retaining social assistance, it is not surprising that most of those interviewed rely on this source of income. However, coupled with their modest education levels, and the fact that they are single with children, they would tend not to be heavily involved in the work force in any case.

As we have shown in the statistical review of single mothers, it appears that the women interviewed probably reflect the vulnerable single mothers who are the focal point of this research. We cannot say they are statistically “representative,” because in a study of this modest size we did not attempt to achieve this. However, we believe they are typical of the single mothers with which we are concerned.

What cannot be discerned from the sheets, but did show up in the focus group discussion, is that approximately 12 percent of the respondents self-identified in the course of the focus group as Aboriginal women. We did not record visible minority status, but our recollection is that this is a very small number indeed. As for immigrant women, who may or may not be visible minority group members, a handful of women had come to Canada more than 10 years ago and a few had arrived very recently. Their comments on language or cultural barriers to sustainable employment are noted.

### ***Labour Force Participation***

The mothers were asked about any previous or current employment and their plans for employment in the future. Questions about the mothers’ past, current and future employment address the issue of the nature of the work that is available to women in their situation. Were they able to find jobs, were these “contingent” or non-standard jobs, and were these jobs sustainable?

### **Previous employment experience and was it sustainable work?**

Not surprisingly, the educational level of the mothers is reflected in their previous employment experience — or lack thereof. The great majority of the mothers had been employed in some kind of job at some time in the past. However, most of these jobs could not be considered sustainable by any measure. This would include the skill type itself, the pay, the duration, the benefits and the chance for advancement.

Though they were not asked specifically how long it had been since their last job, enough of them volunteered this information for a modest pattern to appear. That is, about half of them had not been employed for from three to eight years, with one woman not working for 12 years and another for 20. About a quarter of the women had been employed more recently, but in very temporary, low-skill jobs for the most part.

The kinds of jobs the mothers held over the years are very diverse, yet at the same time, the jobs share the features of being low paid, insecure and largely low skilled. The only exceptions were a couple of women who were in more skilled occupations, one who had worked in carpentry and one who had held a full-time, full-benefit job in printing for 16 years. (The one in carpentry was part of a specialized program to encourage women to enter “non-traditional” trades. The other woman on income assistance is in an employability-enhancement program.) The range of jobs includes the following.

<ul style="list-style-type: none"> <li>• Movie, extra, waitress, clothing store</li> <li>• Assembly line in chemical plant</li> <li>• Flea market, short order cook, waitress, receptionist (treaty office), bingo hall on reserve</li> <li>• Pizza, convenience store, chamber maid</li> <li>• Social worker</li> <li>• Child educator</li> <li>• Printing and sales</li> <li>• Three years ago, chambermaid, part time, summers</li> <li>• With a government ministry, clerical, for two and a half years but term expired; then several waitressing jobs</li> <li>• Admin assistant, part time, before that was counsellor for the band on reserve</li> <li>• Horse groom, dog groom</li> <li>• Printing industry</li> </ul>	<ul style="list-style-type: none"> <li>• Clerk/typist</li> <li>• Factory – shipping, distribution</li> <li>• Domestic 10 years</li> <li>• Recently painting, sanding</li> <li>• Six years ago, cook in crisis centre</li> <li>• Ten years ago, bartending, waitress, chambermaid</li> <li>• Eight years ago, department store</li> <li>• Last in 1997, co-owned store with (then) husband</li> <li>• Six years ago, shipper/receiver</li> <li>• Three years ago, travel business</li> <li>• Printing</li> <li>• Waitress</li> <li>• Four years ago, manufacturing</li> <li>• Three jobs since the kids: eight years as assistant manager of a telemarketing firm, then home day care for five years, then coffee shop jobs when on social assistance.</li> <li>• Cleaner</li> <li>• Construction carpentry</li> </ul>	<ul style="list-style-type: none"> <li>• Part time roofer for a month, job on reserve</li> <li>• Kitchen help for two weeks, homemaker four months</li> <li>• Seasonal community club, hotel for three to four months</li> <li>• Summer job, receptionist</li> <li>• Machine operator, cake decorator “making the cute little flowers and stuff”</li> <li>• Telemarketer, “shooter girl” for two years</li> <li>• Saw operator in furniture manufacturing plant</li> <li>• Leasing agent, seasonal, housekeeper, entertainer, courier driver</li> <li>• Sales, telemarketing, dispatcher, clerical</li> <li>• Social worker, before on computers</li> <li>• Bank teller, typist, companion, drive ice cream vans, worked at bank</li> <li>• Finishing carpenter</li> </ul>
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Given the diversity of these jobs, even if largely lower skilled and temporary, it is important to know how the women describe their experience of employment. One of the most dynamic descriptions, told to the delighted laughter of the group, came from a 28-year-old woman, with three children, ages nine, seven and six.

*Name a job I didn't do! I was a dishwasher for a season. Then McDonald's, but I quit, because I didn't like being nice to people like they make you do. Then I was a playground assistant through social assistance, but I quit. Then there was a sandwich bar, and then the carnival for eight weeks, and Taco Time and Shoppers. Then I was a peer facilitator for a prenatal group but I*

*quit, because I had a protest with them — that they were cutting off the food and stuff that they used to have for the beneficiaries of the program. Then I was a secretary for a law firm, doing typing and filing and stuff.*

Another woman described a good job she had had and told what had happened to it.

*I actually had a good job years ago. I worked in a furniture manufacturing plant as a saw operator and I really liked it and it paid well, and then free trade made the firm move south, so I got laid off. So then I was a teacher's aide, which was a two-year term position, but I left that, because it was changed to casual after that and it lacked enough hours to work.*

Another woman with one of the more stable jobs in the past described the vulnerability of being in a term position.

*I was with a government ministry, clerical, for two and a half years but then the term expired. Since then I've had several waitressing jobs, but they've all been for poor pay.*

A woman who had a part-time job that she really liked found herself in a similar situation.

*I had a job that was very interesting — working with youth. I had quite a bit of experience in this field and wanted to continue working with that but, unfortunately, we lost the grant. So at that time, I had been able to be on income assistance and leave work at a reasonable hour and my mother was helping with the day care. Now I'd like to go back to work.*

It appears that for the most part, the women's varied job history resulted from loss of jobs for structural reasons: term contracts ended, seasonal operations closed, the plant moved, business slowed. But over the years, a small proportion of the women had themselves terminated their employment. Two main reasons were given, though in reality these reasons overlapped. The first was the lack of affordable child care, or child care of any sort in which they could have confidence. The second was unacceptable employment conditions combined with concerns over child care, resulting in the job becoming intolerable.

Turning first to the lack of child care, this issue has been documented in study after study, but the anguish that the mothers reported must be recognized.

*Businesses aren't family friendly. There was this other job I had, just for a short time. I'd just started working there and for the first two weeks, of course I was concerned about how my kid was being taken care of. So I made two calls a day, just short calls, for the first two weeks, to check on my kid, right? Well they told me if I kept making personal calls I'd lose my job. I don't think they would have had the same reaction to the other employees making personal calls for other reasons.*

Comments from two of the other women give added shadings to the child-care dilemma.

*But even when you're employed, you can't afford day care.*

*What it boils down to is we're forced to make choices we don't want to make, so we're having to stay down, to stay on social assistance, because you can't afford child care otherwise. They cut you off cold and the wages aren't enough to cover expenses.*

The second reason for leaving jobs was that the jobs themselves simply were not worth it: the pay was too low, the conditions too harsh, the circumstances too stultifying.

*The money from my job was not enough to support myself. Minimum wage jobs are for kids in high school, who just want to make a bit of extra money for clothes and stuff. Otherwise, you have to work two or three jobs and work 16 hours a day to support yourself. If you have a car payment, insurance, bills, food, you couldn't do all that and support a child on minimum wage.*

Another woman commented:

*I always worked up to the time I had the baby, but minimum wage doesn't pay enough to live on unless you work 12 to 13 hours a day. I would have to make enough to live comfortably. Sickness is a problem. I worked up to one week before my baby was born. I was nine months pregnant and my boss didn't care about my health, or if I was lifting things or on my feet too long. Social services will only let you make \$100 working and then they deduct from your assistance.*

An array of interpersonal strains on the job were frequently recounted as reasons for leaving. These reasons arise out of the vulnerability of woman workers, and of workers who have no job security, no applicable employment standards, no union — and needy children at home.

*I worked for seven years as a single mother. And they didn't offer me that much consideration. At the beginning, my son had a lot of ear infections ...[then describes escalating health problems of child, including the early school years, when he had to attend special clinics two afternoons a week]. When he started this I was almost burnt out. I talked to my employer and they wanted to fire me. I was running off my feet all day...I asked for time off but they said no. So I kept working. They never understood that I was a single mother. They never asked me: "How's your kid?" ...I was the only woman working there and it was a very macho environment.... So I had to stop working there. I had no way but to go.*

At the most abusive end of the interpersonal spectrum of an intolerable working environment, one woman recounted being sexually assaulted at work (while employed for a national financial service). The employer did give her counselling leave, but her job was gone on her

return and she could not take the job that was offered in another location. Several women reported sexual harassment as reasons for leaving. Two women had jobs that were associated with marital/common-law partners and when the relationship ended, they had to leave the job. There were several reports of racial tensions, as described by Aboriginal respondents, that led to leaving jobs. Finally, several of the younger women said that negative stereotypes about single mothers poison the workplace.

*They're totally judgmental about your single lifestyle, they treat you differently from married women.*

*Yeah, they treat you like a slut. "Oh, she's young and she's got a kid, and she's not even married, she must be a slut."*

Finally, some women left their jobs because the job itself was so boring, so lacking in challenge or opportunity, that they simply couldn't endure it any longer.

### **Current employment**

Approximately seven<sup>18</sup> of the mothers were currently employed, five full time and three part time, with one of the former and two of the latter being on social assistance. It is, of course, possible to have current employment while on income assistance. A woman may be employed and report her employment to the ministry. In this case, if her income remains below the income assistance rate, she receives a wage top-up to bring her to the income assistance level allowable for single mothers in the respective province, or she retains what is left after most of it is deducted from the monthly benefit. Some of the mothers said they did unreported work, such as house cleaning or care of others' children on a cash basis, to help make ends meet.

Four of the five women who were currently employed full time had participated in a program that encourages women to enter what are non-traditional trades for women. It is not targeted to women on social assistance, as such. The fifth woman had what she regarded as a dead end job as a secretary in a health-care facility. She had a certificate in her field, and her salary was about \$30,000. The job was unionized and had benefits. This is the only respondent who would be considered as living within the mainstream economically, but she was taking a career re-orientation program, because she found her current employment boring and lacking in any chances for advancement. Her salary still placed her at the margins of economic well-being, having one pre-school child. As she said:

*\$30,000 is not enough to live on and raise my child without a great deal of stress and uncertainty. I'm never able to save any money for emergencies, or for entertainment for my child — like going to a movie.*

Another mother in the trade-entry program found that even with this job, she was subject to the vagaries of contracting, and of the construction business as an industry.

*I am employed full time, but the job only lasts as long as the construction job. The one I'm on now should last for about two years. My wages are first year*

*apprentice rates, about \$16 an hour. It's a union shop, with very good benefits — even orthotics!*

The mother currently employed full time who was on social assistance had an employment situation that exemplified the changing labour market, complete with low wages and no benefits. This mother had one pre-schooler. She had three sources of employment income. One was a full-time sales job, marketing credit cards. The job was completely commission-based, with no benefits or job security. She also marketed products at trade shows on weekends, and as a sideline, was a representative for an international multi-level marketing firm. The striking feature of her situation is that she was on income assistance, but the combined level of her income was so low that she continued to be eligible for benefits. She received a wage top-up to reach the allowable levels in her province.

One of the women working part-time had a job that typified the employment situation for undereducated, underemployed women. She worked as a facilitator for a non-profit organization. She worked three days a week for \$8.70 an hour. The job was non-union and she had no benefits. (She, too, comes from the program working to get women into non-traditional trades.)

Another woman working part time described her current situation.

*Basically I don't get any benefits, whatsoever. The medication is paid for by the welfare, for my son but not for me. And other than that, it's difficult, because I have to take this program and work every Saturday and Sunday to make ends meet. So I basically don't have any days off for the next five months. When he wants to do something, I'm so tired...I'm so tired I can't spend any quality time with him.... So he's lacking a lot from me.*

The few other women who reported in the interviews that they were employed, either had two or three hours of paid work a week in a non-profit organization, or did some child care or house cleaning on an informal basis. The amount of income was negligible and probably would not even exceed the wage deduction trade-off thresholds in most provinces.

We have seen what the single mothers have done in the way of employment, and that virtually none of the work was sustainable. But what would they like to do in the future?

### ***What Would Make Sustainable Employment Possible?***

It is one thing to have had negative experiences with employment in the past, but most of the women reported wanting to find employment. Indeed, no matter what their own personal motivation, many of them were required by social assistance legislation to be actively engaged in employment activities. But the questions arise: “What *kind* of work do they want, and is that work sustainable?” The whole basis of this research theme for the Status of Women Canada Policy Research Fund is to determine what would enable women to find *sustainable* employment. And the aim of this particular study is to explore what would be desirable and possible for single mothers, especially those who are most socially and economically vulnerable.

### **The kinds of employment situation single mothers want**

The single mothers were asked a series of related questions about the kind of employment situation that would best meet their needs. They were asked to consider features of employment, such as the occupational type, full or part time, scheduling, permanent or seasonal or casual, pay and benefits, and unionized or not. Naturally, not all respondents talked about each employment feature. In fact, they tended to concentrate on a few key areas.

Even though the first “probe” on the list was the occupation, the type of job the mothers would want, only a few answered in those terms. The jobs they envisioned included receptionist, library assistant, correctional officer, administrative assistant in co-op housing, part-time computer graphic designer or personnel support worker. A couple of women said they would like to be self-employed so they could work from home. (One had a child in poor health.)

For the most part, instead of talking about a particular type of job, the single mothers immediately began to list one or more of four desirable conditions: hours and scheduling of work, pay levels, adequate child care and other supports — from employers and government — to make it possible to remain on the job. Several of the mothers said they wanted to be “realistic” about their employment needs and wants. Indeed, their descriptions did seem very realistic, given the difficulties they now faced and will face in finding sustainable work with benefits.

Starting with scheduling and duration of work, a substantial majority of the women preferred permanent full time, while a handful preferred permanent part time (or stable part time until the children were much older). Those who wanted full-time employment were assuming that this would be the only way they could make enough money to support themselves and their family. They did not speak of full-time work in terms of it possibly leading to career development or advancement. They simply needed that number of hours at a certain pay level to live in a more secure and comfortable manner. Here are some statements made by members of one focus group, when asked what employment situation would best meet their needs.

*Full time, permanent, minimum \$10 an hour. That would be sufficient.*

*Permanent and full time. Monday to Friday, no weekends. And I'd settle for nothing less than \$10. Minimum. With benefits.*

*It would definitely have to be full time, Monday to Friday. Not a job where if my daughter is sick it would be a problem. So I guess it would be a job where they're not too demanding, \$10 an hour.*

*Permanent full time, Monday to Friday, paying between \$20,000 and \$30,000 a year. I'd start at \$20,000. That would be great.*

But then one participant added:

*We're not asking for the world! But try finding the job that pays \$10 an hour!*

The remarks from this one group were replicated in one form or another in each of the groups. For those who preferred part-time, but permanent work, the reasons had to do with being able to spend more time at home with their children.

*So long as the kids are in school, I'm ready to work part time, 25 to 30 hours a week, at \$12 an hour minimum. I've done the calculations.*

A couple of the women mentioned job sharing as an appealing option for long-term, stable employment. One of them had it quite well worked out, including the provision of various supports.

*There should be more job sharing, especially for mothers with young children. The pay would be half what regular personnel get, but this could be supplemented by the family support payments or other benefits, even if they are adjusted a bit, or have some ceilings.*

As for pay levels, it can be seen from the comments on paid work that the women did not envision riches and luxury in their future. They wanted to be economically self-sufficient, though a number of them did see a role for some supports from outside. For now, however, looking at pay levels, the women tended to see a level between \$10 and \$16 an hour as adequate to their needs. In annual terms, several women said that about \$26,000 to \$30,000 would be enough. One woman described what this level would allow her to do for and with her family.

*I want a salary that is liveable. Personally, I'd say a minimum of \$23,000 or \$24,000. Minimum. It's not the ideal. More ideally, I'd like to be well and not work all the time. I'd say, \$26,000. That would let me buy the clothes my kid needs, fix up his room. Have more than just hot dogs. I'd be able to move forward. We could go out every once in a while — not me going to a disco with him at a sitter, but both of us going out together.*

The contrast between the present situation and what would be sufficient was put very clearly by one woman.

*I'd like full time. Realistically, with little education, somewhere between \$25,000 and \$30,000 annually. I would be very happy with that. We live on less than \$10,000 now, so I imagine that would make a big change.*

But the women recognized that wanting a certain pay level and being able to get it was a different matter, especially those who wanted wages in the \$40,000 to \$50,000 range. Only a couple of them mentioned this as a goal — or at least as a wish.



*I had a good job with benefits for 16 years [in printing]. Today I find myself wondering if I'll find anything like the job I had before. I would like a well-paid job, \$3,500 to \$4,000 a month. I have to pay day care for two. The sector I'm going into now, they say a 40-hour work week, but in reality they expect more hours.*

*I don't know exactly what I'm worth. I'd like to believe that I'm worth between \$30,000 and \$40,000, with education — if I could get it. Because I'm a single mom, I'm learning that full-time might not be realistic. [Her one child is three years old.] Just coming to this program I have a difficult time.... Ideally, I'd like a job that's permanent where there's some consideration for the fact that I'm raising a child. That's why I'm thinking teaching, because I'd be off the same time he was. But it's not realistic if you don't have the education. I'm between a rock and a hard place.*

For the women who mentioned child care as an important part of an employment situation that would meet their needs, the majority said they would like to have work site-based child care. Failing that, they felt there should be more access to after-school care, whether or not on-site, so the children would be cared for in the hours between when school lets out and the mother leaves her job. Though one or two of the programs the single mothers were attending did have day care, or subsidized the child care at least partially, for the most part, regular, much less licensed, day care was not something the single mothers now had. Even in Quebec, which instituted a very low daily rate for child care (though this has recently gone from \$5 to \$8 a day), there are simply not enough places available.

Though we cannot make a strong correlation between expressions of need for day care for future employment and the age of the single mother, there is a sense that the younger mothers express this need most. In a focus group from a program serving single mothers under 24, there was this exchange.

*I'd want to have day care on-site.*

*Yes [and others nod] that would be a dream.*

*Yes, they'd say: "If you work here, we'll provide you with day care downstairs" or "across the street, they have spaces."*

The mothers also talked about the kinds of supports (along with accessible, affordable day care) that would be necessary to have their employment needs met. They talked about government-based supports and supports from the employers themselves. The government-based supports related to the fact that they would have to make a substantial wage to be able to pay for basic expenses, like medical and dental care for themselves and their children. In particular, they were concerned about the transitional period between, in their cases, the programming they were taking and the kinds of modest jobs they were likely to get. If it was part time, if the wages were minimum or even lower, then having to pay their medical/dental

costs out of their wages meant marginal employment was not only unappealing, but also illogical.<sup>19</sup>

There was a time when income assistance programs extended these benefits through the first year of employment. (In some provinces, this continues to be the case.) But there is a general shrinkage of this kind of benefit access, as there are other supports, such as subsidized child care, when in programming, or allowances for transportation for job searches or for clothes for a job search or a first job (i.e., work boots, safety gear). A number of the women pointed out that what kept them on welfare was that if they took the employment they might be able to get, it would leave them with no more money and with far greater risk of not being able to have adequate health care, especially for their children.

*They need to still help single mothers with their medication, dental bills and glasses. Don't just cut them off, because they find a job, because they still need help until they are on their feet.*

Some mothers were concerned about their ability to take on employment for the first time or for the first time in a long time. They thought that some kind of mentorship or job coach service would be an important aid to their keeping any job they got.

Finally, a number of the mothers talked about what they would want to have in the way of a supportive working environment, right on the job. They talked about how important it would be for there to be consideration of their responsibilities as a mother, especially an understanding of the additional stresses of single parenthood. They sometimes combined the benefit of a positive attitude on the part of an employer with the value of training and child-care support.

*I want a job with the chance to advance, somewhere that if the employers support you, you can move up.*

*[In same group] yeah, the employer investing in the employee. I'd work my ass off for someone like that. And benefits, like a child-care unit on-site, especially before and after school hours [group nods and agrees]. That's the place that would have my full attention and dedication.*

*[In different groups]*  
*Ideally, with kids I'd like a job that was well enough paid that I wouldn't have to work five days a week. It would be a very human milieu, with an understanding regarding children, flexible hours of work, possibilities to be absent without too many penalties when kids are sick. I'm not sure what that job is going to be. Finding that kind of job won't be easy!*

*I'd like empathetic bosses who understand your needs as a mother.*

*And on-site counselling, so there's backup, support for you. And if it was the counsellor saying to the employer: "Look, this employee is going through a*

*great deal of stress right now, so a couple of days off is required to straighten things out, then you'll have her back as a better employee in the long haul."*

### ***Looking Toward the Future: What Do the Single Mothers Expect?***

The single mothers were asked to describe where they saw themselves in terms of employment and family well-being a year from the interview and then in five years' time. These questions were to help them describe, as concretely as possible, their version of their future in these two crucial elements of their lives.

In looking one year ahead, the majority of the women expressed considerable uncertainty and anxiety. They hoped to have a clearer idea of where they were going. They hoped to have moved along in finishing their high school or other training they might be able to take (hairdressing, computers). Several on training found that income assistance no longer paid for tuition and that they would have to take out student loans to continue, so they couldn't complete the course. Most expected still to be on income assistance. The following comments were fairly typical.

*In one year I hope my situation will be slightly different. I mean I'm very active and motivated to get into the work force, but considering the realities of being a single mother...I'm not willing to work for \$7 an hour, because I don't want to sacrifice the well-being of my child. It doesn't make sense to me. In the upcoming year, I'm really unsure. I could be as motivated as possible, but if there's no [job] match with me, then it won't happen.*

*I'll be in debt and in some form of upgrading. I'm not sure if my band can pay for it, they're in debt. I'll be trying to live off whatever welfare gives me, so not much change from right now — but I'm still confused about how I can do this — pay rent, pay college — how do I do this? How do I go off welfare?*

*I can't finish my hairdressing course, even though I already did a lot of the work before on it. It's no longer a supported program for funding like it was before. I can get a loan to finish, but what good does that do? I can't pay it back. ...so now I'm out of luck.*

*I hope to have accomplished everything I need to get into college to become a nurse.*

*I hope to have my education finished. I want to become an operator or a secretary so, hopefully, I'll be working in that area.*

*I'll be almost the same. There's so much catching up to do. I'll keep living as white trash and save my money, but I'll just be paying off loans. ...how can I get ahead without a good-paying job?*

Interestingly from our study viewpoint, in thinking of her future, one of the respondents articulated her awareness of the changing nature of the labour market.

*I have a lot of school ahead of me, so one, two, five years — I doubt I'll be in a job. Maybe part time. The only obstacle I see is the conditions in the work force. Will I have to be on call, on contract? Because more and more work is like that. Or you have to work 20 hours more than you are paid for. I'm worried about that.*

When talking about their family situation in a year's time, as one woman said, whatever happens to her financially, happens to the family. Thus the anxiety — or the hope — of the mother affected them all. As one woman, said:

*I want my daughter not to have her food issue by then. Right now she's developed this thing where she eats everything in sight, as if she's never going to see food ever again. I don't know if it's from hearing me talk about not knowing where I'm going to get grocery money or what.*

In looking at themselves five years into the future, most of the women expected they would be appreciably further along their employment route. Most expected to have completed their training and to be working part or full time. Several hoped to be able to buy a house, to have a car, to live in a more secure and comfortable way, able to do more for their children. The following comments were pretty typical.

*Having my bills paid, to be able to have a family vacation, just being stable, not to have to answer for **anything** [all agree].*

*Be debt free, have a happy child, be a personal assistant, be married, have my own business.*

*Be working part time, living back home in the country. I want to go back to the reserve and just be living.*

*Go to university, get into economic development studies.*

*Working full time, have a car, be making mortgage payments on a house.*

*I plan to own my own video store, own a car by that point and get a bank loan for a house.*

*For me, if I'm doing well, then my kids will be too. Hopefully, I'll have some money to put them into sports or whatever they like doing by then.*

*Own a home and have my children be comfortable. I don't want another generation to be on welfare!*

A very few women were “panicking” about their situation one year and five years into the future. For the most part, the single mothers were determinedly moving forward, as one put it, “taking baby steps,” having the same modest ambitions and dreams for their employment

in one year and in five, but always with a determination to make a better life for their children, somehow.

### ***Summary***

The 82 single mothers interviewed in focus groups arranged by employability-enhancement service providers average 32.5 years of age, with 25 percent being 25 or younger, 38 percent 26 to 35 years of age and 37 percent being 36 or older.<sup>20</sup> Their average number of children is 1.7, with slightly over half the women having one child and just three women having four. The average age of the respondents at the time of the birth of their first child was 24 years. Thus, the women do not reflect the negative stereotypes sometimes held of “welfare mothers” who may be seen as single women having many children at an early age.

The women have rather weak educational backgrounds, with 43 percent not having graduated from high school, and 46 percent having graduated. Only two of the women had graduated from a post-secondary institution and five had some post-high school education. Approximately 12 percent of the women are of Aboriginal background.

Thirty-nine of the women had some technical/trades training. They tended to be divided into half with computer/secretarial training and half with some form of trades/technical training, predominantly personal care training targeted to serving women. A few women had participated in one program targeted at training women in non-traditional trades. A few of the women had been able to follow up on training to find employment in that field. The primary obstacles were the lack of access to child care and salaries that were insufficient to make it a reasonable choice to “trade off” between the job and the loss of related benefits available to income assistance recipients (medical and dental care, for example, for themselves and/or their children.)

The previous employment experience of the interviewed women tended to be modest. Most had been employed at intervals over time. The range of jobs was very diverse, but tended to be concentrated in traditionally “female” occupations. Also, the jobs tended to be intermittent, part time and at the lower end of the skills continuum. Hence the pay, benefits, upward mobility and sustainability were all distinctly limited. The interim nature of their work was a result of two major factors: the contingent, temporary nature of the work and the incompatibility of holding the job and being able to have adequate child care to allow the woman to hold a job. There were also examples of sexual harassment on the job and other forms of disrespect that led some of the women to quit.

At the time of the interviews, seven of the mothers were employed in what tended to be low-skill, low-paying jobs. In several cases the pay was so poor the women were able to remain on income assistance and retain some of the pay, as well as being able to continue to receive medical and other benefits for themselves and/or their children. Several of the women were engaged in the informal labour market — cleaning houses, for the most part.

When asked about the kinds of employment they would like to have, the mothers commented more on the conditions of work they would like to have than on the specific occupations. Their wants were relatively modest, and most recognized that their educational and training

limitations would be very difficult to overcome. They would like to have a job that would provide an income that would give them the ability to pay for their medical and child-care needs, have the capacity to plan ahead, improve their housing and provide their children with more social and recreational opportunities. Most felt full-time work would be essential, but those with younger children felt that permanent part-time work would be an appealing option. Several commented on the change in income assistance programming, which used to assist women in the transition to work — providing work clothes, transportation to work and a gradual reduction in benefits as they moved into the work force. Now these programs are largely non-existent, and employment for most becomes impossible, or not a sensible move to make.

In looking toward their future, the women tended to feel they would be making steady, but rather slow progress toward employment and improved living circumstances for themselves and their children. Most expected that in a year they would still be on income assistance but would have made some movement toward achieving their goals. They hoped that in five years they would be reasonably well established in the work force. They hoped they would have better housing, perhaps be able to take out a mortgage, and that their children would have happier, more secure lives. At the same time, they expressed considerable anxiety and doubt about whether their hopes and expectations could be fulfilled.

It is apparent from these interviews that most are highly motivated to find employment. Their experience, however, tells them that it will be a long battle and one that may not be winnable. They are generally well aware that the jobs they could find will be quite limited in pay, security and working conditions. They also know that this employment will not allow for appropriate, affordable, child care. Hence, they are faced with the dilemma of wanting employment and, in many cases, being required to be active in the labour market to sustain current benefits but knowing that suitable, sustainable employment may not be attainable. Between their modest occupational and educational backgrounds, and the often “soft” and highly contingent labour markets where many of them live, they face a daunting task to meet those goals.

### **Government, Service and Advocacy Respondents, Views on Sustainable Employment for Single Mothers Living Beyond the Edge**

The respondents from government departments, women-serving agencies and advocacy groups are all deeply committed to improving the status of those living in poverty. They know that women figure heavily among the poor and that single mothers are among the most vulnerable of all. In their respective roles, the respondents all work to provide research, policy analysis, program planning, program delivery and public information about the situation of those most in need in society. The 49 respondents included at least one each of:

- regional or local federal human resources or status of women department staff or manager;
- division director, policy analyst, policy manager or employment counsellor for a ministry responsible for families and children, or housing, income assistance, education and training;

- management of a “quasi-governmental” status of woman organization;<sup>21</sup>
- program provider from a local office of a national organization or from an unaffiliated local service group, (some of them in the West specializing in serving Aboriginal women); and
- co-ordinator or staff of a local advocacy group for women living in poverty.

The respondents could speak to the situation of the poorest of single mothers from their own area of expertise and experience. These respondents were interviewed at some length, with the questions focussing on:

- trends in the employment patterns and economic circumstances of single mothers (including changes in benefits policies and programs); and
- employment-related policy and programming needs for single mothers.

Though there was some regional variation on a few of the research issues, in general, the views of the respondents across the country were very congruent. They saw the economic circumstances of the most vulnerable of single mothers to be worsening, and the job situation to be deteriorating. The respondents were uniform in their views on the kinds of multi-faceted programming that would make it more likely that single mothers would be able to find sustainable employment.

### **Trends in Employment Patterns and Economic Circumstances of Single Mothers**

The labour force analysis showed, in quantitative terms, the trends in employment patterns and economic circumstances of single mothers. But the accounts of these respondents serve to give a human dimension to what they see in the course of their work.

First, what have they observed as trends in employment for single mothers? All the respondents felt the employment situation for single mothers was worsening, though some of them made a distinction between access to employment (which in some provinces was improving somewhat, according to a minority of respondents in Manitoba, Alberta and Nova Scotia) and the overall quality and sustainability of this employment. In those three provinces, these particular respondents pointed out that the economy was experiencing an upturn and, hence, there could well be more of certain kinds of jobs.

*There have definitely been improvements in terms of how easily single mothers find employment. However, I am not convinced that just because they are finding jobs faster, that they are economically or financially functioning better. Incomes are sub-inflationary at best; very low incomes, resulting in declining purchasing power. There are less day-care subsidies, less access to services and supports, long waiting lists for subsidized housing. Until recently, people on support could not get prescriptions covered. So single mother's economic capacity is not improving...it is getting worse.*

*The trend is to increase part-time multiple jobs. Most of these happen in the service sector, paying less than \$10 an hour. There are lots of these kinds of*

*jobs. Single mothers often work one, two or three part-time jobs at \$7 or \$8 an hour. That is not enough to provide for themselves and their children, not to mention the stress it causes [Alberta, service provider].*

*There are many single mothers employed at this time, because we are in a good labour market so jobs are available. That said, once single mothers get jobs they can't keep them due, for the most part, to child-care needs. They end up changing jobs and cycle through one bad situation to another due to no support systems. Family support helps, but families burn out eventually too. A lot of jobs are in the service industry. It is hard to get into administrative support jobs as more skills are needed, so mainly they work in the service industry and retail. These jobs are very low paying. In terms of supporting themselves and their family, typically the pay does not begin to meet their needs. Either they are on welfare or they are always running behind. They are the working poor [Alberta, government respondent].*

*My guess would be that they could find jobs easier now, but they're hard jobs, the no-fun big box-type jobs with no concern for benefits or family-based issues or their requirements. There's fewer permanent, good paying jobs for women. There's more contracts...there's more jobs, but poor jobs [Manitoba, quasi-governmental women's advocacy].*

The same respondent elaborated on the difficulties young single mothers in particular face.

*Young women with kids change jobs frequently. For instance, with child care, when the day care closes for the summer, this often forces them to change jobs. And today there's no commitment made by the employer due to the low investment in the employee — these are low-skill, low-training type jobs, so it's no big deal if you have a high turnover of staff. And a related point, another barrier to employment is that some of these employees are forced to fork out money for a uniform or other work-related supplies right off the bat, and either they just can't manage that, or it puts a huge burden on their budget [Manitoba, quasi-governmental women's advocacy].*

The remaining Alberta and Manitoba respondents did not feel the situation was at all positive or improving. The Nova Scotia respondent felt there was more economic activity in general in the province as of late and that single mothers did have some increased opportunities to participate. The respondent also pointed out that new policies to allow income assistance recipients to remain on support while finishing high school — an extension of medical benefits for one year for income assistance recipients who found full-time work, and bonuses of \$400 or \$200 for finding full- or part-time work, plus \$150 in funds to help with job-related clothes and transportation — all played a role in strengthening the situation of single mothers (and others on income assistance) in Nova Scotia.

The remaining respondents portrayed the employment situation for single mothers as clearly reflecting known trends in the national labour market. They were not seeing much in the way of increased numbers of jobs, such as reported by the respondents noted above.



First, they saw the labour market as offering less and less in the way of sustainable employment, especially for those single mothers who are already marginalized and have few employability skills. A respondent from a women-serving agency that has a large proportion of immigrants and other multicultural women among those it assists described the situation.

*The skills presently required in the work force are much higher, while at the same time, industrial and entry-level positions have suffered from lay-offs. The combination adds up to a more unwelcoming labour market. The real impact for single mothers is having trouble taking adequate care of their children, because of low-paying jobs and no medical coverage. And for mothers who have multiple barriers, such as race or a woman whose first language is not English, they have a much more difficult time finding and sustaining employment. They may have training back home but their professional skills are not recognized. Multiple-barrier women are repeat clients [Ontario, women-serving agency].*

One prairie respondent put the changes in the labour market participation of women into a somewhat longer historical context. She harked back to the early days of the women's movement, when it was thought that part-time work was a crucial key to improving the economic and social situation of mothers in particular.

*The half time, the job sharing, part-time approach didn't turn out to be the panacea that so many had thought. It works primarily for those in a position where they've got their own support system to fall back on, but not for those with the greatest needs [Manitoba, quasi-governmental women's advocacy].*

In the same interview, her colleague noted:

*Now you see a lot of contract vs. full time, often multiple jobs, so non-standard work. There has been some permanent, full-time job creation of late, but the general trend has been non-standard work. And I don't have anything to back this up, but I'd say anecdotally that this presents a problem for single mothers in poverty because of that element of the inability to take risks [Manitoba, quasi-governmental women's advocacy].*

The changing labour market and its impacts on single mothers was described clearly by another Manitoba respondent, from a different quasi-governmental agency. This respondent felt, like some of the Alberta respondents, that there might be more jobs available, but again, quality is an issue.

Another Manitoba respondent, whose agency serves largely Aboriginal women, most of whom are single mothers, described the particular employment situation for Aboriginal women in the province.

*The majority of our people here are single moms, often just coming here from reserves, so that means that their situation changes dramatically where*

*employment is concerned. As you know, there just aren't any jobs on reserves, so they have no opportunity at all for employment until they leave. So now with more and more leaving reserves and coming into the city, that has meant that the trend has been toward more employment for Aboriginal women. But they've had it really tough. Often, they're fleeing abuse, not having any support. Once they get here, child care is a big problem, especially for infant care [Manitoba, women-serving agency].*

She added that when Aboriginal women did find employment, it tended to be in Aboriginal organizations in Winnipeg — other services, political organizations, etc. While this was a positive step, the respondent pointed out that there was a prevailing perception outside these organizations that “women of colour are only hired due to equity requirements, not because of their skills.” As a result, her agency has a program of Aboriginal women volunteering one day a week in non-Aboriginal workplaces, so the word can get out to the larger labour market that they do indeed have the requisite skills for other employers as well.

A government respondent from Alberta whose responsibilities are to focus on the situation of Aboriginal women added the following.

*Over the past two decades, lots of low-level positions have disappeared due to downsizing, technology, globalization, etc., so there are more part-time jobs with no benefits and varying hours which directly affect the participation of single parents in the job market. They just can't make a go of it with part-time work. They end up cycling through helplessness and hopelessness, and just give up. There is a high demand for workers with high education and tech skills but single parents do not meet this grade, and they do not have the supports. Single parents need financial security and medical benefits more so than others [Alberta, government human resources].*

From Quebec we see the same patterns, the same descriptions for single mothers and their current or future prospects for sustainable employment. A respondent from a province-wide advocacy group for single parents set out the financial context for single mothers and their employment dilemmas.

*In 1996, more than 55 percent of low-income families were headed by a lone parent.... Over the years, the number of lone-parent families on social assistance has increased steadily.... Yet, when they want to get off social assistance, their path is strewn with pitfalls.... The longer people stay at home, the more difficult it is to get back into the work force. With rapid technological changes and constantly changing work, anyone who stays out of circulation for more than two years, must adjust to the labour market. But, there are major difficulties in getting back into a job, which are tied to each individual's personal experiences. For example, she may live in a climate of violence or with the effects of a break-up. There is also her low education level. Nearly 60 percent of the heads of lone-parent families have not completed secondary school [translation] [Quebec, advocacy group].*

As a consequence of all of these factors, the respondent pointed out that single mothers, particularly young ones, face considerable challenges in balancing their home and job, and in retaining employment, when they find it.

*The younger the children, the less likely it is that working single mothers will be satisfied with the amount of attention they are able to give their children. The younger the children, the more likely it is that single mothers will be penalized at work for absenteeism or lack of punctuality. Stress, exhaustion, the consequences for their children — not at home, impatient, little time to supervise homework, etc. As for work, it's far from always adapting to family realities; it is often characterized by poor conditions, fixed hours and low pay [translation] [Quebec, advocacy and research group].*

Quebec, especially Montréal, has a long history of factory production of finished goods, but this has changed dramatically. While these changes have affected the labour market as a whole, for women who had few skills and some supports outside work, these factories were a source of steady work. But one respondent whose agency emphasizes service to single mothers said:

*Another problem is that the job market is changing. For example, in the past in Montréal there were a lot of jobs in textiles. These were jobs that didn't require much formal training. Now, most of those jobs have moved out of the country, and the kinds of jobs the government is trying to attract are much more high skilled, for example, in the aerospace industry, or high tech firms, or specialized production. These are not jobs that single mothers have a hope of qualifying for, maybe ever. There are fewer and fewer jobs which suit the needs and qualifications of single mothers [Quebec, women-serving agency].*

It is clear that these respondents, in their respective roles and capacities, are keenly aware of the changing nature of the labour market and the negative impacts of these changes on the most vulnerable of single mothers. They also are very cognizant of the general trends to reduce the breadth and depth of benefit programs. They find these decreases to be short-sighted and insufficiently responsive to the particular situation of the poorest of single mothers. They are also keenly aware of the impact these conditions have on the children in the families. If mothers are employed in the multiple jobs they often have to take, they are away for considerable periods, and struggle to find the time to pay the kind of attention they would like to their children's needs and development. If they are not employed at all, the levels of income simply do not meet the needs of the family, a situation that is exacerbated in most provinces where benefits such as the National Child Benefit Supplement are clawed back dollar for dollar, or very close to it.

### **Employment-Related Policy and Programming Needs For Single Mothers**

The respondents hold very much the same views regarding the programming needs of single mothers. They express a hierarchy of approaches, starting with a realization that there is a social responsibility to support those most in need, extending through to co-ordinating

efforts, and then speaking to specific policy and programming approaches that would make sustainable employment possible for vulnerable single mothers.

Beginning with the broader issues, several respondents placed any policies and programs into a larger framework of societal responsibility on the part of governments. At the same time, they felt single mothers themselves have a responsibility to ameliorate their situation as much as possible. Closely related to this was the importance of governments at all levels truly taking into account the particular situation of the most vulnerable single mothers and their families.

An Alberta respondent from one of the largest national organizations serving women across Canada outlined a philosophical approach she felt should guide any initiatives to improve the situation of single mothers.

*There needs to be federal initiatives that are truly federal and for the good of women across Canada. If we truly support lifelong learning, like we say we do, we have to put the resources behind it. We say: "You can go back to school and continue upgrading," but we put up all kinds of barriers to doing it. A single mom cannot go into a two-year program. And even if she did, it would take her seven years to pay off the student loan. Let's put the politics aside and do what's best so that families have a future. This is not about low-income kids...it is about low-income families. One thing the federal government could do is put more emphasis on citizenship. What does it mean to be a member of a community — there are both rights and responsibilities — the right and responsibility to work! The right for education and responsibility for adequate education. We need to solidify our values (caring, respect, honesty, responsibility). It is about nurturing, caring societies. Government doesn't have all the answers [Alberta, women-serving agency].*

From an Ontario respondent in a women-serving agency came a very similar view on rights and responsibilities.

*But there should be accountability on both sides. On the one hand, government should be making much better provisions in terms of food, shelter, day care, benefits, sustainable employment opportunities, etc. And on the other hand, the women have to commit to pursuing and achieving these long-term goals and regarding social assistance as only a temporary assistance. Governmental support...[may be needed] for years to complete a degree or training, but it will be worth it in the end, because the women will be far less likely to be returning to welfare if they can equip themselves for sustainable employment rather than a quick fix approach to current programs and training offered [Ontario, women-serving agency].*

A respondent with an immigrant serving agency had this to say about the importance of long-range thinking and the role of all levels of government.

*Social assistance requires a broader vision and a co-ordinated response on the part of all levels of government. It is not just money that must be spent on programs but supports put in place in order for achieving the goal of sustainable employment to be made possible. Changes must involve the federal government, provincial government ministries (including housing, health and education) and businesses [Ontario immigrant-serving agency].*

From within the federal government itself, one respondent spoke of the basic problem of the various departments still not fully considering the situation of women in their policy and programming development. As she said:

*What we say to other departments is that we are funding groups to inform you better as to what would work with women, within your mandate. We try to say that whatever you do, you have to take into account the lives of women — for what you design, deliver and how you evaluate your interventions [West, federal government].*

Within this framework of the need for a national commitment to the goal of strengthening the social and economic situation of those most at risk of slipping over the edge of security — or already living beyond it — the respondents had many suggestions as to the kinds of policies and programs that are essential to achieving this crucial task.

It is interesting to note that these individuals were very informed about today's issues and yet the proposed solutions have a decidedly familiar ring. This is not because of a lack of knowledge or imagination, but because these solutions have not been acted upon and hence, the problems remain much the same if not worse. In the face of this, the respondents emphasized that the policy and programming situation has deteriorated, not improved.

Certainly, the respondents pointed out a few interventions that are of value, such as those provinces that do not claw back the National Child Benefit Supplement, or the province that supports single mothers through completion of high school, or the very few local services that provide lengthy programming including child care, meals and an array of social supports. It is important to note, however, that these long-lived local programs are now supported through fund-raising, because federal supports have been withdrawn. (The federal government devolved training to the provinces, and the provinces have not replaced those services on an equivalent basis.) Compared to the policies and programs the respondents feel must be in place to assist single mothers in finding sustainable employment, the few examples are piecemeal and very scarce indeed.

Having said this, what do the respondents say the interventions must be? First, there would be a framework of commitment as cited above. If this were in place, these features of support would then follow.

- A holistic approach is needed to address the situation of single mothers most in need. (Of course, it is a moral, political and practical issue as to how “need” would be defined.)

- Programming would take into account both the variations in the single mothers' situations and the commonalties. The situational variations include such factors as:
  - location and nearness to services;
  - the state of the local and regional economy and, hence, of opportunities for sustainable employment;
  - cultural, racial and linguistic components of barriers to sustainable employment;
  - the age of the mother, and the number and age of her children; and
  - psycho-social factors, such as the role of domestic violence in the woman's own current relationships and in her childhood.

The commonalties, based on statistical profiles and the respondents' own knowledge include:

- low educational levels for most mothers in this situation;
  - little work experience or experience in jobs that would not meet the thresholds of sustainability (pay levels, employment conditions, hours, duration, benefits, etc.);
  - sporadic employment history, sometimes with lengthy breaks in between jobs;
  - lack of standard employability skills;
  - low self-esteem, lack of confidence, lack of knowledge of low or no-cost community resources and of ability/confidence to use these resources;
  - poor and insecure housing, including conditions that may put women and children at social, psychological and physical risk; and
  - a marginally nutritious diet for the women and their children.
- Programming needs to promote long-term employability development including:
    - education and training that are the free choice of the single mother and can lead to sustainable employment; and
    - education, training and other programming that takes the long view, and does not sacrifice long-term sustainability of the women's employment for short-term program eligibility performance measures.
  - Programming that promotes rather than impedes the day-to-day participation of the single mothers. This would include the provision of supports such as:
    - transportation;
    - child-care support;
    - appropriate clothing for the programming;
    - retention of benefits while on programming; and
    - no transfer to loan programs of the costs of sustainable employment-linked education or training.
  - Evaluation criteria for the programs serving single mothers must consider the realities of the mothers' lives. Thus, evaluation and monitoring of contract compliance would be based on measures that are realistic and tied to achieving the long-term objectives of sustainable employment.

- Once the single mother is employed, as a part of long-range employment development, for her to retain that employment, respondents feel there should be:
  - job retention coaches or mentors for a period of time; and
  - an extension of medical/dental benefits for the mother and her children during the first months/year of employment, to remove the disincentive of the loss of these benefits from the woman's efforts to achieve long-range sustainable employment.

While some respondents emphasized some of the above approaches more than others, here are several of the most encompassing responses.

*The provincial government should have targeted programs for single mothers, as their problems are unique. They need more nurturing and encouragement...more support to break that cycle. Once the mothers start seeing some success, a whole different world opens up to them and opportunities become more real. The economic payoff would be well worth it for the province and the economy. Falling behind affects not only the single mothers, it effects their children.... Children would have way more opportunities in terms of extra-curricular activities and exposure to lots of different things. More money in the family, generally speaking, means more stability, less crime and bad behaviour, and the children enjoy better health. They eat better, sleep better, get better grades. They just do better in life [Alberta, government].*

A respondent from a western women-serving agency also brought most of the suggestions together in one detailed statement.

*Programs have to be able to do more, because of diversity of groups and high needs. The young mothers need help at school, they need housing, alcohol and drug counselling, they have low education, they're affected by domestic violence, they need legal aid. We find ourselves dealing more and more with all of these, because they have nowhere else to go now.*

*They need child care, for when they're training and when they're working. There's a lack of housing, so many of the young mothers live in sub-standard housing, and this is unhealthy for them and their children. It results in frequent moves, and this is very hard on them, especially school-age children. Isolation is the biggest thing we hear about.*

*And employers need to be flexible, to offer flexible working hours, that is, if single mothers could find that kind of employment.*

*And if they could keep income assistance and go back to school, even on a part-time basis, that would make a difference.*

*Also, you can't provide employment programs for single mothers without transportation, child care and food. Even food during the day. We do that*

*thanks to the school board, and Starbucks supplies coffee and day-old baked goods [BC, women-serving agency, with high proportion of Aboriginal and multi-cultural participants].*

From Quebec comes another comprehensive statement of the need for multi-faceted programming that truly responds to the needs of single mothers. The response includes the results of a very interesting study on the participation of single mothers in basic education programming.

*Despite efforts to date and numerous programs, questions remain about their accessibility and validity, and about whether the women are free to choose in their participation in different training programs. Training programs must meet the aspirations and abilities of the single mothers and the training must be accessible, useful and transferable.*

*In October 1999, the newspaper, Le Devoir, published the results of a study by the ministère de l'Emploi et de la Solidarité. This study indicated that 80 percent of the female single parents enrolled in REPTS programs [post-secondary school programs for the heads of single-parent families] quit. As suggested by the ministry, the program could include support for the participants. It is not a question of offering the programs, but you still have to create the necessary conditions to allow the single mothers to follow through with the program. [translation] [Quebec, advocacy and research group].*

What the respondents have done then, is confirm from the most current experience and knowledge what has been studied, reported and discussed for decades. They have brought to this discussion the fact that the issues are the same, but the circumstances are worsening. Supports are being reduced dramatically in most cases for single mothers. Opportunities to take more control of their lives, especially in relation to building toward sustainable employment, are sharply diminished from what was already a precarious state.

### **Summary**

Though these 49 respondents come from a variety of positions, all had a strong commitment to bringing their respective efforts to bear on improving the situation of socio-economically vulnerable single mothers/lone parents.

In speaking of the trends in employment patterns and economic circumstances of these women, the respondents agreed that the situation was worsening. They noted that in a few localized circumstances, there is a recent strengthening of the economy. However, they believe that, in relation to longer-term trends, the opportunities for employment, much less sustainable employment, are lessening. They feel single mothers are likely to be the most disadvantaged in this type of labour market. The mothers tend to have inadequate skill levels, even for the more marginal jobs that they could get. They also noted that the ability of the women to retain even the part-time, part-year work that might be available was generally limited because of the lack of viable child-care options. Low pay levels, the lack



of wage-related benefits, and other conditions associated with the likely kinds of jobs they could get also work against the mothers finding employment that is logical and sustainable. These respondents also decried the reductions in benefits programming that would have assisted women in meeting family health and well-being needs while still being able to work at least part time. The clawback of income supplements by provinces was also felt to be an unwise policy direction, discouraging the women further from whatever kinds of marginal employment they might be able to find.

In considering the policy and programming needs of single and lone-parent women, the respondents' views are quite congruent with those of the mothers themselves. First, they felt that at a more general societal level, there is a responsibility on the part of both government and the women themselves to work toward genuine improvement in the economic well-being and employment sustainability of these vulnerable women. They emphasized that the hurdles are so great, including both individual barriers and the changing nature of the labour market, that short-term policy or programming approaches simply will not improve this complex situation to any substantial degree. They call for long-range thinking and a broader vision from all levels of government. A number emphasized that, currently, there is not sufficient recognition in governments of the changing nature of the labour market and its relationship to the situation of the women and their families. Policies and programs must take these changes much more into account, in their views.

When asked about approaches that would improve the socio-economic situation of the women and their families, respondents felt that these should include a holistic, integrated approach to policies and programs that would consider the nature of their day-to-day lives as single parents. Such policies and programs would also consider their generally modest levels of education, training and occupational skills. They also felt that any programming that was offered should be monitored and evaluated on their capacity to adapt to the realities of the women's lives and to the changing labour market.

In sum, they see the situation of single mothers worsening, in part due to the changing labour market and to the reduction in support systems. They feel that the women's capacity to overcome these obstacles on their own, while never great, has been substantially diminished, a situation that will continue for the foreseeable future.

#### **4. RESEARCH CONCLUSIONS AND POLICY DIRECTIONS FOR THE FUTURE**

The purpose of this study has been to examine the impacts of trends in non-standard, contingent work on single/lone-parent mothers and to consider policy options that could strengthen their capacity to find sustainable employment. This has been done through the gathering together and analysis of multiple lines of evidence, of a variety of types of data sources. These include selected Canadian and international literature on the pertinent policies and programming now in place, results of a review of labour market statistics and a small-scale but national program of interviews with single mothers, representatives from federal and provincial governments whose departments are most involved with the study issues, with service providers and advocacy groups for women, and a small number of researchers and policy analysts in academia and the private sector.

The analysis of all the data shows that these single/lone-parent mothers are faced with two almost insuperable barriers to finding sustainable employment. One barrier is the evolving nature of the labour market itself. We have shown that the trends in increased contingent, non-standard work place women already at the margins of employability in an even more untenable position for labour market participation. The other major barrier is the women's own limited employability capacity. There are two aspects of that limited capacity. One aspect is the fact that the most vulnerable of single mothers are disproportionately lacking in the educational background and occupational skills essential for survival in today's labour market. This is especially so for younger women who, in many cases, have not even completed their basic education, or built up any reasonable degree of working experience, however modest the skill level may be.

The other aspect is the "simple" fact of being lone parents, with the full responsibility for the well-being of their children and all that this entails. Carrying out this very demanding role means that without substantial social and economic supports they simply cannot participate regularly or fully in the labour market. They have significant barriers to finding, much less retaining, even contingent work. Even if they could, the costs to them in terms of family disruption, irregular working schedules, difficulties in finding and sustaining adequate child care, and the loss of those medical and other benefits that still exist within social assistance regimes, are too great to make employment a realistic and sensible option. Yet increasingly, provincial social assistance policies require that they make every effort to find employment, even if it is indeed part time, contingent, short term and abysmally paid. There is some variation in provinces as to the age of the youngest child before the woman must find employment and will be ineligible for supports, but the trends are to lower that age to include even pre-school children.

Faced with the enormity of these barriers to sustainable employment that single mothers experience, developing effective policy responses is a challenge indeed. There have been a number of policies and programs aimed at reducing poverty, with special reference to lone-parent families, but as we have shown, these tend to be too narrow and inflexible in concept and application. Adjustments to taxation regimes, child benefits or enhanced support of child care do have some real value for those with reasonable income levels. However, tax

credits have less value for the single mother, who typically has too low an income to benefit from these credits. The child benefit, if generous enough, can provide additional income support, but it is unlikely under current policies to make at least part-time, contingent work a viable option. In the case of the child-care benefit, it may be of some assistance to women, but levels are still very low. In addition, they do not fully address the larger, more complex circumstances in which single mothers struggle to survive. Their beneficial effects for single mothers/lone-parent women cannot help but be severely limited in the face of the kinds of labour market changes and employability barriers that exist for them.

Because of the limited nature of even the most extensive, national policies and programs aimed at reducing poverty, it does not seem reasonable to suggest specific modifications to them. While they are not miscast as such, they are not up to the task of truly changing for the better the conditions under which lone parents, and low-income people in general, must live. Rather, we believe that future policy and programming development must reflect a far more comprehensive approach to changing the face of poverty in Canada, with particular reference to supporting the well-being of future generations.

Several conditions must be met for policy development to yield effective approaches to the immense and growing problem of socio-economic poverty experienced by so many Canadian families. An approach that addresses this problem effectively would, we suggest, enhance the possibility of sustainable employment, *if that is redefined to reflect labour market conditions and the situation of lone parents themselves*. If these conditions are met, then appropriate programming would logically follow.

**Condition for Change # 1: That Canada as a nation commit itself to the values of a social responsibility model of the family.**

This model calls for individuals taking responsibility for their own well-being. But, if and when this becomes intolerably difficult or even impossible, the state must have ways and means to support the person (and children) so they can continue to live secure, productive lives. This would include supporting the means for the individual to return to self-sufficiency, if at all possible.

From a policy viewpoint, unless Canada were to commit itself fully to this value system, we will continue to have piecemeal, reactive policies and programs addressing poverty, but not substantially reducing it over time. For that to be avoided, all policies and programs to be developed should be measured against this values framework.

**Condition for Change # 2: There must be a clear *understanding* and *acceptance*, nationwide of the fact that the organization of work has changed *permanently* to the increasing prevalence of contingent, non-standard, often poorly paid jobs.**

So far, there appear to be no policies and programs that truly take into account the dramatic changes in the labour market, in the organization of work and the permanent — even if constantly evolving — nature of those changes. That this change is here to stay is very well understood in certain research and advocacy circles, but we believe the general public and

key decision makers at policy development levels in government do not share this understanding. Or if indeed they do, policies and programs are not reflecting this. At the risk of seeming naïve, we cannot believe that if these groups had a clearer idea of the daily life of the majority of single mothers and the children that they would not be open to more effective policy formation. Increasing their understanding would call for a major communications program for bringing nation-wide awareness of these changes and the policy directions that would address them effectively.

Given the importance of the genuine acceptance of these changes, all policies and programs related to poverty reduction and support of low-income families, including lone-parent families, must incorporate this condition for change into their design and implementation.

If these two conditions for policy development were met, there are a number of more specific policy directions that would flow from this.

**Policy Direction #1: There must be an end to the current atomization across government levels (federal, provincial and municipal) of policies and programs that could serve to strengthen the socio-economic situation of low-income/single-parent families. The atomized, inequitable approach is neither effective nor efficient. It also reinforces structural inequities of gender, region and social status.**

Though it will be very difficult to reconceptualize and implement a collaborative, national approach to supporting those living at or beyond the edges of socio-economic security, it is essential that this be done. There is, at the same time, a considerable amount of attention being paid in the research, advocacy and policy development communities to articulating this overall policy direction, so there is much that can be drawn upon to develop realistic, workable policy and programming directions.

It is true there have been substantial efforts to co-ordinate federal/provincial policies and programs (as in the National Child Benefit system), but the narrowness of scope and the “competing” interests of provincial and federal government have tended to limit their effectiveness. If however, the country as a whole were to commit to the model of social responsibility, then the three levels of government could work collaboratively to bring their strengths together to effect in-depth, long-term change to the situation of the lone-parent family. Of course, in such a policy environment, with co-operative implementation, low-income families of any composition will benefit as well.

**Policy Direction #2: To be effective, policies aimed at enhancing the capacity of single mothers to engage in *sustainable* employment, must have the following components.**

- There needs to be a means of “evening out” access to employment-supportive benefits over what is very likely to be a working pattern that will be part time, part year, or full time part year, or any combination thereof. Shift work, work on weekends, on-call work — all are likely to be some of the few employment options for single mothers. This is due to the changing labour market, to their relatively lower employability and occupational capacities, and their family responsibilities.

Therefore:

- There must be a way for financial and other supports and benefits to carry over through both employed and unemployed periods. It is exceedingly difficult psychologically and practically to move in and out of benefit periods — to qualify, to be discontinued, to apply again, etc. If the contingent nature of work is truly accepted as a legitimate feature of the employment patterns of these single mothers/lone parents, then it is essential to develop some form of “banking” of benefit credits, or of projecting likely needs over an extended period so women can sustain the basic essentials of support when working and have expanded supports during periods of unemployment.<sup>22</sup>

These programs would include:

- Employment Insurance;
- income assistance (or whatever form of financial and related supports for low-income households that were to be developed);
- related benefits, such as medical, dental, work clothes, etc.; and
- child care.

The importance of *sustainable child care* cannot be overemphasized. As it is, mothers doing non-standard work who are fortunate enough to find any appropriate child care are then faced with the difficulties of sporadic usage. This is a problem for the child-care provider from an organizational and business viewpoint, and it is very difficult for the mother and her children to have continuity of care with a familiar, regularly used resource. Thus, the need for regularization of supports for child care must be understood to be an issue not only for the mother and child, but *also* for the child-care provider. They are, after all, running a business, whether it be private, or not-for-profit. Therefore, for all concerned, there must be government-supported systems in place that will allow the mothers to “hold” the places for their children when the mother may be unemployed or underemployed and not need the services to the same degree, *and* the service providers must be able to have some continuity of revenue to accommodate the episodic nature of usage demanded by the mother’s participation in the contingent labour market. This is not to suggest that unused places remain vacant, but that some form of “banking” of usage be possible so the woman need not start from scratch when she returns to employment, or when her employment time increases for a limited (and often unpredictable) period of time. This kind of continuity would obviously be a benefit for the service provider as well.

- Of course, there must be a means of maintaining accountability for all parties in implementing this policy and related programming. There would no doubt have to be income tests, and ways of “averaging out” the working year of the woman involved. There would have to be realistic projections of her likely working time over a year, based on past records of herself or others in similar occupations in the same region. It would be a complex task, but nonetheless possible over time. The benefits in terms of increased opportunities to sustain employment in the long run would be great.

Again we emphasize that *sustainable* employment could not be defined solely as *full-time, full-year* employment. The research shows that this is not a realistic option for lone-parent mothers, especially those whose employability capacity may well limit them to the most sporadic, poorly paid jobs. In addition, the younger their children, the greater the barriers are to employment of any kind.

- *Training and educational programming must fully and realistically take into account the barriers lone-parent mothers face in finding sustainable employment.* Appropriate policies and programming would include the following.
  - There should be full recognition in all policies and programming of the importance of long-term thinking as to the value of educational and training upgrading. This means that current policies designed to move people off income assistance into the first available job, no matter its potential for longevity, pay increase or skills enhancement should be changed in the case of lone parents.<sup>23</sup> Given the situation we have described of the limited employability potential of the women and of their family responsibilities, it is important to recognize the barriers they face, and the value of their role as the teachers and nurturers of future generations. They must be substantially supported to increase their employability for the long term. This means upgrading to at least college levels of academic and occupational training. This takes societal investments of time and money. (Making this upgrading available only on a student-loan basis is inherently counterproductive and, in our view, cruelly so.)

Transitions in and out of such upgrading must be smoothed and facilitated. If a person does find part-time work, or more work during training breaks, they should not have to sacrifice all benefits or effectively start all over to renew the supports for their education and training. This is the same principle we noted above, of taking into account the nature of the changing labour market and adapting familial support policies and programs accordingly.

In conclusion, the economic and social needs of single mothers and their children are great and urgent. They are nowhere in Canada addressed adequately. In this study, we have added to the existing documentation of those facts. In drawing on the many sources of data available to us — both primary and secondary — we have arrived at what we believe to be the overall policy framework that must shape effective policies and programs in the future. This framework must start with our values, move to a recognition of the realities of the world of single mothers and of the labour market they face. Then, in the future, Canadians as a society must promote realistic, humane, comprehensive and integrated policies and programs that will bring the single mother and her children into the mainstream of Canada's social and economic life. What would the world look like for single mothers and their children if that were to occur? To return to the first quote presented from a single mother: she and her children will be more than surviving, they will be *living*.

## APPENDIX A: PRIMARY SOURCES OF STATISTICAL INFORMATION

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**APPENDIX B: ADDITIONAL TABLES**

**Table B1: Women with Children, Lone Parent, Women, Canada, 1981 to 1996**

	1981	1986	1991	1996	Change 1981 - 1996
	#	#	#	#	#
<b>All women with children</b>					
All ages	4,185,365	4,384,895	4,618,660	4,915,815	730,450
15-24 years	296,930	229,530	184,075	180,275	-116,655
25-34 years	1,384,480	1,397,075	1,404,350	1,280,270	-104,210
35-44 years	1,214,910	1,446,735	1,676,840	1,862,655	647,745
45 years and over	1,289,045	1,311,560	1,353,400	1,592,615	303,570
<b>Lone-parent women</b>					
All ages	589,430	701,810	788,390	945,235	355,805
15-24 years	45,120	49,015	50,765	59,620	14,500
25-34 years	139,445	172,400	191,670	213,260	73,815
35-44 years	140,170	194,575	236,075	296,345	156,175
45 years and over	264,700	285,825	309,885	376,015	111,315
	%	%	%	%	%
<b>Lone-parent women, share of all mothers with children</b>					
All ages	14.1	16.0	17.1	19.2	
15-24 years	15.2	21.4	27.6	33.1	
25-34 years	10.1	12.3	13.6	16.7	
35-44 years	11.5	13.4	14.1	15.9	
45 years and over	20.5	21.8	22.9	23.6	
<b>Distribution of lone-parent women by age group</b>					Share of change
All ages	100.0	100.0	100.0	100.0	100.0
15-24 years	7.7	7.0	6.4	6.3	4.1
25-34 years	23.7	24.6	24.3	22.6	20.7
35-44 years	23.8	27.7	29.9	31.4	43.9
45 years and over	44.9	40.7	39.3	39.8	31.3

Source:  
Statistics Canada, Census data.



**Table B2: Lone Parent Women by Age and Labour Market Activity, Canada, 1981 to 1996**

	1981	1986	1991	1996	Change 1981-1996
	#	#	#	#	#
<b>Population</b>					
All ages	589,430	701,810	788,390	945,235	355,805
15-24 years	45,120	49,015	50,765	59,620	14,500
25-34 years	139,445	172,400	191,670	213,260	73,815
35-44 years	140,170	194,575	236,075	296,345	156,175
45 years and over	264,700	285,825	309,885	376,015	111,315
<b>Labour force</b>					
All Ages	317,055	404,915	473,470	574,370	257,315
15-24 years	20,210	23,345	20,050	25,935	5,725
25-34 years	87,850	111,025	120,985	134,530	46,680
35-44 years	98,435	146,355	185,230	225,465	127,030
45 years and over	110,570	124,180	147,195	188,465	77,895
<b>Employed</b>					
All ages	286,275	345,230	406,850	480,550	194,275
15-24 years	15,050	14,725	12,895	15,295	245
25-34 years	76,990	89,210	96,440	102,000	25,010
35-44 years	91,100	128,855	163,915	192,860	101,760
45 years and over	103,140	112,435	133,590	170,380	67,240
<b>Unemployed</b>					
All ages	30,780	59,670	66,625	93,825	63,045
15-24 years	5,160	8,620	7,155	10,635	5,475
25-34 years	10,865	21,810	24,545	32,520	21,655
35-44 years	7,340	17,510	21,315	32,595	25,255
45 years and over	7,425	11,740	13,600	18,070	10,645
<b>Not in the labour force</b>					
All ages	272,375	296,895	314,920	370,865	98,490
15-24 years	24,910	25,670	30,715	33,685	8,775
25-34 years	51,595	61,375	70,685	78,730	27,135
35-44 years	41,735	48,220	50,845	70,880	29,145
45 years and over	154,130	161,645	162,690	187,550	33,420

Source:  
Statistics Canada, Census data.

**Table B3: Labour Market Characteristics of Women with Children**

	1981	1986	1991	1996
<b>Lone Parent Women</b>				
With children at home				
Total number	589,430	701,810	788,390	945,235
Participation rate	53.8%	57.7%	60.1%	60.8%
Employment-population ratio	48.6%	49.2%	51.6%	50.8%
Unemployment rate	9.7%	14.7%	14.1%	16.3%
Children under 6 years only				
Total number	84,830	106,345	124,090	149,355
Participation rate	54.9%	58.6%	54.8%	56.2%
Employment-population ratio	45.5%	44.2%	42.3%	41.6%
Unemployment rate	17.2%	24.7%	22.8%	25.8%
With at least one child under 2 years				
Total number	31,460	38,940	50,945	54,525
Participation rate	44.5%	48.6%	43.5%	46.3%
Employment-population ratio	34.0%	33.6%	31.0%	31.0%
Unemployment rate	23.5%	30.8%	28.8%	33.0%
<b>Women with Partners</b>				
With children at home				
Total number	3,595,930	3,683,080	3,830,270	3,970,585
Participation rate	52.1%	61.2%	70.1%	71.2%
Employment-population ratio	47.9%	54.7%	63.3%	65.3%
Unemployment rate	8.2%	10.6%	9.8%	8.3%
Children under 6 years only				
Total number	811,955	801,090	816,050	804,220
Participation rate	49.4%	62.1%	69.0%	71.0%
Employment-population ratio	43.6%	52.8%	59.7%	63.1%
Unemployment rate	11.9%	14.9%	13.5%	11.1%
With at least one child under 2 years				
Total number	494,625	481,450	499,695	463,820
Participation rate	46.0%	59.6%	66.7%	68.2%
Employment-population ratio	39.8%	49.5%	56.5%	59.5%
Unemployment rate	13.5%	16.9%	15.3%	12.7%

Source:  
Statistics Canada, Census database.

**Table B4: Female Lone-Parent Families and Incidence of Low Income for Canada and Provinces, 1995**

	Lone Parents and Work		Low Income	
	Number	Share %	Number	Incidence %
Canada, all	931,610	100.0	426,085	45.7
Worked full year, full time	257,765	27.7	36,100	14.0
Worked part time or part year	278,910	29.9	138,030	49.5
Did not work	394,935	42.4	251,955	63.8
Newfoundland, all	17,215	100.0	8,900	51.7
Worked full year, full time	3,020	17.5	385	12.9
Worked part time or part year	3,580	20.8	1,790	50.0
Did not work	10,615	61.7	6,725	63.4
Prince Edward Island, all	4,330	100.0	1,770	40.9
Worked full year, full time	1,095	25.3	215	19.7
Worked part time or part year	1,585	36.6	760	48.0
Did not work	1,655	38.2	795	48.1
Nova Scotia, all	33,150	100.0	17,140	51.7
Worked full year, full time	6,960	21.0	990	14.2
Worked part time or part year	9,275	28.0	5,235	56.4
Did not work	16,920	51.0	10,920	64.5
New Brunswick, all	24,230	100.0	12,155	50.2
Worked full year, full time	5,250	21.7	740	14.1
Worked part time or part year	8,035	33.2	4,635	57.7
Did not work	10,945	45.2	6,775	61.9
Quebec, all	251,300	100.0	121,270	48.3
Worked full year, full time	64,645	25.7	10,375	16.1
Worked part time or part year	69,410	27.6	33,075	47.7
Did not work	117,245	46.7	77,825	66.4
Ontario, all	353,615	100.0	151,690	42.9
Worked full year, full time	101,495	28.7	11,435	11.3
Worked part time or part year	100,345	28.4	46,470	46.3
Did not work	151,780	42.9	93,785	61.8
Manitoba, all	32,750	100.0	16,340	49.9
Worked full year, full time	10,175	31.1	2,085	20.5
Worked part time or part year	9,660	29.5	5,490	56.8
Did not work	12,915	39.4	8,760	67.8

**Table B4 (cont.): Female Lone-Parent Families and Incidence of Low Income for Canada and Provinces, 1995**

	Lone Parents and Work		Low Income	
	Number	Share %	Number	Incidence %
Saskatchewan, all	27,720	100.0	13,560	48.9
Worked full year, full time	8,290	29.9	1,285	15.5
Worked part time or part year	9,210	33.2	5,485	59.6
Did not work	10,220	36.9	6,790	66.5
Alberta, all	74,665	100.0	33,185	44.4
Worked full year, full time	26,175	35.1	4,995	19.1
Worked part time or part year	28,555	38.2	16,750	58.7
Did not work	19,935	26.7	11,435	57.4
British Columbia, all	112,620	100.0	50,065	44.5
Worked full year, full time	30,655	27.2	3,590	11.7
Worked part time or part year	39,260	34.9	18,340	46.7
Did not work	42,700	37.9	28,145	65.9

Note:

Data not provided for territories.

Source:

Statistics Canada, 1996 Census, Dimension series.

**Table B5: Female Lone-Parent Families, Age, Incidence of Low Income for Canada and Provinces, 1995**

	Lone Parents and Age		Low Income	
	Number	Share %	Number	Incidence %
Canada, all age groups	931,605	100.0	426,085	45.7
15-19 years	7,600	0.8	7,145	94.0
20-24 years	50,695	5.4	45,110	89.0
25-34 years	209,220	22.5	143,255	68.5
35-44 years	292,590	31.4	138,200	47.2
Newfoundland, all age groups	17,220	100.0	8,900	51.7
15-19 years	0	n.a.	0	n.a.
20-24 years	1,250	7.3	1,165	93.3
25-34 years	4,000	23.2	3,065	76.5
35-44 years	4,430	25.7	2,340	52.8
Prince Edward Island, all age groups	4,335	100.0	1,770	40.9
15-19 years	0	n.a.	0	n.a.
20-24 years	0	n.a.	0	n.a.
25-34 years	1,050	24.2	695	65.9
35-44 years	1,150	26.5	540	46.9
Nova Scotia, all age groups	33,150	100.0	17,145	51.7
15-19 years	415	1.3	395	94.6
20-24 years	2,490	7.5	2,310	92.7
25-34 years	8,315	25.1	6,170	74.2
35-44 years	9,545	28.8	5,235	54.8
New Brunswick, all age groups	24,235	100.0	12,150	50.2
15-19 years	0	n.a.	0	n.a.
20-24 years	1,905	7.9	1,690	88.7
25-34 years	5,635	23.3	3,965	70.4
35-44 years	7,000	28.9	3,710	53.0
Quebec, all age groups	251,305	100.0	121,270	48.3
15-19 years	1,455	0.6	1,380	94.8
20-24 years	10,420	4.1	9,680	92.9
25-34 years	50,190	20.0	36,700	73.1
35-44 years	81,315	32.4	40,975	50.4

**Table B5 (cont.): Female Lone-Parent Families, Age, Incidence of Low Income for Canada and Provinces, 1995**

	Lone Parents and Age		Low Income	
	Number	Share %	Number	Incidence %
Ontario, all age groups	353,615	100.0	151,690	42.9
15-19 years	3,065	0.9	2,895	94.4
20-24 years	18,345	5.2	15,845	86.4
25-34 years	81,045	22.9	52,985	65.4
35-44 years	108,220	30.6	49,235	45.5
Manitoba, all age groups	32,750	100.0	16,335	49.9
15-19 years	445	1.4	415	93.8
20-24 years	2,535	7.7	2,375	93.5
25-34 years	7,890	24.1	5,710	72.4
35-44 years	9,470	28.9	4,550	48.1
Saskatchewan, all age groups	27,720	100.0	13,565	48.9
15-19 years	445	1.6	425	95.4
20-24 years	2,785	10.0	2,575	92.4
25-34 years	7,270	26.2	5,010	68.9
35-44 years	8,175	29.5	3,570	43.7
Alberta, all age groups	74,670	100.0	33,180	44.4
15-19 years	640	0.9	595	92.6
20-24 years	4,440	5.9	3,935	88.7
25-34 years	17,410	23.3	11,210	64.4
35-44 years	25,790	34.5	11,180	43.3
British Columbia, all age groups	112,620	100.0	50,070	44.5
15-19 years	775	0.7	705	91.4
20-24 years	6,290	5.6	5,340	84.9
25-34 years	26,410	23.5	17,750	67.2
35-44 years	37,490	33.3	16,860	45.0

Note:

Data not provided for territories.

Source:

Statistics Canada, 1996 Census, Dimension series.

**Table B6: Lone Parent Women, All and Aboriginal Origin, Canada, 1996**

	Total Number	Aboriginal Origin	
		Number	Share of Total %
Canada	945,230	61,360	6.5
Newfoundland	17,235	880	5.1
Prince Edward Island	4,345	115	2.6
Nova Scotia	33,640	1,585	4.7
New Brunswick	24,595	1,020	4.1
Quebec	252,515	7,350	2.9
Ontario	355,035	13,590	3.8
Manitoba	34,450	8,235	23.9
Saskatchewan	29,285	7,560	25.8
Alberta	75,930	8,490	11.2
British Columbia	115,110	10,625	9.2
Yukon Territory	1,105	370	33.5
Northwest Territories	1,975	1,535	77.7

Source:  
Statistics Canada 1996 Census data.

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## ENDNOTES

<sup>1</sup> HRDC (2000b). See article also for discussion of Low Income Cut-Offs (LICOs), pp. 6-7.

<sup>2</sup> Townson (2000: 3). For a useful discussion of definitions of poverty, particularly the LICOs, see this report as well.

<sup>3</sup> Statistics Canada when providing labour force survey information defines the labour force as those persons who are employed or who are unemployed and looking for work. This definition means that some individuals who have worked, are unemployed but are not actively looking for work, because they feel no jobs are available, are not counted as being in the labour force. Some Census labour force data are based on a definition of “experienced labour force,” which includes persons who were working at some time in the year before the Census. For re-employment benefits, HRDC uses a definition which includes persons who have a current employment insurance (EI) claim, those who had a claim that ended within the last three years and persons who received maternity or parental benefits in the last five years and who have left the labour force to care for one or more newborn or adopted children.

<sup>4</sup> De Wolfe (2000: 2). See also Barker and Christensen (1998).

<sup>5</sup> Burke and Shields (1999: 3-4). See also Statistics Canada (2000) which notes that as of 1999, 41 percent of women aged 15 to 64 were engaged in non-standard employment, compared to 29 percent of men and compared to 35 percent of women in the labour force in 1989, which was already a substantial proportion at that time.

<sup>6</sup> All the discussion and quotations of Eichler’s article that are presented here are to be found interspersed through pages 139-155. See also, Eichler (1997).

<sup>7</sup> New Brunswick and Newfoundland have refrained from implementing this clawback and as of March 2001, Manitoba announced its intention to end the clawback for its social assistance recipients.

<sup>8</sup> See <[www.centrelink.gov.au](http://www.centrelink.gov.au)> for the on-line Australian government information services site that includes information on this service for potential “customers” as it refers to those who in Canada we would probably refer to as potential “clients” or “service users.”

<sup>9</sup> See January 22, 2002 edition of *Blueprint Magazine* (on-line publication), which is devoted to a discussion of post-welfare reform issues. See especially the three articles by Bayh, Kim and Marshall. <[www.ndol.org/ndol\\_ci.cfm?kaid=132&subid=193&contentid=2500787](http://www.ndol.org/ndol_ci.cfm?kaid=132&subid=193&contentid=2500787)>. Accessed November 28, 2002.

<sup>10</sup> See, “A Lesson for the World,” and “America’s Great Achievement,” from *The Economist* print edition, August 25, 2001.

<sup>11</sup> This description of the findings from the SSP is found in Michalopoulos (2002). As of that date, there had been 12 other publications reporting on various aspects of the SSP. These are available through the Web site of the funder, Human Resources Development Canada.

<sup>12</sup> The bulleted passages that follow are either direct quotes or close paraphrases from the lengthy Executive Summary of Michalopoulos (2002: pp ES1-26).

<sup>13</sup> The data and information used to describe labour market conditions and activities have been drawn from various Statistics Canada databases, surveys and occasional analytical studies. The main sources are the Labour Force Survey, Census of Canada and the Survey of Labour and Income Dynamics. Definitions on work activity, such as labour force participation, employment and unemployment as well as annual work patterns and income, vary between some of these data sources. Since we are concerned with describing changing circumstances and the relative situation for single-parent women, we have presented these various measures using fairly general language and have not made a point of trying to reconcile the absolute measures themselves.

<sup>14</sup> The most recent Statistics Canada report on low incomes, reported in *The Daily* of October 29, 2002, shows improvement in the incidence of low income when considering after-tax family incomes in 1999 and 2000. The analysis notes that this improvement is linked to higher market income (i.e., income from jobs) which, in turn, is due to the better economic conditions of the late 1990s. However, a sizeable gap remains between the experience of female lone-parent families, with 34 percent below the LICO in after-tax income compared to just seven percent of two-parent families who fall below the after-tax LICO.

<sup>15</sup> For more information see Statistics Canada, Low Income Cutoffs from 1991 to 2000 and Low Income Measures from 1990 to 1999; Cat # 75F0002MIE – 01007.

<sup>16</sup> Or indeed, she may be so utterly marginalized that she and her children have virtually nowhere to turn, nowhere to rest, to find assistance, much less find employment. Unfortunately, we cannot have expected to reach them and, indeed, they may be so very far outside potential labour market participation of any sort that they would simply fall outside the parameters of a study such as this.

<sup>17</sup> This study does not capture *immigrant* single mothers who may be in extreme circumstances. In British Columbia, immigrants are not allowed to go on social assistance for 10 years after landing (though refugees may). Thus, they would not show up in this kind of programming. However, 11 of the 15 “other” women interviewed who are not single mothers, are immigrants. They were able to be in one of the few employability programs for individuals who are unemployed, legally entitled to work in Canada, and not on Employment Insurance or income assistance benefits. Their stories are ones of extreme poverty and monumental barriers to finding sustainable employment, but that is, sadly, another research project.

<sup>18</sup> See earlier comments on the reasons why the experiences recounted by the women in the focus groups could well diverge from the responses, or lack thereof, provided on the

background sheets. Hence, the necessity of approximating some of the numbers, and the fact that it simply is not possible to be exact.

<sup>19</sup> The minimum wage many of the women could expect at best varies from province to province. At the time of this writing, British Columbia had just introduced a two-tiered minimum wage scale. For those just entering the work force, no matter their age or situation, the minimum wage is \$6.00 an hour, until they have worked 500 hours. It then goes up to the previous rate of \$8.00 an hour, a figure introduced by the former government in its latter days, but still in force.

<sup>20</sup> As noted earlier, the profile data are based on the 72 individuals who filled out the background data sheets.

<sup>21</sup> “Quasi-governmental” agencies are directly funded by federal or provincial governments and report to a minister, but are not part of the public service as such. They can include status of women councils, economic councils and trade commissions, but they vary considerably in their exact status from province to province and may differ at the federal level.

<sup>22</sup> We are reminded of a very limited version of this approach, related specifically to Employment Insurance benefits. In Newfoundland for many years, EI payments were set at different minimum eligibility periods because it was recognized that the province as a whole relied so heavily on the fishing industry alone and that employment was highly seasonal and indeed seriously declining. Thus, the EI qualifying period was shortened to take this into account and still allow residents to survive throughout the year. This is one, rather narrow example of an adaptation made in policy and programming to regional needs. However, the principle of adaptation to the needs of a significant group is illustrative.

<sup>23</sup> Once again, such a move would be of benefit to a wider segment of the population as well, but that is another study. However, it can be seen that with a social responsibility ethic and integrated, realistic and constructive policies and programming, the benefits would be available to a significant portion of society. Thus, the return on investment for the society as a whole should make the effort well worthwhile.

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