

**A Political Approach to Welfare Fraud
& the Experience of Financial Assistance Workers**

by

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We accept this thesis as conforming
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ABSTRACT

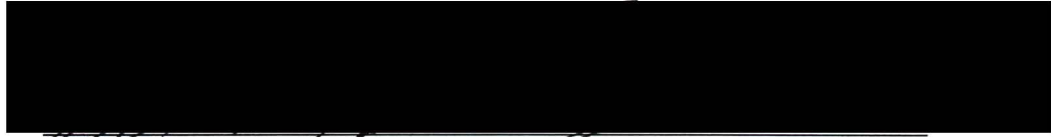
This thesis explores two perspectives on measures introduced to combat welfare fraud, and make social programs more accountable in British Columbia, with specific attention to the measures introduced by the New Democratic Party in January 1994.

The first perspective is that of the media, government, and Ministry of Social Services. A content analysis of media articles, government reports and open ended interviews with Ministry officials is provided. There was widespread media attention on the topic of fraud in the early 1990s. However the majority of the articles lacked clear and precise definitions of what constituted welfare fraud. Furthermore, government inquiry into alleged welfare fraud was conducted in a manner which lead the public to stigmatize all recipients of Income Assistance and to the assumption that fraud was out of control. The analysis of the government's own reports did not confirm that fraud had increased, but there was a consensus that mechanisms for prevention and investigation required improvement. Emphasis was also placed on the role of front line Financial Assistance Workers (FAWs) in the prevention and detection of fraud.

The second perspective is that of the FAWs on their work and on the impact of these measures. This perspective was obtained through a qualitative research methodology. Seven FAWs from across Vancouver Island were interviewed in January 1995 and these interviews were followed by a group feedback session in May 1995. The analysis of their experience illustrates that, while they experience fraud in their practice, it did not dominate their daily experience. However the Ministry's concern with fraud led to some confusion over the expectations of their role; were they expected to be "cops" or "helpers"? As the emphasis on the "cop" role increased they became less able to address the broad needs of their clients and job satisfaction fell.

In the end, many of the measures allegedly introduced to reduce fraud appeared to have more to do with reducing public expenditures through narrowing eligibility criteria, and appeasing the public and political opposition to welfare, than addressing the problem of fraud. Thus consideration of the measures taken to combat welfare fraud and the experience of FAWs with fraud illustrates the underlying shift to a more residual model of social welfare that is taking place during the 1990s.

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Dedication

This thesis is dedicated to Financial Assistance Workers and the people they serve.

INTRODUCTION

The percentage of British Columbians receiving Income Assistance has doubled from five per cent in 1985 to ten per cent in 1995. There were 342,770 people receiving Income Assistance as of January 1995 (The Second Report of the Minister's Advisory Council on Income Assistance, April, 1995). On the counter side, as of May 1995, there were approximately 1230 front-line workers (Financial Assistance Workers) to administer this service (Ministry of Social Services, System Information, May 1995).

It should be noted that this number includes both auxiliary and full-time Financial Assistance Workers. The workers who were interviewed for this research reported having caseloads from 320 to 450 clients. These caseloads continue to grow due to the present trends of unemployment and migration from other provinces. The administrative expectations that accompany these caseloads are labour intensive and Financial Assistance Workers (FAWs) are under pressure to perform at high levels. As caseloads and administrative expectations continue to rise, so too has the attention to welfare fraud, which has been followed by the introduction of yet more responsibilities to the FAW's job. The enquiry you are about to read is an exploration of the January 1994 measures to address welfare fraud, and the experience of FAWs, as described by seven individuals from across Vancouver Island, B.C.

Chapter I provides the reader with insight into how my personal interest in the measures to address welfare fraud, and the overall experience of front-line workers developed. A brief description of my experience as a Financial Assistance Worker, the overwhelming nature of the job, and my confusion with respect to the attention of the media to welfare fraud, and the reactions of the government through the introduction of the measures is provided.

In Chapter II, a description of the two approaches to methodology which were utilized for the study are provided. The first approach included a content analysis of B.C. newspaper articles and government reports pertaining to welfare fraud, and interviews with management staff from the Ministry. The second approach included a qualitative analysis of interview data from interviews with FAWs. The rationale for choosing such an approach is reviewed. Furthermore, the reader is informed about the research questions which guided this framework, the audio-taped interviews which were

conducted with FAWs, the interview framework which was utilized, participant selection procedures, the group feedback session, and the data analysis process.

Chapter III provides a window into the socio-political climate, previous to the introduction of the measures, through a review of newspaper articles and government reports pertaining to welfare fraud. Within this chapter, the following aspects are explored: the people talking about welfare fraud, definitions of welfare fraud, the alleged perpetrators, the prevalence of fraud, the dollars being defrauded, the measures for addressing fraud, the effectiveness of the measures, the people discovering and reporting fraud, the role of Ministry staff, FAWs and administrative error, effectiveness of the existing preventative and detective measures, effectiveness of recoveries and deterrence, effectiveness of the Investigator's program, the background of the reports, how the authors determined their findings, and the recommendations for improvement.

In Chapter IV, the January 1994 measures to combat welfare fraud and make B.C.'s social programs more accountable are explored. In doing so, the measures are reviewed with respect to how they contribute to combatting welfare fraud. Information is also provided with respect to additional measures, and the new infrastructure which was developed to further address welfare fraud. In addition, information which was acquired through personal interviews with the former Director of Income Assistance, and the former Program Manager of Ministry Investigations provides insight into the general climate and policy process which took place within the government before the introduction of the measures. The residual nature of the measures, how they call for more work on the part of Financial Assistance Workers, and the adverse effects on recipients are also explored.

The experience of Financial Assistance Workers is reviewed in Chapter V using their own words. A description of the job is provided, and the data is organized and presented under the following headings which represented the themes which emerged across the data: the changes, the fraud, the clients, the organization, the decision making process, the role, finding a balance, the service, the stress, and the job rewards.

Chapter VI begins with a description of my experience as a researcher waiting in the Income Assistance waiting rooms before meeting with the FAWs to begin interviewing. This Chapter provides an interpretation of the FAW's experience with specific emphasis on responding to client's needs and maintaining government policies, and what impact the new measures have had on their work. The concept of accountability, and the "giver" and

the "cop" dichotomy which the FAWs referred to is also explored, as are notions of power and powerlessness as they relate to their experience. Comparisons are made between Callahan and Attridge's findings in 1990 in their analysis of the experience of Child Welfare Workers. Furthermore, within this chapter, the "teeter-totter" metaphor which evolved out of the data is also provided to describe the competing variables of the job, and the weighting of the paperwork over meeting the needs of clients.

Chapter VII concludes that the attention and measures to address welfare fraud were not so much about welfare fraud, but represented a means to appeal to the public and opposition parties, while showing accountability for public programs. At the same time, the introduction of the measures also represented an underlying shift towards a more residual model of social welfare, and an overall reduction in public support for social programs.

I. MY PERSONAL INTEREST IN THE ENQUIRY

My interest in the experience of Financial Assistance Workers (FAWs) and welfare recipients emerged from my experience as a former recipient of Income Assistance in the early 1970's, and my experience as a FAW in the early 1990's. As a child growing up in a single parent family with two other siblings, my mother was on Income Assistance for a few of my early years. However, we were not on the system for long, thanks to the assistance of a FAW who guided my mother towards acquiring her first job. She has worked ever since.

Unfortunately, when I later trained and worked as an auxiliary FAW, I was disappointed that I wasn't able to be as helpful to the recipients I came into contact with. I met so many individuals and families from all walks of life who were incapacitated and bedraggled by the circumstances of their lives, but the demands of the job kept me from being able to assist them in any way, other than to punch the correct keys on my computer to print out a cheque.

I became confused during the summer of 1993, when I was made aware of the attention being directed to welfare fraud by the media. In particular, it was difficult to avoid hearing about the subject as my morning travels to work were filled with special radio announcements about welfare fraud, and how our local area office was hiring an Assistant Ministry Investigator to assist the local Investigator.

I wondered why none of what was being said over the radio, television or written in the newspapers reflected the discussion amongst my colleagues at work. I began to question what my colleagues' impressions were on the matter, as I was fairly new to the job.

My struggle continued at the time of the media focus, and during the weeks and months that followed. During family and social occasions I was constantly confronted by questions and negative stereotypes about all recipients of social assistance. For instance, whenever I introduced myself as a Financial Assistance Worker, or general discussions about the welfare system arose, I felt I was under siege and forced to defend recipients, myself, and the whole social welfare system from negative stereotypes. I also began to become uncomfortably cognizant of the distaste I was met with in certain social circles when people realized I was a FAW. The status I applied to the job was rarely consistent with the general public's opinions, and I began to realize that I was seen as part of the

problem because I was giving money away to people whom a broad base of the general public did not feel were deserving.

My confusion and curiosity about the focus on welfare fraud peaked further in January 1994 when Premier Michael Harcourt, and Minister of Social Services Joy MacPhail announced their new measures to combat welfare fraud and make British Columbia's programs more accountable. These feelings soon turned to anger as I became aware of the misleading and distorted interpretation of the facts that ensued. These new measures, and the dollars that were apparently saved as a result, were said to result entirely from combatting fraud, rather than from the new relations which had developed between the Federal and Provincial governments (i.e. Federal Unemployment Insurance programs forwarding a portion of recipients funds to Provincial assistance programs until Income Assistance funds were paid back, etc.), and from revisions to existing policies.

I also realized that the majority of the measures called for more work on the part of FAWs, and I questioned how this would impact an already demanding job. Hence, it was at this point that I developed an interest in hearing from other FAWs about their experience with the people who came to them for assistance, and how or whether these measures, and the attention to welfare fraud generally influenced their thinking or their approach to their job.

II. METHODOLOGY

The welfare fraud measures were examined through two separate data gathering exercises. The first approach included an analysis of media and government perspectives through a review of newspaper articles and Ministry of Social Services reports, as well as data which was collected during interviews with two management staff from the Ministry. Answers to the following questions were sought in this respect: *What was being said about welfare fraud in the public domain? How much was known about the prevalence of welfare fraud? What motivated the development of these measures? Would the measures reduce fraud?*

The second approach consisted of data gathering and analysis using a qualitative approach to develop an understanding of the experience of Financial Assistance Workers (FAWs). Answers to the following questions were sought: *What is the experience of Financial Assistance Workers in responding to clients needs while maintaining government policies? Does fraud dominate their daily experience? What impact has the media attention and measures had on their work life?*

Content Analysis & Interviews with Ministry Officials

Undoubtedly, both the newspaper articles and the Ministry reports played an important role in the development of the measures. Therefore, a content analysis of both was conducted, in order to develop an understanding of the socio-political climate, the manner in which the enquiry into welfare fraud was conducted, and the research and developments which took place within the government previous to the introduction of the measures.

The seventeen newspaper articles which were selected for review extend from May 23, 1992 to January 22, 1994. The bulk of the articles appeared in the *Vancouver Sun*, with the remainder from the *Victoria Times-Colonist*, the *Province*, and the British Columbia Social Worker's Newsletter *Perspectives*.

The three reports chosen for analysis were: the *Special issue #3-Income Assistance Fraud* report which was completed in January 1992 by Peat Marwick Thorne, the *Annual Report to the Legislative Assembly of British Columbia* which was completed by the Office of the Auditor General in June 1992, and the *Project to Monitor Administrative*

Error and Fraud report which was produced in November 1992. As each of the reports were completed by different groups, with different terms of reference, the background or context of each is provided, and the common themes with respect to fraud across the documents are reviewed, as well as the recommendations which were made for addressing the issues identified in each report.

Within this analysis, a thematic scheme was developed with careful attention to the language and general tone of the articles and reports. The following themes emerged and information with respect to these themes is provided: the people talking about welfare fraud, definitions of welfare fraud, the alleged perpetrators, the prevalence of fraud, the dollars being defrauded, the measures for addressing fraud, the effectiveness of the measures, the people discovering and reporting fraud, those deemed responsible for detecting and investigating fraud, FAWs and administrative error, effectiveness of the existing preventative and detective measures, effectiveness of recoveries and deterrence, effectiveness of the Investigator's program, the background of the reports, how the authors determined their findings, and the recommendations for improvement.

Interviews were also conducted with Ron Willems (former Director of the Income Assistance division) in February 1994, and Mel Weisgurber (Manager of Ministry Investigations) in March 1994. Careful notes were taken during and following the meetings in order to gain insight into the internal climate which existed at the time within the Ministry.

Qualitative Approach

A qualitative methodology was selected in order to gain a more in-depth perspective on the experience of FAWs. Because the goal was to bring forth the "experience" as it is known and understood by FAWs, it was necessary to choose a methodology that would illuminate this phenomenon. The qualitative approach appeared most compatible with this goal. As Epstein cited in Grinnell (1988) stated:

We can use quantitative methods to count and correlate social and psychological phenomena. Likewise, we can use qualitative research methods to seek the essential character of these social and psychological phenomena. Both methods attempt to describe and explain social reality. (p. 185)

Thus, the desire to *seek the essential character* of the experience of FAWs, made a qualitative approach to interviewing useful in order to hear directly from FAWs, in their words, using their detailed descriptions to learn about their experience. The methods chosen for this research, such as face-to-face interviews reflect a qualitative orientation. The methods employed for this research were informed by the works of Morse, J., 1994, 1991, Patton, M., 1980, Taylor, S., 1984, and Sandelowski, M., 1986. I followed the procedures described by these authors in order to develop greater conceptual clarity and increase the overall rigor with respect to participant selection, interviewing methods, and procedures to present and interpret the data.

Obtaining Approval from the Ministry of Social Services

As the schedule of events (see appendix 5) illustrates, I first approached the Ministry in June 1994. After meeting with Chris Haynes, the Assistant Deputy Minister of Regional Operations in the Ministry of Social Services in October 1994, and informing him about the research, he completed a letter of endorsement which gave me the ability to access Ministry information and staff. I was then able to set up a conference call with the Regional Directors of North (Wayne Ironmonger) and South Vancouver Island (Jane Cowell) and later met with them to explain the research. It was important for them to be informed and support me, so that FAWs would, in turn have the support of their District Supervisors.

Participant Selection

After some consideration, FAWs with a minimum of two years experience in the field from Vancouver Island only were invited to become involved in the research. Brief information sheets about myself, and my interest in researching the area, along with an additional form (see appendix 2) were forwarded to the Regional Directors of South and North Island, who distributed them to the District Supervisors, who in turn distributed them to the Financial Assistance Workers. In addition, Chris Haynes also sent the same forms to FAWs through the Ministry's electronic mail system.

As the depth of information sought for the purposes of this study meant there would be a large volume of verbal data, a relatively small sample size was chosen. Out of the eighteen FAWs who responded, seven were selected: four females and three males, two from the South, and five from the North end of Vancouver Island. Participants were

selected based on their comments on the Information Sheet (see appendix 2) under their *reasons for wanting to participate in the research*. In this regard, their comments acted as an informal pre-test. For example, those respondents whose comments appeared to indicate that they could illuminate the phenomenon being studied were selected as the most appropriate.

The participant selection procedures employed for this research are compatible with what Morse (1991) refers to as *purposeful sampling* in which participants are chosen according to specific qualities, their knowledge of the research topic, and because they are able to reflect and provide detailed experiential information about the phenomenon. On the other hand, it was important to discover who would be the most appropriate participants out of the eighteen to involve in the research, before beginning the interviews.

According to Morse:

The method of sampling in qualitative research must be both appropriate and adequate (Morse, 1986.) Appropriateness refers to the degree to which the choice of informants and method of selection "fits" the purpose of the study as determined by the research question and the stage of the research. Adequacy, on the other hand, refers to the sufficiency and quality of the data (1991, p.134).

An appropriate sample is guided by *informant characteristics* and by the *type of information needed* by the researcher (Morse, 1991). The methods used to select the sample for this study, (respondents' written comments with respect to their interests in participating) provided the means to develop some insights into the characteristics of the participants. This helped to obtain a sample that facilitated understanding of the research questions. The informational adequacy of the sample, on the other hand, was ensured by the quality, relevance, completeness and the amount of information obtained during the interviewing process, and this is where the development of an appropriate interview framework proved to be of crucial importance.

Multiple sites were selected in order to gain a broader perspective; therefore no more than one FAW per office was chosen. Thus, one FAW was chosen from the Courtenay region, one from the Parksville region, two from two separate offices in Victoria, and three from three separate offices in Nanaimo. Their experience as FAWs ranged from two to nineteen years, and their ages ranged from the mid-twenties to early fifties.

When considering the sampling procedures, my mind naturally travelled back to my undergraduate training which strongly emphasized the need to follow quantitative methods in order to achieve statistical representativeness, which would allow one to generalize the findings of their research to the overall population. However, after reviewing Morse's article *Strategies for Sampling* (1991) my thinking was altered in this regard to more appropriately fit with the qualitative approach which was chosen. "In qualitative research, representativeness frequently refers to the data rather than to the subjects or settings per se" (1991, p. 32). The data, as in the quality and quantity of information gathered from participants is where the emphasis is placed in qualitative research, rather than on the number of participants who participate.

In this respect, I began to acknowledge that the stories shared by the FAWs for the purposes of this study would most likely be similar to that of other FAWs who were not able to become involved in the study, by virtue of the fact that they all work for the same Ministry, under the same title, in the same hierarchical structure, interpreting and implementing the same policies from the same GAIN Act and Regulations, under the same demands and expectations. Therefore, many of their experiences will be similar although the meanings they attach to them may differ in some cases.

Consequently, while the approach taken here is exploratory in nature, the findings of this research should fit into contexts outside the study, provided that the findings of the study fit the data from which they were derived, and are well grounded in the life experiences studied. Furthermore, within the qualitative approach, any subject belonging to a specified group is considered to represent that group. "Anyone's experience, if well described, represents a "slice from the life world" " (Sandelowski, 1986, p. 32).

Interview Framework

"Qualitative measurement through in-depth interviewing requires no less precision in asking questions than is demanded by questionnaires constructed for quantitative measurement" (Patton, 1980, p.224). The interview framework (see appendix 3) was developed with the research questions in mind. It was broad and encompassing, containing thirty-two questions in all, and it guided the thought processes of the participants through the work week, beginning with the Sunday evening before the work week, and ending with the Friday after the doors closed. The framework was designed in this manner in order to gain as broad a perspective of the experience as possible. The

questions were designed so as not to either preclude or suggest the sharing of certain subject matter. In this respect, FAWs were not directly asked about their experience with fraud because that would have provided too narrow a focus. The purpose was to give them a chance to talk about their work and allow them to emphasize those aspects which were most prevalent for them. Hence, FAW's responses evolved out of the meanings they attached to their own experiences.

The development of the framework very much resembled Patton's (1980) *standardized open-ended interview approach*, in that the questions were developed prior to interviewing, with careful attention to wording and sequencing. In order to reduce possible bias from having different interviews for different participants, all of the participants were asked the same questions, in the same tone and sequence, with essentially the same wording. The goal was to obtain data that was systematic and thorough. It was also important to access the perspective of the people being interviewed, and not to place preconceived categories into the framework for organizing their world. It was believed that fraud would naturally surface in the discussions, without the researcher introducing the subject matter, if it was a dominant aspect of the FAW experience.

The types of questions developed for the framework ranged from: experience/behavior, opinion/value, feeling, knowledge, and sensory questions. *Behavior/experience* questions elicited descriptions of experiences, behaviors, actions, and activities that were observable had the researcher been present. *Opinion/value* questions were included to gain an understanding of the cognitive and interpretive processes of FAWs, what they thought about the world, their goals, intentions, desires, and values. *The feeling* questions were aimed at achieving understanding of the emotional responses of FAWs to their experiences and thoughts. *Knowledge* questions were asked to determine what factual information FAWs possessed. *Sensory* questions were asked to learn more about what was seen, heard, touched, tasted, and smelled in the FAW's environment (Patton, 1980).

The majority of the questions were opinion/value, and behavior/experience questions mixed with a few feeling, knowledge and sensory questions. More of the first two were used in order to obtain a broader perspective and information directly related to the research questions. It was also important to keep the questions as open-ended as possible to permit participants to respond in their own terms and to foster spontaneity. As Patton states:

The truly open-ended question does not presuppose which dimensions of feelings, analysis, or thought will be salient for the interviewee. The truly open-ended question allows the person being interviewed to select from among that person's full repertoire of possible responses... The truly open-ended question permits persons being interviewed to take whatever direction and use whatever words they want in order to represent what they have to say (pp. 212-213).

Interview Methods

The seven participants who were selected were contacted individually at their residences to invite each of them to participate. Each was given the choice of where and when they would prefer to be interviewed. Prior to meeting, I informed them that the interviews would be audio-taped, and when we met for the interview I ensured that they understood their role and the overall research approach before signing consent forms (see appendix 1).

In-depth interviews took place with FAWs in January 1995, and these interviews were audio-taped, and transcribed for future analysis. Each interview took approximately one hour. At the beginning of each, the tape recorder was positioned in a discrete, but appropriate location in order to record the process. Initially, the presence of the tape recorder appeared to make some of the participants nervous, however, it wasn't long after each interview began that the participants became less inhibited and more relaxed.

In order to maintain consistency across the interviews, the same interview framework (see appendix 3) was utilized throughout. There was minimal conversing between myself and each individual during the interview. If participants did not understand particular questions, they were merely repeated until they were comfortable enough to provide a response. During the interviews, every attempt was made at maintaining as neutral a composure as possible, and individual responses were not questioned, or met with support or distaste. If more information was required from a given response, clarification probes such as, "would you elaborate on that?" were used. In order to guide the flow of the interviews, nonverbal gestures such as head-nodding, taking notes, "uh-huhs," and silent probes were integrated into the process to ease the sharing process. These were used in a generally supportive way to let the informant know I was still with them and sometimes to direct the flow of information.

Five of the participants chose to be interviewed at their offices during business hours, and two chose to be interviewed in the privacy of their homes outside of business hours. Privacy was maintained in both cases, as the interviews took place behind closed doors in the FAW's offices or in the comfort of their homes with no one else present. Those who chose to be interviewed at their offices understood that their anonymity would most likely be lost because their colleagues and the District Supervisor would most likely become aware, through my presence, that they were participating in the study.

Before beginning the interviews, I assured the participants that what they shared would be kept strictly confidential, and none of their comments would be attributed to them in the final thesis. Furthermore, I also explained that I was not a Ministry employee, and was therefore working on my own research, and not that of the Ministry's. I thought the fact that I was a former FAW probably legitimized my role as a researcher with the FAWs, and cemented our relationship. Trust and rapport developed faster than it would have had I not experienced the job first hand. Perhaps I was perceived more as one of them, an "insider" versus an "outsider." In addition, I spent time before each interview explaining that I was not looking for the "right" answers to the questions, as it was not a skill testing exercise, and it would be most helpful if they could share as open an account of their experience as possible.

Group Feedback Session

After completing a preliminary analysis of the seven transcripts, a feedback session was organized in May 1995 with the same group of FAWs in order to seek further clarification around particular issues which were referred to during the individual interviews. This session was also audio-taped, and transcribed for later analysis. Four of the seven participants attended the feedback session, two males from Victoria, and two females from Nanaimo. This session was held on the weekend at my place of business when the office was not operating, and it lasted approximately four hours.

Before the group feedback session took place, nineteen quotes, which seemed to represent themes, were selected directly from the seven transcripts to guide the group feedback process, and elicit further clarification (see appendix 4). In addition to selecting quotes which represented themes which arose consistently across the transcripts, quotes were selected which appeared to be isolated to one or two transcripts. The reason for this was

to determine whether these particular experiences were common to everyone or isolated to a few.

During the feedback session individuals randomly selected single quotes, and read them aloud for the group to compare and discuss similarities and/or differences between their own experiences and that of the person being quoted. The quotes remained confidential, unless the particular individuals wished to divulge their origin. The group feedback session also helped to ensure the interpretation of the data from the individual interviews was accurate from the standpoint of the FAWs.

Data Analysis

The final transcript of each interview ranged from approximately twenty to thirty-five double-spaced pages. The sheer volume of data meant that some data had to be excluded from the final thesis document. Consequently, I was faced with the challenging process of incorporating only the data which appeared to shed the most light on the research questions.

Particular strategies and techniques were followed with respect to analyzing and making sense of the data (Taylor, S., 1984 & Morse, J., 1991 & 1994). Before proceeding with the analysis, I considered the important question of whether I had enough data to adequately address the research questions. As Morse (1991) states *saturation* should be achieved in order for the information to make sense. *Informational adequacy* is ensured by the completeness and the amount of information. After reviewing and re-reviewing the eight transcripts, I was of the belief that there was sufficient information to gain insight into the research questions, although I could not determine if saturation had occurred.

According to Morse (1994) four cognitive processes appear integral to all qualitative methods: comprehending, synthesizing, theorizing, and recontextualizing. The four cognitive processes should occur sequentially because each process builds on the other. For example, one must have a reasonable level of comprehension before being able to synthesize (make generalized statements about participants). Furthermore, theorizing is impossible if one has not synthesized the information. Likewise, one cannot recontextualize until the concepts or models of investigation are developed fully.

"*Comprehension* is reached when the researcher has enough data to be able to write a complete, detailed, coherent, and rich description" (1994, p.27). Comprehending also necessitates that the researcher learn everything possible about the setting, the culture, and the general topic area before beginning the study. My short experience as an auxiliary FAW, as well as the two years I had spent researching the subject area provided me with a good level of comprehension before beginning the data collection process.

After creating code names for each informant and attaching these individual codes to each transcript so it would be impossible for anyone else to identify individual perspectives, I began the process of analysis by reading and re-reading each of the transcripts as suggested by Taylor (1984) to the point where I could distinguish between perspectives held by one person over another, without the code names being attached to them. At this point, I began to record themes which were consistent across the transcripts. However, I first read each transcript individually and recorded themes specific to them. After reading each transcript three times, and recording themes within each, I began to cross reference those themes which were consistent across all eight transcripts. This part of the process fits with what Morse describes as *synthesizing* which is the merging of several stories or experiences, to describe a typical, composite pattern of behavior or response (1994).

In addition, each of my thesis committee members reviewed transcripts, and wrote general comments pertaining to them, and I compared these to my own findings which were similar. The quotes of individual FAWs which represented the themes were then used as headings in order to create a story-line. Furthermore, in order to ensure that individual answers to particular questions were not excluded, transcripts were cut into strips, and answers to the same questions were coded and grouped together. After synthesizing the material, I was able to develop *theoretical schemes*, and later *recontextualize* the theory to be applicable to other settings.

Although the data from the seven individual interviews and the group feedback session were analyzed separately, the similarity in the themes which cut across them was striking. Therefore, the material was integrated and the overarching themes are highlighted. The commonalities in concerns and experiences of the different FAWs are emphasized as well as some of the differences.

III. BACKGROUND TO THE MEASURES

In this chapter, newspaper articles and Ministry of Social Services reports are reviewed in order to explore the socio-political climate and the public mood which preceded the introduction of the January 1994 measures. The review highlights the media's focus on welfare fraud and the way this contributed to the public's perception of social programs. During this public debate, many people were given the opportunity to speak. However, one very important voice was excluded, and that was the voice of the Financial Assistance Worker (FAW).

People's values and beliefs about the welfare system are largely shaped by their individual upbringing, socialization, culture, and the social class to which they belong. However, these perceptions are continuously altered in subtle ways by the interpretation of events through the popular media. Inevitably, the assumptions that accompanied the dominant perceptions conjured up images about the world of financial assistance work and recipients which were incongruent with the experiences of FAWs.

Review of Newspaper Articles

The issue of fraud had been well covered in newspapers across Canada during the early 1990's, and it was not difficult to locate numerous articles pertaining to the subject. As a matter of fact, the issue had attracted so much attention that it warrants its own sub-heading "fraud" which is located under the main category of "Social Welfare" in the *Canadian News Indexes*. Similarities in themes were highlighted, and careful attention was paid to language, as well as the overall tone of the articles.

It is important to note that although the media are interested in what sells papers and increases their ratings, they also reflect a public and political interest. Thus, these articles provide an important entrance point into understanding the public's perceptions about welfare recipients in general, and the level of tolerance for supporting such programs at the time.

The People Talking about Welfare Fraud

Many people and groups, to the exclusion of FAWs, spoke about fraud, its implications, its prevalence, how to deal with it, whether it even needed to be dealt with, and about the

harmful effects particular measures initiated to address fraud would possibly have on all Income Assistance recipients. But, by far the group paying the most attention to the issue appeared to be the media in general. For example, it seemed that for weeks not a day would pass by without seeing the word "fraud" on the front of the newspaper or hearing about it during the evening News Hour. Out of the seventeen articles reviewed for this thesis, only one was written by a private citizen. However, within these articles many other voices were represented and came through loud and clear. For example, the general public, the Minister of Social Services (Joy McPhail and the former Minister Joan Smallwood), politicians (Premier Mike Harcourt, Liberal Critic Jeremy Dalton, and Social Credit spokesperson Grace McCarthy), policemen (Inspector Fred Mills of the Victoria R.C.M.P.), social workers, British Columbia Association of Social Workers representatives, street workers, the Co-ordinator of the Upper Room, anti-poverty advocates (Pat Chaucey of End Legislated Poverty), and Income Assistance recipients had all spoken about the issue.

Definitions of Welfare Fraud

According to the *Random House Dictionary* "fraud" is defined as "deceit or trickery to gain unfair or dishonest advantage, a cheat or imposter, any deception or trickery" (1980, p. 360). However, the articles lacked such precise definitions of what actually constituted fraud. Although some explicit examples were provided (i.e., recipients who used false pretenses to collect cheques from two provinces, people who collected more than one cheque under an alias, and people who falsely reported lost or stolen cheques or cash in order to have it replaced) there were no clear and/or concise definitions of what constituted fraud.

On the contrary, many of the articles with the word "fraud" in the headings only mentioned the measures which would be taken to address fraud without actually addressing what constituted fraud. Take for example, the measure of recipients having to pick-up their cheques in person and fill out job search report cards, and single parents having to actively seek employment when their children turned twelve versus nineteen. These policy changes were introduced as part of the package of measures to combat fraud. What was this saying, or not saying? Surely not, that single parents were defrauding the system all along, or that employable people who were not aggressively seeking employment opportunities were defrauding the system?

Hence, what constituted "fraud" was left ambiguous and open to many interpretations. No doubt related to this, the *Ottawa Citizen* (see appendix 6, p. 120) reported that many complaints from members of the public were about people who worked and still claimed Income Assistance, or people who lived together while both were in receipt of benefits. These misconceptions seemed to arise out of the fact that many members of the public lacked knowledge of social assistance policies, and lacked explicit definitions of what actually constituted welfare fraud. On the whole, the term "fraud" was used very broadly to indicate conduct which defied conventional expectations, when in actuality some of the policies were examples of behaviors that the welfare system was seeking to change, but did not constitute welfare fraud.

Equally disturbing were the words used in place of "fraud", which ranged from 'cheats', 'varmint', 'bums', 'abusers of the system', 'perpetrators', 'deadbeats', 'welfare rip-offs', 'thieves', 'scam artists', 'pillagers' and 'bilkers' of the system. In fact, the B.C. Association of Social Workers were so incensed by Premier Harcourt's public comments referring to "welfare fraud" and "cheats and deadbeats" that they wrote him a letter in November 1993 asking him to apologize (see appendix 6, p. 121). He did not. The media exacerbated the impact of his derogatory comment and its implications by consistently shining the spot light on the issue after the comment was made. On the whole, the exercise often times appeared to be nothing more than a rhetorical and prejudiced barrage designed with an intent to demean all people in receipt of Income Assistance.

The Alleged Perpetrators

Many people were either implicitly or explicitly targeted as people who were defrauding the system. These included: refugees (Somalian warlords-arms dealers), Alberta Income Assistance recipients who relocated to B.C. for higher benefits, Clayoquot Sound protestors, fugitives from other provinces, and a gambling-golfing swinger. Some of the accusations had been substantiated while the majority had not. Again, this appeared to be a major attempt to demean and stereotype (see appendix 6, pp.122-130).

The Prevalence of Fraud

There were many differing opinions as to the prevalence of fraud in the system. Although Premier Harcourt himself said that there was no official estimate of how much fraud existed in the system, words such as "blatant" and "wide spread" were used often

throughout the articles. Some went as far as to say that information about the rate of fraud was being suppressed by the government. Regardless, Harcourt stated in an interview that he had been disturbed by reports of blatant fraud (January 1994). On the other hand, he disputed estimates that fraud was as high as ten to fifteen per cent. Social workers and anti-poverty activists, and other human service professionals did not believe fraud was high, or that it was any higher than in past years.

Despite the fact that there were no precise figures available, most of the articles, and Joy McPhail herself presented the public's view as one of discontent and mistrust of the system in general due to the belief that fraud was occurring at an uncontrollable rate. On the other hand, street workers who assisted Income Assistance recipients felt that the amount of fraud in the social assistance system was about the same as anywhere else in society (Leyne, 1994, see appendix 6, p.131).

The Dollars being Defrauded

Although figures for fraud were unknown, implicit in the government's message that the new measures had the potential of saving \$20 million dollars a year, was the implication that B.C. taxpayers were paying for this dollar value of fraud. Specific examples of costs associated with groups or individuals suspected of fraud were also presented throughout some of the articles. With respect to reports of lost and stolen cheques, for example, a four month study completed in Victoria found there were forty reports totalling \$14,000 between June 23, 1993 and July 27, 1993. The following month there were thirty-three reports totalling \$12,000, and from August 25 to September 21 the fifty claims reported amounted to \$20,000. In Vancouver, Surrey, and Burnaby, welfare money reported lost or stolen in 1993 was between \$2.35 million and \$3.76 million. Although these amounts are staggering, it is important not to assume that all of this money was replaced under false pretenses, as many of these reports may have been legitimate (Lavoie, 1993, see appendix 6, pp. 132-133).

Perhaps the most disturbing and blatant allegations of welfare fraud was the findings with respect to the involvement of three Somali refugees in defrauding welfare systems across Canada. For example, according to Ontario Liberal leader Lyn McLeod, "the scam was costing taxpayers million of dollars" (Farrow, 1993, p.1). She also stated that according to one report the Somalis had defrauded the Ontario welfare system of tens of millions of dollars a year, and that some individuals netted as much as \$100,000 to \$300,000 per year

(Farrow, 1993). In an article written one month later, Toronto alone was said to have lost \$26,733 to these activities (Farrow, November 25). With respect to B.C., the figures were estimated to have cost the taxpayer approximately \$20,000 (Farrow, 1993, see appendix 6, pp.122-126). Again, it was unclear whether these allegations were ever proven.

On the other hand, in the case of Larry (a thirty-four year old Income Assistance recipient) who was interviewed by Gordon Clark from *The Province* in October of 1993, the case of fraud was clearer as he admitted to his activities of defrauding the B.C. welfare system of up to \$70,000 per year. However, it was difficult to know whether this man was telling the truth or whether he was boasting as a media hoax (Clark, 1992, see appendix 6, p. 129).

The Measures for Addressing Fraud

Numerous measures were suggested to combat fraud. These included offering more disincentives, forcing unemployed people under twenty-five to take courses to qualify for income support, mandatory involvement in volunteer or community project work, photo identification programs, and computerized voice identification programs. One should question whether the former three make any contribution to reducing fraud. Similarly, with respect to the Somalians, they were charged with theft, and one of the Somalians was sentenced to ten days incarceration for fraudulently collecting \$7,600, \$1,200 of which he was ordered to pay back (Farrow, 1992, see appendix 6, p. 123). This is a far cry from the \$100,000 to \$300,000 quoted earlier!

The Effectiveness of the Measures

The NDP felt these measures were a good beginning to tackling the perceived problem. The opposition parties believed otherwise. For example, Grace McCarthy (Social Credit) believed the NDP was just tinkering with the system, and not adequately addressing the issue, and Jeremy Dalton (Liberal) believed these were only half measures, and that the government should have implemented an identification program with "voice impressions" (Leyne, 1994, see appendix 6, pp. 134-135).

Social workers and other human service professionals also agreed that the new measures would not stop those who committed fraud because people defrauding the system were

thought to be so good at it that filling out job search report cards wouldn't stop them (Leyne, 1994, see appendix 6, p. 131). However, they differed from the opposition parties in that they believed that such measures would only put added pressure and strain on recipients and FAWs alike. Likewise, one Vancouver policeman did not feel that the measures would address the problem of fugitives from justice who collected Income Assistance in B.C. because Ontario and other provinces would not pay to send them back to where they were charged. In this respect, it appeared the welfare system was being asked to provide a broad social control function.

Anti-poverty advocates, such as Pat Chauncey of "End Legislated Poverty" believed the government was only attacking the poor to score political points, and that they were focusing on the victims rather than the problem, which she considered to be unemployment and poverty. She also expressed disappointment that the government was sending single parents out to work who didn't have resources to provide for their teenagers (Hunter, 1994, see appendix 6, p. 136).

Review of Ministry Reports

As the matter of welfare fraud worked its way onto the media and opposition party agendas, accusations and speculations flew with respect to the question of how prevalent fraud was, how much it was costing taxpayers, and whether the NDP government was doing everything they could to make the system accountable.

As a result, government and Ministry of Social Services officials began working to devise ways in which to validate the effectiveness of the existing Income Assistance safeguards. However, concrete information was lacking and it was not possible at that time to determine whether the existing mechanisms were indeed effective. On the contrary, the information system did not lend itself to providing answers to the questions of how much fraud was actually occurring, or how much it was costing taxpayers. Consequently, while the Ministry knew fraud was occurring, it was difficult, if not impossible to quantify. Nevertheless, according to Willems, "if someone steals \$100.00 out of your purse you will report it. Likewise, if you know someone is stealing \$1.00 at a time, you will report this. It is not the amount being stolen that motivates you to report it, but the fact that it is happening. We feel the same with respect to fraud, and we have a zero tolerance for it, regardless of its prevalence" (Interview, February 1994).

Thus, the Ministry response to public concern with respect to fraud was to conduct an analysis of its operations. The first outcome of this analysis was the *Special issue #3-Income Assistance Fraud* report which was completed in January 1992 by Peat Marwick Thorne. The second report to be produced was the *Annual Report to the Legislative Assembly of British Columbia* and it was completed by the Office of the Auditor General in June 1992. The third report produced in November 1992 was titled *Project to Monitor Administrative Error and Fraud*. It is important for the reader to note that this chapter reviews the mechanisms which existed and outcomes which were realized from 1992, when the reports were written, up until approximately October 1995.

As stated in the methodology section, each of the reports was completed by different groups, under different terms of reference. Thus, the background or context of each is provided, along with the common themes with respect to fraud across the documents, and the recommendations that were made.

Background of the Reports

The *Special issue #3-Income Assistance Fraud* report (Peat Marwick Thorne report) was completed just after the NDP government came to power in 1992. The purpose of the review was political in nature, as upon entering office, the new government needed to review many of its functions in order to gain an understanding of the state in which the previous government had left the system. This was intended to assist them to minimize potential risks later on. This report has been referred to as part of the working papers developed during the independent financial review. It was never intended for publication or release. However, at the persistence of Liberal Critic, Jeremy Dalton, it was made available pursuant to a request under the *Freedom of Information and Privacy Act* (Willems, February 1994). As the report states, the information was not obtained through an audit and was not validated with relevant parties (i.e., Ministry of Social Services staff). On the contrary, Peat Marwick Thorne attached a cover letter to the report stating that it may have contained omissions and inaccuracies. However, in comparison to the other reports, and as illustrated by the title, this report represents the most explicit attempt to overtly and exclusively address fraud.

The Auditor General's *Annual Report* (completed five months later) addressed the issue of fraud in a more subtle manner. For example, the stated purpose for the review was to determine whether the Ministry had adequate procedures to minimize incorrect payments,

and adequate mechanisms to help recipients reduce their dependence on Income Assistance. Furthermore, it was difficult to determine whether fraud was included under the term incorrect payments, or was separate from this category. This confusion was furthered by the fact that fraud was sometimes mentioned during discussion of incorrect payments, but in a peripheral manner, as though it was separate. Overall, although this report echoed some of the points made in the *Income Assistance Fraud* report, it was less critical and precise.

The third of the three reports, that of the *Project to Monitor Administrative Error and Fraud*, appeared to represent a reaction to the two previous reports, as it represented a direct attempt to examine administrative error and fraud in the system. Specifically, the report was aimed at confirming the function of the newly created, yet to be introduced, Eligibility Officers (EOs), whose positions represented one of the Ministry's attempts to better determine the extent of fraud in the system. By conducting this review, the Ministry hoped to come away with a clearer idea of what tasks the EOs should and could fulfill in order to more accurately determine the level of fraud occurring in the system. For example, it was assumed that EOs could engage in comparative studies with respect to different sample sets of Income Assistance files, investigate and record characteristics of files, determine whether policies had been followed, and investigate client self reports.

How the Authors Determined their Findings

It was not explicitly stated how Peak Marwick Thorne and Office of the Auditor General arrived at the specific conclusions of each report. However, according to Willems (1994) the staff from the Office of the Auditor General met with a range of frontline and headquarter staff, and reviewed files and related documents. On the other hand, one can only assume the former group interacted with the Ministry, particularly the Investigation Program staff. These reports also quoted statistics from the program and made inferences based on these statistics, which the Ministry disputed.

In contrast, *in the Project to Monitor Administrative Error and Fraud* methodology was explicitly stated and included: reviewing existing material, including all relevant audits related to the subject; reviewing existing systems of control, error prevention and identification; visiting a selection of district offices and meeting with staff to obtain their opinions and concerns; meeting with all relevant headquarter staff and obtaining their input and direction; obtaining other relevant information such as experience of other

jurisdictions and information technology constraints; and forming a steering committee with representatives from Financial Assistance Workers, District Supervisors, Area Managers, Regional Directors, Ministry Investigators, and Headquarters staff.

Definitions of Welfare Fraud

The definitions of fraud which emerged from the reports were much less ambiguous than those found in the newspaper articles. The definitions included:

Fraud Committed by Income Assistance Recipients:

1. The provision of false financial information:
 - * undeclared income,
 - * undeclared assistance by another agency or by another Ministry,
 - * undeclared assets,
 - * falsely reporting lost or stolen assistance cheques or cash;

2. The provision of false personal information:
 - * personation and false identification,
 - * providing incorrect addresses,
 - * falsely declaring dependants,
 - * and not declaring common-law status.

3. Multiple claims in one province and multi-province claims.

4. Daycare fraud:
 - * clients posing as single parents when they are in fact living in a dependency relationship;
 - * clients under-reporting or failing to report income;
 - * and clients colluding with caregivers.

5. Food vouchers - clients were reported to have occasionally taken the opportunity to steal vouchers when left alone in FAWs' offices.

6. Registered Indians claiming from both their Indian bands and Income Assistance.

There seemed to be general agreement that the highest risk to the system at that time was the provision of false financial and/or personal information. However, the *Income Assistance Fraud* report was the only one to suggest that false lost and stolen cheque reports represented the second highest risk to the system.

Fraud Committed by Ministry Staff:

1. Financial Assistance Workers (FAWs) colluding with clerks or outside parties posing as eligible clients to create a false client files to fraudulently disburse assistance funds (collusive fraud).
2. FAWs continuing to approve assistance payments and fraudulently re-directing cheques for personal benefit, after receiving notification that clients are no longer claiming or no longer eligible for assistance (non-collusive fraud).

Fraud Committed by External Parties:

1. Counterfeiting of assistance cheque stock and identification letters;
2. Landlords charging unreasonable security deposits to Income Assistance clients and not repaying them.

The Alleged Perpetrators and the Costs

Although recipients were considered to be the primary perpetrators of fraud, two FAWs were criminally charged during the 1991-92 fiscal year in separate cases involving approximately \$60,000. Parties external to the applicant base and staff were also found to have been counterfeiting cheque stock and identification letters which cost the system in excess of \$250,000. However, these dollar amounts were considered to be relatively minor compared to fraud perpetrated by recipients. Indeed, Peat Marwick Thorne implicated recipients again when they stated that criminal background checks should have been completed on FAWs in the past, as a number of former clients were hired as FAWs. No where in the report however, did it state that the two FAWs who were criminally charged were discovered to be former clients.

The amount by which the province was being defrauded could not be readily determined. The existing information systems could not award a dollar figure to the amount of reported fraud perpetrated by recipients or anyone else for that matter. Hence, there was no proof that welfare fraud had increased. Yet, the *Income Assistance Fraud* report speculated that this figure may have been upwards of \$120 million a year. This number was based on figures from out-of-court settlements which historically represented one-quarter to one-third of the number of investigations completed. These were reported to be in excess of \$3 million per year. They also implied that five to ten per cent of new Income Assistance cases resulted in referrals to the Investigator's Program. The Ministry

disputed both of these claims and further stated that they were highly speculative and could not be substantiated. It was their belief that at the most, fraud represented approximately one per cent of the total Income Assistance budget. Moreover, until that time, no one had ever really set out to actually measure the extent of administrative error or fraud because it was virtually impossible to study something that was hidden.

The People Discovering and Reporting Fraud

According to the *Income Assistance Fraud* report, the public was the primary referral source for fraud allegations. However, the Ministry argued that FAWs, and not the public, were the primary source of referral to the Investigator's Program, and that these reports possessed a higher degree of authenticity than public reports which were often vindictive and without merit.

The Role of Ministry Staff

Prevention and detection seemed to be the logical responsibility of FAWs, with investigation and enforcement being the responsibility of Ministry Investigators, with Eligibility Officers and Verification Officers (instituted in 1995) being assigned the responsibility for investigation and detection. On the other hand, there was the suggestion that FAWs needed to possess the skills which would allow them to prevent fraud. All the reports stressed the point that FAWs needed further training, and the *Income Assistance Fraud* report went so far as to suggest that Investigators should teach investigative and detective techniques to FAWs. Adding to this confusion, was the statement made in the *Project to Monitor Administrative Error and Fraud* report that "the mandate of the Ministry Investigator's Program is to prevent fraud and abuse of Programs for Independence, with emphasis on the prevention, rather than investigation of fraud" (p. 10). One begins to question who is responsible for investigation, if this is not the primary emphasis of the Investigator's Program. Table 1 (p. 27) is an attempt to delineate the distribution of prevention, detection, investigation, and enforcement tasks amongst the staff.

TABLE #1
Distribution of Tasks

<u>Prevention</u>	<u>Detection</u>	<u>Investigation</u>	<u>Enforcement</u>
FAWs	FAWs	MIs	MIs
VOs	EOs	AMIs	AMIs
MIs	VOs	EOs	CA
AMIs	MIs	FAWs?	

(LEGEND - FAWs=Financial Assistance Workers, MIs=Ministry Investigators, AMIs=Assistance Ministry Investigators, EOs=Eligibility Officers, CA=Crown Attorney, & VOs=Verification Officers)

Administrative Error

In 1987, the Gain Action Team (formed to review whether procedures for minimizing incorrect payments were appropriate) found that in order to cope with increasing caseloads, FAWs had stopped performing a number of eligibility checks, and had reduced their follow-up on employable recipients. The team made several recommendations to reduce incorrect payments which included the reorganization of specialized Income Assistance offices, the appointment of supervisors to provide consistent and better supervision of FAWs, the completion of home visits before new clients received second payments, and the hiring of additional FAWs to reduce caseload sizes. The Ministry adopted some of these recommendations, however with respect to home visits, it was decided that each month, only a sample would be visited (*Auditor General's report, 1992*).

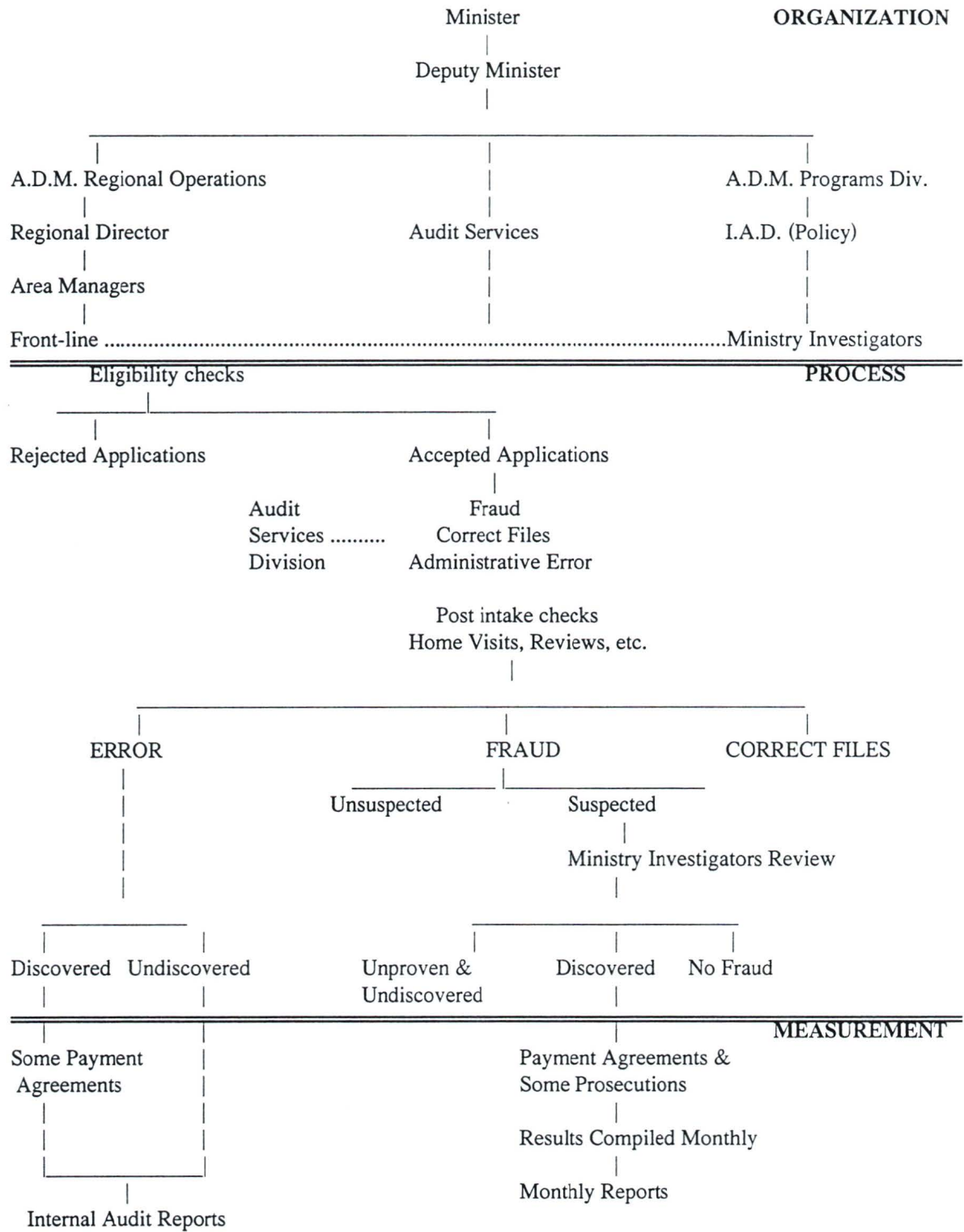
As illustrated in the Ministry's Project report, administrative error was also included in the discussions of fraud in 1992. "The ongoing measurements performed by Audit Services Division suggests that the level of administrative error at the front line approximates 3 % of payments" (p. 34). This translated into approximately \$36 million dollars per year. It was difficult at times to fully understand what was meant by administrative error, and whether it was more or less of a concern than fraud, or one and the same. Furthermore, it was unclear whether administrative error included the failure to detect fraud during the intake phase, or a general misinterpretation of policies and regulations, perhaps granting someone funds who was ineligible or issuing more funds than necessary by policy.

There did appear to be agreement across the reports that the highest risk to the system was the provision of false financial and/or personal information from clients.

Consequently, the Ministry was of the belief that in order to reduce both fraud and error, the primary focus and energy needed to be directed at front-end prevention (determination of eligibility) and not on investigation and prosecution. On the other hand, there were significant problems at the intake stage. There was the recognition that time constraints in the processing of applications, meant FAWs did not always have time to perform elaborate checks before assistance was given. All of the reports recommended further training for FAWs. Furthermore, since the writing of these reports, the newly appointed Eligibility Officers have been assigned, as one of their tasks, to determine whether policies have been followed by FAWs. In addition, Ministry Investigators also determine whether individual cases involve fraud or overpayments on the part of FAWs.

Table 2 (p. 27) provides a framework for understanding the physical delivery processes which occur and the importance of effective assessment of eligibility at the intake stage. The framework is divided into three parts 1) organization - the Ministry's organizational structure, 2) process - the physical delivery processes involved in delivering Income Assistance, and 3) measurement - the Ministry's efforts at measuring the outputs of Income Assistance in relation to fraud and error (Adapted from the *Project to Monitor Administrative Error and Fraud* Report, Income Assistance Division., Ministry of Social Services, 1992.)

TABLE #2
Conceptual Framework



(Adapted from the *Project to Monitor Administrative Error and Fraud Report*, Income Assistance Division., Ministry of Social Services, 1992.)

Effectiveness of the Preventative and Detective Measures

Preventive measures were integrated by Financial Assistance Workers into initial and subsequent interviews with recipients in the form of objective considerations, these included questions about other sources of income, assets, residency and/or citizenship, living arrangements, child in home of a relative, special circumstances, and identification (e.g., had to include birth certificate, Social Insurance Card, and BC Drivers Licence and/or BC picture Identification). In addition, in 1992 when the reports were written, policy required that copies of the following documentation be obtained where applicable: medical plan card, rent receipt or rent confirmation, mortgage payment confirmation and property tax notice, legal documentation of status in Canada if not Canadian, unemployment insurance notice, life insurance policy, bank passbook or monthly bank statement, confirmation of any monthly income, and any documentation needed or requested to verify assets and their value. Furthermore, some FAWs instituted additional enquiries which sometimes included: confirming residence with landlord, contacting previous employer, contacting Indian Bands to verify recipients were not in receipt of duplicate payments, insisting that only building managers sign rent receipts, requesting maps showing the residence location for rural clients, and contacting previous Social Service offices in other provinces to gather further information.

Indeed, there were still more administrative procedures which were in place and utilized to help prevent fraud at the front end. These included: automatic computer postal code checks, reviewing common claimants reports, signalling cheques on the computer to have clients come in and verify information before receiving benefits, flagging file alerts, making home visits, District Supervisor file reviews, annual reviews, and Gain and eligibility initiatives. Moreover, if at any time during these procedures, there were allegations or suspicions with respect to fraud, FAWs were required to refer those cases to Investigators. Opinions varied across the reports as to the effectiveness of the system with respect to the prevention and detection of fraud. However, the following points were made:

- * prevention efforts are limited because the system relies, in part, on the honesty of the individual;
- * there are time constraints on assessing the validity of an applicant's representations;
- * it is often difficult to find time to conduct home visits,
- * there are problems with the nature and extent of staff training,

- * privacy legislation restricts access to personal and financial information, and verifying some of the information, such as the amount of cash held by the individual, is difficult, if not impossible.

Consequently, it was inevitable that some people would be paid in error. Detection methods were also labour intensive. There was not enough time to investigate all the suspected cases; and although these methods could identify fraud, it was acknowledged that they would not prevent a substantial portion of ongoing fraud. Table 3 illustrates the suggestions that were made in the reports for improving prevention and detection.

TABLE #3

Suggestions Made in the Reports for Improving Prevention & Detection:

- * Identification screening
- * Utilization of computer-assisted detection techniques to search for multiple claims in different provinces (i.e., tape matching);
- * The need for a system which would identify habitual "problem" clients;
- * Adding more home visits;
- * Cheque deliveries;
- * Follow-up interviews at the office;
- * Develop better means to assess the effectiveness of programs,
- * Make greater use of formal cost-benefit analysis of program options in areas such as deciding the extent and timing for subsequent eligibility checks;
- * Review endorsements on the back of processed cheques;
- * Have all staff complete criminal background checks before being hired;
- * Provide further training for Financial Assistance Workers;
- * Encourage more collaboration and introduce training with the Investigators;
- * Encourage more frequent staff interaction with Supervisors,
- * Ensure that procedures are understood and consistently applied by staff;
- * Increase Supervisor training to ensure that staff decisions are monitored and that the results of reviews are documented;
- * Develop new procedures manuals and training programs for staff,
- * Develop performance indicators to evaluate results of program,
- * Create sixteen new Eligibility Officer positions to fulfill specific investigatory tasks, review quality control initiatives, complete comparators to expose administrative error and fraud, and focus on measurement.

Most of the above suggestions were implemented immediately (i.e., sixteen Eligibility Officers, criminal background cheques of new employees, etc.). The tape matching procedure was one of the seven measures implemented in 1994. Several of the remaining suggestions may still be under review (i.e., positive identification screening, etc.).

Effectiveness of Recoveries and Deterrence

There were no formal collection enforcement mechanisms to collect funds from individuals who were no longer on assistance in 1992 (such a system was not implemented until 1994, see p. 18). In addition, out of the many referrals received, many resulted in non-investigation because cases were pursued on a cost-benefit basis. If the dollar value of the suspected fraud was minimal, it was not considered cost effective to pursue such cases. Similarly, questionable cases were also not pursued, unless the dollar value was high enough to warrant investigatory actions. Overall, only two to three per cent of the cases investigated resulted in criminal charges being laid and approximately fifteen per cent of the cases investigated resulted in the termination of assistance (*Special issue #3-Income Assistance Fraud Report*).

Effectiveness of the Investigators' Program

The predominant suggestion stemming from the various reports was the need to improve the information system in order to ensure that it could provide:

- * statistics of dollar breakdowns of reported fraud by nature,
- * by geographical area,
- * or by resolution;
- * the dollar amount of referrals for investigations that would not be pursued due to cost- benefit considerations;
- * the dollar amount of fraud related to open files;
- * and the dollar amount of files for which the investigation was completed but for which an out-of-court settlement was not obtained.

Although the information system was being upgraded, the data would not be useful for quite some time, as only current files would be incorporated. Consequently, it was acknowledged that it would be quite some time before comparisons could be made. The second suggestion which emerged from the three reports was the need for Investigators to report centrally (*Special issue #3-Income Assistance Fraud, 1992*). At that time, Investigators reported to individual Area Managers of their district. Area Managers then reported to the Regional Directors of their individual areas, with the ten Regional Directors reporting to the Assistant Deputy Minister of Regional Operations. The suggestion was made that the Investigators report centrally to the Investigators Program Manager rather than to their Area Managers.

The Recommendations

The reports appeared to build on one another, and the Ministry appeared to have implemented many of the recommendations made in the *Income Assistance Fraud*, and the *Auditor General's report*. On the whole, recommendations did not drastically differ across the documents, although the Ministry made far more discrete recommendations in the *Project to Monitor Administrative Error and Fraud* report. It appeared that they incorporated some of the recommendations made in the first two reports into their own. The reports contained much more precise and explicit examples of what constituted welfare fraud than those contained in the newspaper articles. However, some of the suggestions made in the newspaper articles were addressed within the reports, and later implemented. For instance, tape matching, procedures for lost or stolen cheques, and security deposits were included in the 1994 measures.

Although quantification was speculative with respect to both fraud and administrative error, the overall role of the FAW with respect to both was emphasized across the reports. For example, out of the fifty-eight recommendations made by the Ministry (*Project to Monitor Administrative Error and Fraud*) forty-one involved FAW's either in a direct or indirect manner. Moreover, particular emphasis was placed on detecting and preventing fraud at the front end during the determination of the eligibility of clients, which is the job of FAWs.

IV. MEASURES TO COMBAT WELFARE FRAUD IN B.C.

Between the summer of 1993 and January of 1994, when the new measures were introduced, it did not seem that a day went by without hearing or reading politicians and Ministry of Social Services officials respond to media and public speculations about the prevalence of welfare fraud. This chapter seeks to examine the seven new measures introduced by the New Democratic Party (NDP) government "to combat welfare fraud and abuse in B.C.'s Social Assistance Programs and improve accountability to taxpayers" (Ministry of Social Services, News Release, January 1994) how the measures were developed through the policy process, what the measures were and how they related to fraud, and the implications of the measures for FAWs and Income Assistance recipients. In addition, information acquired through personal interviews with the former Director of Income Assistance at the time (Ron Willems, February 1994) and the Program Manager of Ministry Investigators (Mel Weisgerber, March 1994) is provided.

1994 Measures

Both Willems and Weisgerber confirmed that the measures were both new and different than any they had ever seen in their years with the Ministry. Some of the measures were presented as pilot projects, while others were introduced into the system as ongoing activities and expectations. The measures included:

- 1) Tape Matching - Computer identification of individuals who may have been claiming assistance in more than one province:

An agreement with Alberta to exchange computer lists of Income Assistance recipients on a monthly basis was slated to be implemented that spring. Similar agreements were pending with Saskatchewan and Manitoba. Discussions were also underway with Revenue Canada to share information.

- 2) New policy for lost or stolen cheques:

The government stated that they would no longer provide cash in response to repeated reports of lost and stolen cheques. Instead, a second loss or theft would automatically mean rent would be paid directly to landlords and vouchers would be issued instead of cash.

The Ministry had also reached an agreement with the Royal Canadian Mounted Police to develop a screening tool that would improve management of the lost and stolen cheque workload, better serve clients, and more effectively target the

government's enforcement resources to identify and deter fraud. Discussions were also ongoing with other Police forces in the province.

3) Mandatory job search report cards for single employable and childless couples:

In order to maintain eligibility for Income Assistance, all employable singles and childless couples were required to fill out detailed report cards listing days worked, job search efforts, and training and skill enhancement activities. This was in addition to all regular existing eligibility checks such as completing stubs monthly to request continued assistance and undergoing random home visits by Ministry staff.

This measure was presented as a pilot project which would initially affect the Lower Mainland, Howe Sound, Fraser Valley North, and Vancouver Island regions.

4) New procedures to recover security deposits:

The government began to recover security deposits directly from landlords. At the time, landlords were required to return deposits to tenants. Under this new policy, landlords would be required to return security deposits directly to the Ministry in cases where no damage had occurred. The collection process was intended to be handled centrally and not supposed to involve line staff.

5) Required cheque pick-up:

All employable singles and childless couples were required to pick up their March 1994 cheques in person on February 23. This step was said to assist staff to verify the identities and residences of recipients, and it was expected that a number of cheques would be abandoned and the related files closed.

Regions affected initially by this pilot project were to include the Lower Mainland, Howe Sound, Fraser Valley North, and Vancouver Island.

6) Federal-provincial actions to eliminate duplicate payments of Unemployment Insurance (UI) and social assistance:

The Ministry and the Federal government entered into an agreement that the Federal government would deduct funds from claimants Unemployment Insurance (UI) cheques that they received from Income Assistance during their six week waiting period. Thus, these funds were to be recovered and considered a loan until UI began.

7) Changes to single parent exemption policy:

The single parent exemption policy was changed so that single parents were considered employable when their youngest child was twelve years of age, down from nineteen.

Additional Measures

In addition to these measures, more and more resources were directed towards the investigation and prevention of fraud. For example, a new Prevention, Compliance and Enforcement (PCE) Division was established around August of 1994 and many new positions were created, including the new Director of PCE Division, Manager of Prevention Programs, Manager of Compliance Programs, Manager of Enforcement Programs, Supervisor of Special Investigations Unit, twenty-seven Eligibility Officers, twenty-seven Verification Officers, an increase in Investigators to forty-one, and Assistant Ministry Investigator positions to twenty-four (Weisgerber, October 1995). That brought the number of staff devoted to the detection, prevention, investigation and enforcement of fraud to approximately one hundred and fifty-five in November 1995.

Furthermore, the Ministry also began to provide funding resources for the Court system to employ two people dedicated specifically to fraud. Other activities included: the development of new computer software programs, new categorical breakdowns for statistical data relating to fraud; the production of monthly fraud statistical reports; the introduction of new counting systems, the completion of numerous reports devoted to the investigation of fraud in the system, a feasibility study for a positive identification program, and ongoing computer data collection. In addition, an accounts receivable program was implemented in order to collect from people (who owed the Ministry funds either through fraud or administrative error) after they left the system. Weisgerber stated he had been wanting this accounts receivable program for a number of years, and he was pleased that they could begin collecting funds from recipients when they were working rather than when or if they came back on Income Assistance (March 1994).

The Ministry also engaged in an overall public education program encouraging the public to report suspected recipients, by developing posters with warnings about fraud for the Ministry waiting areas, and adding messages pertaining to fraud to their brochures and the S81's (monthly declaration stubs completed by recipients). In addition, they spoke of providing further training for FAWs to detect and prevent fraud. Each District

Supervisor was given a monitoring manual, and they were reviewing the possibility of adding a training module to increase their understanding of what constitutes error and fraud. It is important to note that many of these measures were recommended in the *Income Assistance Fraud* report, January, 1992; the *Auditor General's Annual Report* to the legislative assembly of British Columbia, June 1992; and the *Project to Monitor Administrative Error and Fraud* report, November 1992, which were reviewed in the previous chapter.

Context of Policy Development

One would assume the new measures were based on factual data as to the prevalence of, or increase in welfare fraud. However, this was not the case, as there was a lack of factual data that would have established an actual increase. It is difficult to pinpoint the impetus for the development of these measures. It is logical to assume that they resulted from the culmination of many forces, including a major shift in public support for social welfare. Other forces include: attention to welfare fraud by the media and reactions of the public to the media; overall Federal and Provincial fiscal pressures and restraint; increasing unemployment; the reduction in Federal transfers (i.e., the Federal government capped increases at five per cent annually to B.C., Ontario and Alberta in 1992), the replacement of the Canada Assistance Plan with the Canada Health and Social Transfer scheduled to take place in April 1996; changes to Unemployment Insurance; various government reports over the past fourteen years, and changes to the *Freedom of Information Act* which brought the reports out into the public eye.

Policy Development Process

The process of policy development in this case appeared to represent a normal process within the Ministry, that had begun in 1992 when the *Project to Monitor Administrative Error and Fraud* was completed. This report was reviewed in the previous chapter. The process of policy development did not appear to be a totally top-down approach, as field staff from twenty-eight district offices and Ministry headquarters were consulted over a two month period. Hence, the measures were not developed centrally, in total isolation of field staff. However, Willems stated that the introduction of the 1994 measures was a foregone conclusion because government had to do something to offset the backlash from the media and public, as well as demonstrate accountability for public programs (February 1994).

On the other hand, although field staff were consulted and asked to give feedback in a general sense in 1992, closer examination of their comments, found in appendix B of the *Project to Monitor Administrative Error and Fraud* Report, leads one to question what role their input played in guiding the development of the measures. For example, on one hand, there was the realization that fraud was occurring. On the other hand it did not seem that FAWs would have chose to make extra work for themselves, as "burnout" was a great concern because of the outrageous caseload sizes (some exceeding four hundred). Many FAWs complained that they were unable to find the time to help recipients become independent from the system. One worker went as far as to say that the program should be called "Programs for Dependence" rather than "Programs for Independence."

Willems stated that he had never seen such measures undertaken all at once in his twenty-five years with the Ministry. However, he also added that the public had been hammering the system for quite some time before the measures were introduced (February 1994). Similarly, Mel Weisgerber confirmed that the NDP's actions were motivated by the public's discontent with the waste in welfare programs. For example, when referring to these measures he stated "the public wants it", "the public is becoming more aware", "the public supports it", "the public wants the Ministry to tighten up and remove the waste and the abuse." He also added that the public was voicing their discontent through letters, phone calls, and government polls and the media. In addition, when asked whether fraud was occurring at a higher rate, he stated "the problem has grown... the crooks have more technology at their disposal to make it easier for them to defraud the system, thus we have to keep abreast of the developments and keep up with the crooks" (March 1994).

Theoretical Perspective

It is also logical to assume that the introduction of the measures resulted from particular ideologies which came together over time to provide the legitimacy for the development and introduction of such measures. As George & Wilding (1987) point out, policy making is guided by particular theoretical perspectives, and the specific values of policy makers. Although actions are not entirely driven by values, no one ignores totally his or her values in everyday life.

One of the features of this approach to welfare fraud is the movement towards a residual model of social welfare. Canadian social policy was guided by the residual concept of

social welfare up until the 1940's. During this time, Canada's approach to social welfare slowly began to change from a residual to an institutional approach, which was not fully adopted until 1966. This approach to social welfare is based on the premise of limiting social security organizations to a role residual to those of the private market and the family. It is supported by those who value the individualistic, free-enterprise philosophy which stresses self-reliance, and the duty incumbent upon families to care for their own. It involves a limited conception of social welfare with its individualist doctrines, and laissez-faire role of government. Consequently, within this model there is no thought of a right to assistance, and the activity of accessing services is highly stigmatizing and demeaning because individuals are subjected to needs testing which involves a humiliating enquiry into their personal circumstances (Guest, 1991).

Closer examination of these measures leads one to acknowledge their residual nature. For example, recipients have to be willing to withstand violations to their self worth, in the face of the required cheque pick-up measure, and the new procedures to recover security deposits. They are no longer able to remain anonymous or to keep their financial status private. For instance, landlords are informed that they are in receipt of Income Assistance before they acquire occupancy, and the community at large is informed that they are in receipt of Income Assistance, when they are seen standing in line-ups in front of welfare offices stretching down city blocks (required cheque pick-up policy). In addition, people may be given vouchers and their rent paid directly under the new policy for lost or stolen cheques which subjects them to further humiliation and stigmatization. Furthermore, the mandatory job search report cards for single employable and childless couples, Federal-provincial actions to eliminate duplicate payments of Unemployment Insurance and social assistance, and the changes to single parent exemption policy further highlight the ideology of self help and individualism and places emphasis on self reliance, limiting benefits, and decreasing the role of the state. Thus, if one looks closely enough at the measures, one starts to note the shift towards a residual model of social welfare.

The Relationship of the Measures to Combatting Welfare Fraud

Examination of these policies leads one to question the connection between specific measures and combatting welfare fraud and abuse. The only policy out of the seven that directly addresses fraud, without affecting all recipients is the computer identification of individuals who may be claiming assistance in more than one province (i.e., tape

matching). The remaining six policies are broad and do not directly detect fraud without affecting the lives of all recipients as in the case of the cheque pick-up policy. For example, although the new policy for lost or stolen cheques addressed fraud to a certain degree, it does not do so without taking control away from, and stigmatizing those individuals who may have legitimate complaints, who as a result of this policy, have their rent paid directly and receive vouchers for groceries. Hence, personal privacy is eroded and stigmatization occurs when individuals are faced with having to use vouchers to purchase groceries, and landlords are made aware of their circumstances through receiving their rent cheques from the Ministry of Social Services.

Similarly, one begins to question the connection between mandatory job search report cards for single employable and childless couples and fraud. In addition, the expectation that individuals have potential employers sign documentation verifying they applied for work further erodes their right to keep the personal details of their lives private. Likewise, the new procedures to recover security deposits may only be partially related to recipients committing welfare fraud, but it also ensures that landlords do not withhold security deposits from tenants without just cause.

Indeed, although the required cheque pick-up policy may detect and eliminate some cases of fraud, it does not do so without causing undue hardship in the lives of all employable singles and childless couples. Moreover, this has to be the most humiliating of the policies.

Furthermore, Federal-provincial action to eliminate duplicate payments of Unemployment Insurance and Social Assistance represents an attempt to decrease welfare fraud, but it also represents a change in relations between the Federal and Provincial governments. For instance, many people are faced with having to access Provincial Income Assistance programs while they are waiting the six to eight week period for Federal funds through Unemployment Insurance (UI) because they may not be financially stable enough to subsist during this time without an ongoing salary. And when they begin to receive their UI, they receive one cheque every two weeks that is equivalent to fifty-five per cent of what they would have earned for two weeks while they were working. But with the introduction of this measure, the Federal government gives a portion of that fifty-five per cent to the Provincial government every two weeks until the funds they received from the Province while awaiting UI until the funds are paid back.

Hence, although this policy may address some cases of fraud, it also represents changes in the relations between the two levels of government.

Equally confusing are the changes to the single parent exemption policy. Any association to fraud in this case is highly inflammatory, misleading and derogatory to single parents because prior to this, policy stipulated that it was acceptable for parents to stay at home with their children until their youngest was nineteen. Thus, these parents were not abusing the system or committing fraud.

Implications of the Cheque Pick-up Policy for Recipients

Although various groups reacted negatively (British Columbia Association of Social Workers, End Legislated Poverty Society, Together Against Poverty Society, Victoria Street Community Association, etc.) to the announcement, the required cheque pick-up policy was implemented in numerous locations around B.C. (Victoria, Campbell River, Vancouver, etc.). For example, on February 23, 1994, over 50,000 people lined-up in East Vancouver for their welfare cheques. In reaction, the End Legislated Poverty Society organized groups to go to line-ups and show solidarity for people on welfare. These groups gave recipients Premier Harcourt face masks to allow them to maintain their anonymity and hide their identity (see appendix 6, pp.113-119).

During the implementation of the new policy, Sandy McNeil (Income Assistance recipient, interview, May 1994) received many calls from distraught friends and acquaintances (most of whom were women) asking her to explain the policy to them because they did not understand whether it applied to them. After the announcement of these policies, McNeil stated there was a wave of fear and apprehension across Blanshard Court (low income housing) where she resided at the time. Her phone was ringing off the hook with confused women, some older women in their sixties, others single parent women, who were wondering whether they had to pick their cheques up (cheque pick-up policy), or whether their assistance would be cut off the day their youngest child turned twelve (single parent exemption policy).

It appeared that fear pervaded the entire community. For example, when McNeil asked the local church and community centre if she could borrow their coffee urn and/or use their electrical outlet to serve coffee to the people standing in line, she was told they could not be of assistance to her as the activity was too political, and they did not wish to

become involved. Her observations while standing in-line during cheque pick-up in Victoria, were consistent with the phone calls, in that when reporters arrived asking for feedback about how the people felt about having to line-up for their cheques, no one expressed the slightest criticism for they were too frightened about losing their assistance.

The Stigmatization Effect

Of course, one of the outcomes for recipients was humiliation as a result of being paraded down city blocks. As one begins to explore the subject of stigma in relation to the cheque pick-up policy and the welfare exchange in general, it becomes clearly evident that it also serves an important function. Although stigma is endemic to the welfare exchange (Armitage, 1991), the level at which it exists can be influenced by governments and the media. Furthermore, when society stigmatizes Income Assistance recipients, it does more than punish them. It also reaffirms the existing norms and implicitly warns other people what their fate will be if they stray from the rules. The public example of the stigmatized welfare recipients acts as a form of social control, and also tends to restrain others from deviating, thus strengthening the norms.

In applying sanctions to welfare recipients, moreover, other people are made conscious of their own conformity, and so feel solidarity as the normal "us" against the deviant "them". Hence, intense attention to issues of welfare fraud causes further stigmatization of Income Assistance recipients, which further oppress and subdues them. It would also seem that there is an internally triggered negative dynamic with respect to the specific magnitude of stigma. Indeed, the more the government and media focus on welfare fraud, the more the public stigmatizes all the recipients, and withdraws further support for Income Assistance programs.

The broad manner in which the word "fraud" has been used and applied by the media, and the fact that the word was attached to all of the seven new policies left an ambiguous and unclear definition around what actually constitutes fraud. This and the naturally stigmatizing effect of being an Income Assistance recipient, in the first place, come together and people begin to define themselves as "frauds of society" for requiring such assistance. Whether the messages are implicit or explicit in the newspapers and/or televised news programs, these messages find their way into the subconscious minds of recipients, and lead them to feel further guilt and question whether their daily activities of living and surviving are defined as fraudulent.

Besides the psychological effects of the cheque pick-up policy, there are also the physical elements. For instance, it would have been difficult for those people who perhaps were not informed about the policy, did not have televisions, or could not read, or misunderstood which offices would be included in the pilot. It would have taken them longer to receive their benefits, after having to negotiate the bureaucratic channels to confirm their identity, and reopen their file, if it was automatically closed, and justify why they did not follow the policy and stand in line like everyone else.

Implications of the Measures for FAWs

Closer examination of these measures also leads one to acknowledge that they call for more work on the part of the FAW, adding more responsibilities to an already overwhelming job. For example, the measures require that more paperwork be processed, more time be spent asking questions of clients, more clients be seen on cheque issue day in the offices where the cheque pick-up policy is piloted, more data input and queries be completed on the computer, more cheques be produced in order that landlords receive security deposits, and more overall follow-up be done with clients. Hence, the implementation of these policies demands that FAWs incorporate additional tasks into their already heavy workload to allow for this transition to occur.

With respect to what happened inside the Ministry offices where the cheque pick-up policy was piloted, I can only speculate, based on my experience as a former FAW, about the resources which would have been required in order for this policy to have been implemented. There is no doubt in my mind that additional FAWs and administrative staff would have been required in order to prevent chaos, because even when such a policy was not in place, cheque issue day was absolutely out of control. Indeed, the offices I worked in were extremely chaotic at cheque issue time. I would not have wanted to be working during the implementation of this policy, unless additional trained staff were hired. Furthermore, there would have been a great deal of work involved in preparing for the day. This policy must have added extra pressure to the job.

V. THE EXPERIENCE OF FINANCIAL ASSISTANCE WORKERS

In order to gain a perspective of the general service delivery, it is helpful to look to the FAWs, as the implementors of the service to learn about their experience, to determine whether concerns about welfare fraud dominate their daily practice, and the implications of the new measures on their practice. Given that the emphasis on preventing fraud is at the front end, it is important to explore whether FAWs can improve their practice in order to detect and prevent more fraud from occurring. The substance of this chapter provides an understanding of the FAW's work life. Table 4 describes the FAW's job.

TABLE #4
The Financial Assistance Worker's Job

A Financial Assistance Worker is responsible for establishing the eligibility of applicants/clients for income support programs in authorizing payments. The following skills and abilities are required:

POLICY INTERPRETATION SKILLS:

- * the ability to analyze, interpret and apply complex information such as written regulations and policy,
- * accurately calculate benefits

CLIENT RELATIONSHIP SKILLS:

- * conduct and document sensitive interviews,
- * interviewing skills,
- * demonstrate an understanding of poverty and unemployment, and issues involving single parent families and situations of family violence,
- * communicate effectively in a number of settings with people exhibiting a wide range of behaviors,
- * work with individuals from diverse backgrounds in a fair objective and reasonable manner.

TEAM WORKING SKILLS:

- * work effectively in an interdependent team environment

STRESS MANAGEMENT & ORGANIZATION SKILLS:

- * adapt to change, i.e., workloads, policies and directions,
- * work effectively in a high pressure, high volume environment,
- * manage personal stress,
- * and organize work so that priorities are established and deadlines met.

(Information for Applicants - Financial Assistance Workers handout, Ministry of Social Services, Human Resources Division, 1996, and the Province of British Columbia Employment Opportunities, Postings, January 12, 1996).

The chapter is laid out according to the themes which emerged across the transcripts which include: the changes, the fraud, the clients, the organization, the decision making, the role, finding a balance, the service, the stress, and the job rewards.

The Changes

All of the FAWs spoke about the many changes to the job over the past few years. One noted that there had been an overall increase in the number of clients, and that the nature of specific requests had changed:

There are more clients coming in the door for different and varied reasons

The general volume of activity has increased by virtue of the fact that there are more clients coming in the door with more, and different and varied reasons. When I saw clients in 1989, it was "oh I need rent money". Now I see clients, and it is "I need rent money, I need a damage deposit, my kid is going to Easter Seal Hospital in Vancouver and I need medical transportation, and by the way, I have no gas and there is a job opening in Kamloops, can I have work clothing, and can you get me through to the Rehab Worker, fast so I can get back to school?" This is all in a half an hour.

This individual stated that their caseloads have increased substantially:

Since I came here six and a half years ago the caseloads are exactly doubled in this office. And, it has been a slow increase, but really noticeable in the past year that they're much higher now than they were this time last year. We've looked at the stats, and that's helped us as a team, look at the fact that it's not our fault that we are not able to get all our work done sometimes, that the clientele are impacting, and the needs of the community are impacting.

A few of the workers also recognized that at the same time caseloads were increasing, community resources were decreasing:

The community resources available to clients are not keeping up with the growth

The other thing that's happened is that I don't believe that the community resources available to clients are keeping up with the growth. Where in the past we might have been able to refer somebody to a service club, service clubs are saturated with requests for help. And so, I think this particular community, because it's been a very forestry and logging oriented community, and that has

changed within the whole province, and we're a seasonal community too. Those things have really impacted our community, and impacted our caseloads.

This individual spoke about the need to be flexible and adjust to a constantly changing Ministry:

It is a very challenging Ministry, it is continually changing

It is a very challenging Ministry, it is continually changing. So, you have to be able to take that in, understand the change and get on with it. You may not always like the way the Ministry goes. Even in the short time I have been here in B.C., things have changed drastically, and you have to be able to go with it, otherwise you are sunk... There's been a lot of sort of philosophical changes in policy, I think. Not that it's more restrictive, but I wouldn't be surprised if we didn't see that coming, where there may be less that we can offer to our clientele.

A few of the FAWs spoke about the media's attention to welfare fraud, and the Ministry's reactions:

The Ministry wasn't all that high profile until we got slammed in the press

And I expect, the Ministry will always, always change. It responds to the political system, it responds to the party in power, it responds to the Minister chosen, and I don't think that the Ministry of Social Services was all that high profile until we got slammed in the press...

This individual believes that the overwhelming majority of recipients do not commit welfare fraud, and that the Ministry's response to the media, and the changes made within the Ministry, reinforced the public's belief that welfare fraud was occurring at an alarming rate:

I think there was a good reaction to a public outcry for a perceived serious problem. But you know, referring back to what I said earlier, I'd say ninety-eight per cent of the people that come on to Income Assistance are not out to fraud the system. Maybe after being on for two years in the hopelessness and the destitution, and not being able to provide what their kids want, maybe then they start to, I don't know, work under the table for \$100 bucks a week or something. Who knows, but I would say that the major scamming that was going on, that has been exposed in the paper now, is "look what we're doing, we're catching these criminals". That's just a minority, it's a minute minority of people on Income Assistance, and I think our Ministry took quite a slamming, and they brought Joy

MacPhail in to clean it all up, and she has just gone "gung ho" into this sort of police, not police state... So, it seems like she's reacted and then published back into the paper almost, it almost reinforces what the public's belief was, and what all that outcry was, that everybody was scamming welfare... Maybe it's different in a larger centre, but I certainly don't think it happens to the extent in a rural area, and her response to it has just sort of reinforced public belief that, ya there was all these scammers. So, she has brought in all these levels of investigators, and special investigation units. I mean that sounds like something out of a, I don't know, Swat Team kind of material, you know. And, actually I really admire her, although I wouldn't say I would go as far as her with some of the changes.

The following individual expressed frustration at not being able to speak out about his/her experience:

What is it, so do they think FAWs are stupid, and we don't know what's going on? I mean, but no, that's one thing about the Ministry, you don't have authority to say, write a letter to the editor and give your side of it, and say, "listen, you know, this isn't real life to me".

This worker believed that the expectations of their role had changed as a result of all the media attention and changes within the Ministry:

We've gone to a model that sees us as financial policemen

(T)he job has really changed, we've gone to a model that sees us as financial policemen, I think often, you know, you're supposed to catch the cheater, catch the person that might be frauding, administer to the penny in terms of accuracy, than what you're doing.

Although many of the workers expressed the opinion that many of the changes were positive, they acknowledged the impact these changes have had on their busy caseloads. This particular worker stated he/she now has to take more time to explain all of the fine print and new procedures to clients, and engage in more follow-up and expectations of single parents with children under twelve to be actively seeking employment (This was revised to age seven in November 1995). Overall, he/she expressed frustration with the additional paperwork, and work required in handling that paper:

The changes have made more work to an already busy workload

As a result of these changes, I'd say that I explain even more to people at intake what the expectations of the Ministry are, at any annual review times. The changes to the single parent policy about a single parent who doesn't have to look for work period, as opposed to now if the child is over twelve, then they are expected to be looking for work. I mean these are things that people weren't aware of, and it may not really impact them in that I may not be pulling in all my single parents asking them for job searches every month. But, on the other hand, if the expectation is that they look for work, I'm going to treat them the same as I do my employable's who are supposed to be looking for work... So the changes have made more work to an already busy workload. I don't say that the changes weren't good because I'd say most of them are good..., but they have impacted our work. I mean it has caused a lot more paper, and the handling of that paper, not just for the FAWs, but for the clerical staff.

The following worker spoke about the influence of the new procedures for security deposit and Unemployment Insurance assignments, and the need to take extra time to explain these assignments, and the declarations clients sign. He/she stated it can often times be overwhelming for clients, which may necessitate more appointments to accomplish the task:

So in terms of an intake, you have a single parent who is a landed immigrant with three children applying for Assistance. Now you are going to have those, oh and they have just left their abusive spouse, so they need a security deposit, and they are awaiting UI. There's all these assignments as we try to recapture our monies from different places. So, you can sit down and in a forty-five minute interview you've got to explain to the first time client, what it is they are signing on the application form; what it is they're signing on the assignment for a security deposit; and what it is they're signing on an assignment for Unemployment Insurance... When it's a clients first time in through the door, we have so many things to explain, if you want to do it properly, you could not explain it, but that's not fair to the client, and it just doesn't give them the opportunity that they have a right to, which is being as informed as possible. That will help them and get them on the path to independence. So, now you're talking sometimes two or three appointments...

This individual spoke about the tape matching procedures, which he/she felt a lot of those that were matched, would be known matches because clients would have told them they received assistance in another province. However, he/she stressed the need to ensure that clients are informed about what they are signing:

They're starting to match the Social Insurance Numbers and... when there is a match then we have to respond to that. But I bet, even if you looked at that the majority of times that there is a match, it was a known match because the person said they had been on assistance before they moved here... Another big major change, major and this is a small thing, but they changed the declaration and consent on the application form the S80 that a client signs... So, that's added to it, that adds time in an intake to paraphrase.

This worker stated that the changes have left them with less time to spend with their clients, and that some of the measures were taken too far, without the consultation of FAWs. He/she seemed to be under the impression that their superiors did not understand the impact on them as workers:

So it is taking a lot more time away from the other things we do. And of course, the more of those kinds of things that you introduce, the more that you have to do on the computer, the less time you have with your client... I mean there's been a lot of changes and although I think the intent has been good, they've almost taken it too far and... I really don't believe they engage a lot of discussion with front-line workers when they do the changes. They don't sit with FAWs and say that this is what we're thinking of doing. It may be something we agree with, but they don't understand the impact that it has when it comes down to fitting that into the job.

Although there were mixed reviews about the changes, a few of the workers felt they had been given more power:

But in a lot of ways she (Joy MacPhail) has given some power back to FAWs to say "no"... It gives power back to the FAW to feel that you're supported, if you're going to say, "I am sorry this is the limit," "this is all I am afraid I am going to issue you". So that change has been positive and I think most FAWs really like it.

What we are creating for clients is more obstacles

A few of the FAWs expressed the concern that the transfer of Employment Services to the Ministry of Skills Labour and Training would mean that a lot of clients would not be served with respect to training and employment counselling:

I am sad because I think that what we are creating for clients is more obstacles, that they come in and they apply for assistance, and now they have to go to yet another place to receive employment counselling, and assessing and schooling information. I think that we are going to lose some people, people that need their basic employment skills, life skills, and literacy skills. Those people don't have

the confidence to take themselves to yet another physical location. So, I'm worried about that... And, so it's a change and I do hope that it's going to be positive, I hope that it is still going to attract the people that it should be attracting.

Our Employment Counselors are switching Ministries to the Ministry of Skills, Labour and Training, and a lot of people feel that is a poor move, and that they will be working in a different office, and they will be sending clients back and forth, and it is difficult enough to get them to go to the office next door...

This worker also expressed concern for clients in general, and he/she also felt that the move would mean, again that more expectations would be placed on FAWs to assist clients with employment related issues:

I am a little hesitant about what will happen when they transfer some of our programs to the Ministry of Skills, Training & Labour, that's a big one. I feel like that will have great impact on the FAW's role. I think there's going to be a lot more expectation that we do some job coaching, sort of a lot more assessment maybe than we do now with our clientele. My understanding is that, that particular Ministry may only be willing to look at job ready clients. That excludes a lot of our clientele.

The Fraud

A few of the workers spoke about the frustration they experienced with respect to people perpetrating fraud. While it was not a dominant theme, it clearly caused stress for the workers who experienced it, as it seemed difficult for some not to become personally offended. Those who spoke about fraud, spoke about feeling hurt, abused, disregarded, and angry when clients lied to them. One individual in particular, spoke about wanting to help people to feel comfortable being honest, being personally hurt when people lied, feeling offended and abused, not wanting to grant funds but having to, not feeling supported by the supervisor, and changing his/her overall style as a result:

I hate the lies

I hate the lies, even if they told me the truth, "I am living with my boyfriend," "he has been there for four years", "I frauded the system". I find that easier to deal with. Because trying to weed through their lies, and I try to encourage them, "it doesn't matter what you have done or what has happened", "let's just work through it and we can work through it together". I try to assure them that there is

not going to be the repercussions that they think there might be, and that working with the truth is far easier than working through the lies. Even if they said, "I spent my money on coke (cocaine)", "I need money for food". [worker] "Well great here is the money", not "I lost my cash, I was sitting in a cubicle and someone crawled under and stole my purse", whatever you get... Probably the stressor is when somebody is frauding and they are wanting money, and you know they are frauding and you are not wanting to give it. But you sort of get in between a rock and a hard place because you can't prove it, and they are screaming high and low and they are going to the supervisor, and the supervisor is not supporting you. He is saying, "well give it, it is only a crisis grant", but it is the principle... I would also say that I have changed... I was really helpful and vulnerable. I found that I was abused and manipulated, and people frauded me, and they took advantage of me, you know of my kindness. So I would say I have hardened a little bit compared to what I might have been first like or what I am capable of being. Because you want to be kind but you know when someone is coming in giving you a "BS" line and you say, "Jesus don't do this to me, don't make my heart wrench for nothing". Because you do get involved and you want to help, and then you find out that their hard luck story was a joke and they're laughing at you. (A)nd of course you get angry because the thing is they are abusing you because of what you are there to do. Like I am there to help someone, not for them to come in and manipulate and try and get cash out of me. I am there with a sincere feeling to want to help, and they come in and as you go through it... I always think I have to be accountable for those funds. I want my Supervisor to think I am doing my job and that I have been accountable.

Likewise, the following individual referred to his/her struggle to deal with the feelings associated with being treated, and seen as a non-person by those individuals who lied or screamed at him/her:

(W)hen I feel a client has betrayed me, like I was talking about earlier, that is a very recent and fresh issue. It's not that I'm mad, that I feel that I've been duped, but I'm disappointed that somebody would sit there and lie to me bold faced, that they would have that disregard for me and my questions and an honesty, wanting to get an honest answer so we could get on and deal with it. So, when I have clientele that are lying to me outright or when I have clientele that are very angry at me or at the system, I find that very hard. I feel like they have failed to see me as a person, therefore, it's easy to lie to me or it's easier to be angry and scream at me. And I don't like that feeling of having somebody not think I'm human, and yet maybe that's the case with a lot of government workers, but I don't know it really hurts, and that I can't turn off. I cannot turn that off [emphasized]... It was kind of a bizarre month. I had the cheque issue went Tuesday, Wednesday before Christmas. Thursday was my last day of work. By Thursday at 4:30, three out of say the ten that I dealt with, I know for a fact have bold faced lied to me, and that

just hurts to the quick... And that leads to negativity, that is where it comes from when you personally as a FAW feel you have been "burned", when really in the true sense you haven't. But you can't help it, when people lie to you, not that it happens frequently, like that was really frequent and really unusual for me to have that experience.

A lot of workers wish we had a little bit more authority

This individual stated that having more authority to deny funds when it came to people repeatedly reporting lost cash may compensate for some of the frustration:

Because we, as Financial Assistance Workers, are associated as part of the problem, I think there are a lot of workers who wish we had a little bit more authority to be able to deny people, not their basic rights, but when they come in and they have lost \$500 for the third time in two years, currently our policy is if they lose cash we can replace it, not the entire amount... I think the happy medium would be, we are allowed to say "yes, this person's story seems credible"..., and it is such a judgment issue. What do you do when someone says they lost their money?

There are FAWs that I think are in the wrong job...

However, the majority of the FAWs agreed that it was important to avoid becoming cynical, to the point where one was suspicious of everyone. This particular worker, was under the impression that fifty per cent of FAWs, believed people were honest, and wanted to get off the system, while the other fifty per cent believed the opposite to be true. In addition, he/she stated that workers who are suspicious of everyone are hard people to deal with, and do not enjoy the job, and therefore should not be doing it:

I am fifty-fifty when it comes to how FAWs think about recipients. I'd like to think that more people believe as I do, that ninety-eight per cent or more of the people on Income Assistance are "above board". But I suspect to be perfectly honest it is more fifty-fifty, I'd say that there are a lot of FAWs who truly believe that most people are scamming one way or another. That's been my experience through different conferences or training in a major centre when you meet other people. And if I worked downtown Vancouver I'd maybe feel differently [laugh]. I couldn't do this job there... But there is some negativity there, and it is very hard to deal with when you have someone who doesn't believe that people want to be off of Income Assistance. If you have someone who is very suspicious of everyone coming in the door, thinks everybody walking in the door is trying to fraud the Ministry, those are very hard people to deal with, and I would say that

there are people, there are FAWs, maybe in this office, certainly in other offices, and maybe even just more some days than other days that are extremely negative, and it is hard not to be... There are FAWs that I think are in the wrong job because they seem never to be able to shake that negativity, and therefore I don't think they like what they do...

The Clients

Many FAWs spoke about how the general client base had changed over the past few years. For example, this worker said there were many more people who were ill or unemployable, and unemployed people such as loggers and fishermen, who required retraining and basic literacy skills:

We may be their only resource left

And not everybody, because people are all different, not everybody is able to go out and be self sufficient. And I realize that more and more and I think, I don't know whether it's because I've worked longer, whether it's because the world has changed, our communities have changed. But we seem to have more people here who are sick and unemployable, and there are the chronic poor people, and we are probably their only resource in terms of an immediate connection. Like they don't have a family perhaps or they have chronic ongoing problems, and we may be their only resource left... And traditionally in this community, there are a lot of old established families whose kids quit school in high school, and went off to work in the logging or fishing industry. And now they are in their forties with families and they don't have that type of employment anymore, and they're in crisis. And a lot of those people don't have reading and writing skills. They're at an inappropriate level to go on and be retrained... You know we have a very affluent population here, but on the counter side, we have a very dependent population.

The following two workers reflected on the varied backgrounds of the clientele:

I have a lot of self employed people, a lot of jobbers, I have realtors on my caseload. I have many self employed people who aren't making it. I have people whose businesses are failing... I have many more two parent families on my caseload than I have ever had before. There is an increase in the population of under nineteens requiring income assistance. I have more people that would be, in the old days, that would have been referred right away to the social worker, lots more situations in substance abuse, these are all the changes.

Many, many, many of them have literacy skills problems, social problems, maybe a borderline intelligence. They didn't ask to be on income assistance, and they're getting, they receive no program support.

This worker spoke about people being a lot more desperate and aggressive:

(T)he chronic poor who have so few skills when it comes to managing money that they're in here every second day, or those who might sometimes have a psychiatric problem and they're going to be here every second day... (P)eople are much more aggressive, people are a lot more desperate and when they're coming in here and they are faced with a bit of a wait, perhaps they're coming in for the first time, and they want to apply, but they have to sit here. They hate being here. They're short with the front staff. They come back for their appointment two days later, by now they're way broke or whatever, and their mortgage is gone past due. Whatever it is their "wicks are really short." They don't want to be here. They don't want to talk to us, yet they're forced to become the clientele. We get a lot more violent episodes than I have ever seen, but maybe that's the same everywhere.

Consequently, this worker made a distinction between the time it takes different clients to become self sufficient, and the need to sometimes lower expectations, and rethink one's approach:

Everybody is different and I think that success for one client might be different from the next client, and I think that some people it takes them two to three years to get them mobile. And I just recognize, I think more and more that people are individuals, and I sometimes do have maybe expectations that are maybe a bit too high, and I have to rethink from time to time.

Most of the Financial Assistance Workers acknowledged their own vulnerability in today's employment market, and that there would always be people requiring assistance because of a number of reasons:

At any point in my life I could also be sitting in the chair

I guess I feel that at any point in my life I could also be sitting in the chair. I could be the client because I don't think we have control over our lives totally, and we never know what is going to happen to us.

The only difference between me and them is I am on this side of the desk and they are on the other side, and I am working and they're not.

I believe that in society, in general we are always going to have a baseline of people that society cannot support or who cannot support themselves. There's always going to be a bottom percentage and that percentage will fluctuate depending on what society says we're willing to support. So there's always going to be a certain number of people who are going to fall into that category, that are going to receive social support of some type, because for a whole lot of reasons, because maybe there just isn't the employment out there. There isn't going to be employment for a certain number of people, and a lot of people are, I believe a lot of people are in that bottom category, not by choice, but maybe by birth.

I think my philosophy about the people I serve has changed with this job. I used to think, okay there are jobs out there, people can go get them. If you are not mentally disabled or physically disabled then you should be able to go out there and get a job, and that is just because of how I was brought up, and I have started to realize, "wait a second, there are a lot of different reasons why people can't do that" and I find that I am learning things all the time that are sort of changing the way I used to think...

The Organization

All of the FAWs spoke about the incredible volume of work that comes with having caseloads of 320 to 450 clients, the pressures which accompany these caseloads, and the constant struggle to stay on top of the work:

It's such an unstoppable machine

...I hate the fact that it would be so easy to lose control of this work. You can't even let it slide for a day and you're toast, it is ruined. And that becomes a different feeling, it's not just your work, it's your attitude to your work which starts changing. So, I would say it's not that you cannot control it, but should you lose control, it's such "an unstoppable machine" that it just builds, and builds, and builds, and that causes real true grief... I need on a Monday morning to have as little hanging over me from the week before as possible, because if things are left from week to week they avalanche and you end up seeing people on stress leave who could probably handle day to day stuff. It's just that when you have this sort of unfinished business sitting, waiting, it's just a horrific feeling and it can snowball you right out the door onto stress leave... So I have to stay on top of things... It's always been difficult to put in the time in the short amount of time that's required, all the things that need to be done. There's your client generated work, there is your systems generated work, and there is simple sort of offshoots, procedural kinds of work that has to be done to meet with policy. And it's hard to squeeze it all in, it really is, and heaven forbid if, when you get behind because

everyone does, but when you get behind, if you can't get yourself dug out in a hurry, it spells "trouble", it really does... What I have found is that those workers, and I would say in this office that's everyone of us that are conscientious about not leaving things for other people, about trying to keep your workload up so your buddy is not impacted, that you're giving the best service, the most timely service possible. When you get behind it really, it takes personal tolls, a real personal toll.

Similar to many of the FAWs, the following worker spoke about feeling smothered by all of the paperwork that comes with the job:

The busy-ness, the requests, the constant requests, that's one of the things when I've been on holiday and I come back to work, it's like I'm being covered in stuff, and I sometimes feel like I'm being smothered. So, it's things like the telephone, the telephone messages, the requests. If all I had to do all day was interview clients and produce cheques that would be great, but it's all the other stuff that happens. Ya, that kind of stuff makes it hard. What do I have to do today? What is, who am I seeing, what will I have to do, and will I get it all done? You know I think from the moment I arrive that there is a pressure... I mean, there are very few days when there is a lull during the day these days. It is consistently busy, the telephone is ringing, you're being asked questions... I thought once we were on computer that the paperwork wouldn't be such a big problem, but it seems like we still have to have the paperwork, there is still tons... so it's the paperwork, and I think if I have been away and I have come back to work and to see that I have this huge physical stack in front of me, it is that kind of stuff that I really dislike... The most stress for me is not getting my work done during the day, not accomplishing what I planned and set out for the day, not getting, not having things processed, not having things ready for clients to pick up when I promised them. We're getting into a situation where we're hardly ever able now to do same day service, so we're re-educating the clientele to realize that tomorrow might be the soonest we can deal with this. That's hard, that's really a hard thing, and it's hard for me too because I've always tried to produce as quickly as possible.

Many of the FAWs spoke about the increasing expectations which accompanied the introduction of the computer to their jobs:

And it seemed as though when the computers were implemented in 1990, I believe it was that we were told that things would be much easier for us as workers, and it would be more efficient. But I think what has happened now is that more expectations have been put on people, and it has really made things that much more difficult for us because there are more and more things now that we can do...

Consequently, when referring to the opportunities experienced on the job, a few of the individuals spoke about those times when clients were late or did not show for their appointments, which gave them the opportunity to get some of their paperwork processed:

...(Y)ou look for those times when you can hope like hell somebody's going to be late fifteen to twenty minutes or not show because then you can use that time to do something else, and you don't sit back and say "oh great I got a break now", and sit and have a smoke, ... forget that, if there is any time, there is not enough time to do the job properly. So you use every second, every minute, and if you are not good at time management then you fall behind. And when you fall behind you never have enough time to get back on top of it, unless you work extra time. And if you work extra time that has all the other problems with it.

It's generally a race to get on top of things, again, like again to forestall anticipated situations... There is all these messages, phone messages, you know particularly after I return off of flex or they seem to build up. I mean, I am averaging now between fourteen to twenty messages just in the mornings on top of the job...

The Decision Making Process

All of the Financial Assistance Workers stressed the importance of maintaining a balanced approach in terms of their decision making process. The sub-themes which emerged from the data around decision making included: the importance of listening to clients, the role that information about clients plays in the decision making process, the need to be objective, and that decisions are governed by the policies and regulations of the GAIN Act. However, there was also reference to the Act, Regulations, and policies as guides, and they spoke of factors which challenged their ability to maintain consistent decision making.

Most of the Financial Assistance Workers spoke about how listening was an interactive process, which influenced the decisions that they made. This particular individual stressed that listening was imperative, regardless of one's views. However, he/she also acknowledged the influence of clients' stress and anger levels, as well as workload pressures on one's ability to listen:

You have to listen

So, the important part for me is to listen to what each person has to say, regardless of policy, regardless of where I come from, regardless of my views or anything else. Everybody is unique. The policy has room within it for that, but somebody has to interpret it. They are eligible or they are not eligible... How can I tell if they're eligible or not, unless I listen to what they are saying?, and you have to listen. It is really difficult to do that at times when people are stressed or angry or you are under incredible workload. But if you stop losing your ability to do that, then get out of it because you "burn out".

The following three individuals also confirmed the need to seek information, and be able to listen to clients in order to make the most appropriate and helpful decisions:

And it's also... when you've spoken with someone getting a true sense of where they're at and what, and this maybe comes from experience, but what is the best way to assist them...

And, you know, maybe sometimes it's just a matter of gaining a bit of insight into their situation and asking a few more questions and going back and revisiting the situation. And sometimes, you know, things become a little clearer and you're able to help them a little more.

You need to find out about as much information about the client or the family as possible, so that you know what they're eligible for. So it's constant communication and it's asking, and hearing and clarifying information.

In addition to listening, a few of the FAWs spoke about the need to keep subjective impressions about clients out of the decision making process:

The FAW is constantly called upon to be objective

The FAW is constantly called upon to be objective, not subjective, and it doesn't matter if you like or do not like the person. The great successful FAWs are the ones who can maintain some objectivity, and as you learn how to do that, you get better at it. And you have to be prepared to back it up, and egos go out the window. Egos are just a total waste of time in those things, you have to have a strong ego to do the job, but you have to have a flexible ego.

Likewise, the following individual spoke about always giving the client the benefit of the doubt:

The other thing is that trust plays a big part in it and the workers trust that you're giving the information that you need from the client and when that doesn't happen, then there's a breach of trust and I think, sometimes I get annoyed, and then I think "well you know what, it doesn't really matter, does it because it is what you give you get back. And if you choose to live in that kind of every day life style, then that's what you're going to be surrounded by. And if you choose to do it differently well then that's also okay." Not being judgmental is very important, and you know I think that we're around dishonesty, and what's honest to one person might not be the same to the next person. So I always, I try and always give the client the benefit of the doubt...

Similarly, this individual spoke about the need to reserve judgment and treat all clients with dignity and respect, regardless of whether he/she suspected them of fraud:

I could pick it up on attitudes or the way they conducted themselves or presented their case. You would get a sense of whether people should have been getting what they were getting. Not only that, I guess historically in the ? office, there was a lot of us that felt similarly because of the group of people from one particular area because it seemed to be a thing that the community shared. But again because I didn't want to one hundred per cent rely on those feelings, I didn't let them interfere. Because that is a personal thing, and I am not working for myself, I am representing the Ministry. And certainly within the Act, it states that you have still got to treat these people with dignity and respect and confidentiality and all that, and maintain that. But then there were ones, there were ones that would come back to me in the way of a report or through an Investigator, or another worker, or another client reporting or saying you know that this is going on. And I wouldn't be shocked or surprised... But that didn't stop me from giving them the service that they were saying they were requiring because I don't have that authority or didn't have that power. And if I started doing that I certainly wouldn't have been doing the job for very long.

The following FAW referred to a critical thinking process, in which it is necessary to separate the content of what one heard from emotions:

It's that ability to, what would you call that? It's critical thinking skills, not to know when somebody is handing you a line, that's almost making the assumption that that is what is going to happen, and I am not sure that that is what is happening. But it is to be able to evaluate what is being said, to be able to critically look at what you heard, and separate it from emotions and all kinds of other things that make a play, and be able to make a judgment about that.

This individual stated that by using the Act and Regulations as a guide, he/she was more likely to keep the external/home pressures out of his/her decision making process:

I think everybody has a whole lot of things that come into making their decisions. I think that you have to be quite wary that, you know, what is coming into your decision making process is not whether I had pressures at home before I went to work. I'm hopefully not doing that. I think that everybody, to some degree, has to be wary that all of those kinds of outside things do not influence any given day perspective, and you try to look carefully at the Act and Regs, and you always keep in mind that those are your guides. It's easier to eliminate some of the other outside stuff...

Likewise, most of the FAWs spoke about their decisions being governed by the GAIN Act, Regulations and policies, as in the case of these individuals:

Decisions are governed by the policies and regulations of the GAIN Act

The decisions are governed by the policies and regulations of the GAIN Act and they, we have rates, income assistance rates that we have to comply with...

The decision making is pretty "black and white", I mean we talk and we laugh about the creative process but really and truly we, you have regulations...

This FAW spoke about being accountable to both clients and taxpayers, by doing the maximum within the Act and Regulations to assist people, but not to the extent of disregarding or working in contravention to them:

You can provide some of the funds that might help, and hopefully we all look at our program in such a way that we will provide to the maximum that we can, within the Regulations. I am not personally willing to break the Act & Regs. There is a balance. I think that I am responsible not only to my clients, but I am responsible to the taxpayer. They are the ones that hire me. I am accountable not only to my clients, but also to the rest of society, and I am going to do the maximum that I can within the Regulations I have, to help these people, in their grief and their pain...

Similar to this individual, many of the workers spoke about the policy manuals which they see for guidance around decision making:

We have generally, what we see as our manuals. We have several manuals we can see regarding decisions and the grants that we issue... I would say decision making is fairly "black and white." I would say policy is fairly "black and white"...(B)ut a lot of people would say it's "grey."

On the other hand, many of the FAWs expressed an appreciation that there was room within the Act and Regulations to meet the individual needs of different clients. And the following individuals referred to the Ministry's policy of "erring in favor of clients," using common sense to make sure that needs are met:

The other thing the Ministry says is that you "err in favor of the client"

I think there is a lot of flexibility because there are a lot of loopholes in the Act and Regulations, and the policies. But taking that into consideration, also the other thing, the Ministry says is that you "err in favor of the client," so if you are making a reasonable decision, using common sense, and it is in favor of the client, then you are doing your job. The Act and Regulations, and the policies are just a guide because... I don't think anybody can write an Act or Regulation to deal with all the individual things you come up against.

Our object is to ensure that people have housing and food as our two main criteria, and to that end, I can always issue some form that will ensure that those needs are met. So I find that right now in British Columbia is the idea to "err on the side of the client" and to issue and ensure that their basic needs for survival are met.

I always feel, my common sense, we are here to meet the basic needs of food and shelter and help them with medical, so common sense is going to tell you that you can find a way to help this family. So you can find it in policy. So it is grey. I would hate it to be "black and white." I would hate it to be so "cut and dry."

This FAW acknowledged making decisions under duress that perhaps his/her co-workers would not have made, but connected these decisions to knowing more about particular clients because of knowing them longer. It appears that specific knowledge about families allows one to better determine the "imminent danger" that particular families may be experiencing, which influences the policy interpretation process, and the decisions that are later made with respect to issuing benefits:

But I know myself that I've done things for people under duress that, you know, that perhaps my co-worker may not have done, but because I've worked with a family longer I may know more about the situation... When I say that, I think, okay it's not "black and white," and yet you know when you do have Regulations,

it is "black and white." For instance, you know, a crisis grant can be utilized in several different ways. We have a thing that it says we have to relate to imminent danger, and danger for one family might not be the same as danger for another family... Well, I recognize the fact that we work in a system, and I think that all systems have rules and Regulations... While on a practical level, that's great, but then when you get involved in an individual situation and you perhaps delve a little further into the actual grief or the actual hardship that this family or these particular people are suffering as a result, that does change the story, and I think that we'll all have some level of empathy and human understanding. And so, I think that that's where we move away from the Regulations a bit and we start to move into a slightly different approach...

Similarly, this individual spoke about decisions coming from knowledge and experience:

After you have gained a lot of experience, then your decisions can come from, not only your knowledge, but also your experience.

Most of the FAWs referred to the ongoing challenges they experience in their endeavor to maintain consistent decision making. They attributed the challenges to numerous variables which included:

- * keeping up with the workload,
- * their individual energy levels,
- * the variety,
- * being verbally abused by clients,
- * pressures in their own personal lives,
- * working with clients who were uncooperative,
- * their own anger and frustration levels,
- * perceptions of clients, personality clashes,
- * feeling unclear around expectations,
- * feeling stuck between the media and the Area Manger in terms of not knowing how much or how little to give.

It is hard to be consistent

The following two workers spoke about the influence that their level of patience, and the volume and variety of workload had on their decision making. For example, sometimes one may have to screen information out in order to keep up with the overall demands or may unintentionally miss things because of the volume and variety:

At 3:30 PM, after thirty phone calls in a day I have got a lot less patience... I sometimes wind up screening information out because of the workload. I have got to get the work done, and it is hard to be consistent.

But then you deal with such a variety. There is a lot of things that you lose and a lot of things you don't get an opportunity to think of simply because of the volume you are dealing with, and that variety.

This worker acknowledged the influence of individual clients, the day of the week, time of the day, and the specific requests on his/her decision making. However, he/she also acknowledged the influence of living in a small community, which for this individual meant he/she had to be comfortable with his/her decisions:

I like to think I have a specific approach to practice, and yet, you know, there are some people I feel more connected to than others. And I have to admit that probably as a result of that I'm slightly inconsistent in my approach. Sometimes it's the day of the week, and the time of the day, and sometimes it's the request, and sometimes it's the person. It's a variety of things. But I do try, I always remember that we live in a small community and I have to live with who I am. I have to go, I shop in the community, I attend community functions, and I'm going to be around people all day long, at other times outside of the office, and I want to know that I'm comfortable with that, so I have to remember.

The influence of personal pressures was also mentioned by the following worker:

Yes, if you have a bad home life that affects work. It is important to be aware of this influence and catch yourself...

This worker spoke about the challenges posed as a result of being verbally abused, or feeling that he/she had been taken all day long, and clients applying pressure at the most inopportune times. He/she stressed the need to self reflect, and re-evaluate why he/she was doing the job. However, it was acknowledged that when clients were uncooperative the job would divide into two, from a helping approach to an investigation approach. The importance of keeping one's composure, and engaging in self reflection, even when one did not want to assist particular clients, appeared to be this worker's way of dealing with this challenge:

The other negative influences during the day are when clients call you a bitch or when you feel you have been taken, and you ask yourself, have I been like taken all day long?... But that is what a lot of clients do, they get us at our vulnerable

moments, 3:30 to 4:30 is probably the best time, and they are standing at the counter and they push you, and push you. I think Friday is going to be one of those days, just before a long weekend... You have to catch yourself, sit back and re-evaluate "why am I in this position?" The client that just told you to fuck off at the front counter or called you a fucken bitch, then you have got to come back. And they are calling you a bitch as you are opening the door to call someone else in and you have got to keep that composure... And that is when I feel my job divides in two, from the very helping job to the investigation part, yes great, but these are the type of people that are manipulating the system. They are not wanting to be cooperative, they are not wanting to bring in the documentation that is needed, and that is when "your dander gets up." Because you think you get put off on a wrong track, you don't want to help them, even though you know, and that is when you have to go and you have to self talk to yourself...

The split between helping and investigating emerged again in this worker's comments. An interesting distinction was made between saying "no" for self preservation, and saying "yes" to get clients out of the office. However, this individual stressed the importance of maintaining a balance between the two approaches.

There is a dichotomy, you can go towards being a cop and being really really hard lined, following the policy totally, "no", "no", "no", "no", "no" for self preservation or you can go to where you just give everything, you just give away the store, where you just want them out of your office and "fine, here I don't care take it". You have to be both. You have to walk the middle, you have to be in the middle, and your decisions again have to be objective... I mean, how do I know I am doing my job? Do I just say "yes" or "no", cold, "black and white?" I don't, I don't do that at all, it is not my style.

The reasons for the distinction becomes clearer in this worker's comments:

I always wonder, you never know when you are going to get in trouble if you give to the client, and you give too much and pay it, and then it goes to the media, and "the worker gave car insurance", and then if you don't, it goes to Area Manager and then they come back, so you are always in a "no win" situation.

This worker suggested the following approach as a means to reducing inconsistent decision making:

I may have to take a deep breath, keep the next client waiting a minute, take time out, think about what I am doing, think about the person that is coming in next, and what I am there for. If I am really feeling pressured, I just won't make an

instant decision, I'll call them back. I'll let them know, I don't have an answer for them at that moment, and I'll tell them I am not sure, and that I need to check.

The Role

All of the Financial Assistance Workers spoke about others misunderstanding their role or about their own lack of understanding of what their role entailed or should entail, and five out of the seven FAWs expressed the belief that even their employer was unclear about what it was they were supposed to be doing. As one FAW expressed:

The role is very open to interpretation

...[T]he role is very open to interpretation and everyone seems to interpret it differently, the Ministry, the FAW, the clientele, and then Joe Citizen thinks something completely different about what we do... So, it is a confusing, confusing role... Actually I have been caught in social situations where I haven't wanted to say what I do. It can be very tricky because people have an image, a different image than what we truly are.

All of the FAWs spoke about their clients confusing them for Social Workers:

When they are talking about the actual hardship in this family, that is when you listen, and you're going to start, you don't let them get really deep into it because you know you don't have the skills to deal with it. So you cut it off right then and there. And you say "you have got to see a social worker at Social Services that are in place for you". But you have touched on it so you know it... I don't ever want to misrepresent myself and let them think that I am a Social Worker because that is always what they think.

The same theme arose with respect to the general public, and other human service organizations not understanding their role or defining it in a narrow way:

I tell them I am a Financial Assistance Worker and some people say, "oh so you work for a bank"? I say, "no I don't, I work for Income Assistance-Social Services". And they say, "oh, so you are a social worker", and I say, "no I'm a FAW". "Oh, so you must issue welfare cheques", and I say "yup that is one the things I do". I never ever am sold on the fact that is all I do, because I know that the job entails more than just delivering cheques to people.

One Financial Assistance Worker reflected on the ambiguity and questioned whether even their employer had a clear understanding of what it is they want them to be doing:

I think that many FAWs, if not myself, and in general talking with colleagues are wondering where are we going? I don't think anybody feels very certain about where we're going, what our role really is. I don't think our role has been really well defined. I'm not sure that the people employing us know what they want us to really do. I think there's much more of an open sense, maybe that's age. Maybe that's the change in me as well, but I think that now I see less definiteness in the direction of what I am supposed to be doing than when I was in this job before [came back after raising children]. There was a much clearer expectation of what the definition around my job was, even though it was more of a social function than a financial management function. I think the role of a Financial Assistance Worker and maybe even too, I guess I saw myself at that time to some degree as being an assistant to the Social Worker, and I don't feel that now. I feel like I don't really know who I am.

Another individual expressed concern about having to act in many other capacities which he/she felt went beyond his/her perception of what the role is:

I am a Financial Assistance Worker, I am not a Social Worker, I am not a Ministry Investigator, I am not a Family Maintenance Worker, I am not a Rehab Worker, I am not a clerical person, I am not a District Supervisor, yet I am constantly being called upon to make decisions in these areas, constantly...

On the other hand, all of the FAWs spoke about the influence individual personality, upbringing, attitudes and beliefs has on how the role is carried out by individual workers:

The role is to assess eligibility for Income Assistance under the GAIN Act and Regulations. That's a statement, and those are a bunch of words, depending on who the personality is, who the worker is, because what the personality of the worker is affects how that is delivered, and also impacts clients... So, I think that each worker develops their own personal awareness, their own personal attitude towards how they will deliver their role or their service to the clients.

Our role is to make sure people's cheques get out the door

All seven of the FAWs appeared to have a strong sense that as long as they were processing and distributing funds to their clientele that they were fulfilling the main obligations or expectations of their role.

I see my role as being a Financial Assistant Administrator. I am here to do the Acts and Regulations, to administer those and to try and do it fairly and equitably. And I see that quite clearly and I think that there is a problem with that with other FAWs. I don't quite know how to get at that, I think that not all FAWs see that as being their role, that they are Financial Administrators... [W]hat we do is just administer the money for society, I really believe that... The name "Programs for Independence" does not have a lot of impact on the work we do. Workers don't have the time to help people to become independent, and we don't truly think it is expected. I don't want to be responsible for making people independent.

On the other hand, as in the case of this FAW, most appeared to hold the conviction that they would be doing their clients a disservice, if their role was confined to meeting financial needs alone:

There is no two ways about it, our role is to make sure people's cheques get out the door. That is what our role is, there is a lot of other things that we are responsible for, and I think that most of us are very conscientious and try to do it all... I would say that our biggest function in a "tongue and cheek" way is getting the cheques out the door. But truly, truly, I believe it is to make sure that our clients needs are being met... because sometimes the cheque isn't what helps.

Finding a Balance

Even though the FAWs expressed anxiety around expanding caseloads, and the broadening expectations and demands of their job, they all spoke of the importance of meeting additional needs such as social and vocational needs:

Most of us are very conscientious and try to do it all

[D]oing job counselling, interviewing people who are supposed to be looking for work to ensure that they are, which is interpretational anyways. Making sure they are informed of what they're entitled to, making sure they are informed of other helpful agencies that are out there, of programs they may want to get into, about child daycare subsidies, if they don't know anything about it, about our employment counselling that we have available. That is a big big part of the FAW role. It's almost a brokerage sort of thing, you listen, you sift through all of the information, you try, as sort of a professional, to prioritize that person's list of things that need to be tended to, help them see it in a way that they can achieve their goals, and then point them in the directions of agencies or other divisions of the Ministry that can assist them. So I'd say our main role, truthfully is making sure the needs are met for our clients, knowing what is available to them, giving them all of the information they are entitled to... The majority of people do not

want to be on Income Assistance and that is my philosophy. And that is I guess back to what a role of a FAW is and that is helping them to get off somehow, and I really believe it is trying to steer them in the right direction...

This FAW also referred to helping people to develop plans to decrease their need for income assistance, as well as helping them to improve their overall self esteem:

My personal view is more a case of helping people solve their own problems, getting people back on track, getting people to think better of themselves, and have a higher level of self esteem when they leave [my office]. Try and help them in terms of having a plan of action to forestall them having to come back in. I do referral services, I do counseling to a certain extent in terms, I have had courses in family counseling, drug and alcohol abuse, I do a lot of that. It depends on how it goes and how much time I have got. Generally, the primary reason why they are there is to get services first, and then we take it from there and see.

Additional reference was made to the importance of working with families of individuals who are under the age of nineteen, and speaking to the general public in order to educate the community about what they do:

And if they are under agers, of course then that is a whole other process in which you have to be in contact with the families, and you have to be prepared to work with these people... And also too, I think the role of the Financial Worker in the community or in the office, you are part of the community, and I don't have any problem going out and speaking to people, to groups of people about what it is we do and what Income Assistance is about. So, I see public education as being part of the role of the Financial Worker. I think it can be done without breach of confidentiality. We try and connect with all the agencies in the community on a yearly basis. We try and access the community resources and keep the communication going.

The government wants an accountant... and a people person

All of the FAWs expressed disappointment and frustration with respect to the lack of sufficient time and resources to do an adequate job of meeting both the financial, social and vocational needs of their clients:

I wouldn't want to be just an accountant. I guess if I wanted to be just an accountant, I'm in the wrong field, I should be a bank teller. Maybe not even a bank teller, maybe they do as much as I do in terms of social. There is an expectation that you do both, and I don't think we do a very good job of either,

and I guess that's what I, maybe that's the challenge. Maybe that's what I find difficult about the job. If I really think about it I don't think we do a very good job of the financial end, and I don't think we do a very good job of the social end either, and I'd like to have the time to do a better job of both. But there is no way with this number that I can do it... Basically I feel like I am caught between the government wants an accountant which I am totally not trained to do, and they want a people person at the same time, all to do this immense job and do each part of it very well. And I just don't think it is possible. So, I do what I can do [laugh]... I can make referrals where I think people might be able to get extra help with specifics. I think people are much better advised to go and see their next door neighbor than to come and see me about what's affecting them in their life that are major problems. And, I still think the system expects to some degree that we are quasi-social workers, and yet have all this tremendous responsibility to be accountable financially, to be accountable for what's happening. You need to know so many legislations, Rentals Act, you need to know about U.I.C., federal legislations and provincial legislations in order to do the job from the accounting end. And you sort of need to know what is happening when a G.S.T. cheque changes, you have to know that that actually means something. What happened to the person? Was the person working before? Why did the G.S.T. cheque change? There's so many things to be constantly aware of on the financial side, and yet there is still an expectation that you're a helping person.

[Helping people get off the system] is part of our role because this is part of our job. But personally I can find it very frustrating in that if I had half the caseload that I have currently, I would be able to assist people with their needs, and what I can do for them to help them get off Income Assistance, and let them know of the support system that we have in town, available jobs, seeing the Training Counsellor, all sorts of things that we can do that would help them. But right now, I can't even touch it because of the paperwork that is involved here. And it really hurts in a job satisfaction way because we may see one person find employment, but we have got another twenty that we are dealing with all their issues, but we have a lot of people that have a real lot of needs and that you can sit down and talk to them for an afternoon, and you just don't have that time.

I am not sure which parts I should let fall off either end

Consequently, most of the FAWs referred to the lack of control they had over the work, and feeling as though they had to choose between completing paperwork or assisting clients:

...I am almost fanatical. Maybe that is a bit of a strong word, but in terms of routine, I have to have things orderly. And I take responsibility quite seriously. And so because of the responsibility that I find in the Act and the Regs , the

direction, all of the things that I am supposed to do, that I am supposed to be checking, and I find it extremely frustrating when I take this stuff to the Supervisor, ...when I'm particularly bogged down ..and (ask) "what part of this job do you want me to do?, or what part of it do you want to tell me not to do?" and I don't get answered. Because I'm supposed to be reviewing documents, if I am supposed to have them on the files, I'll do that. But it is impossible to fulfill all of the requirements of this job. That is not a possibility. And I think that I have some trouble deciding what parts of it to let go because I think that they are all significant. Right now at least I'm having some trouble around that, making those sort of discretionary decisions (about which to let go of), which are the most important?... And I am not sure which parts I should let fall off either end?... I feel I never have enough for the personal contact, I don't have the time for it... I guess what I do do is I try to put the emphasis on the people. But you can't do that alone without the paperwork, like you need to be able to justify what you are doing, and I don't mind having to do that. It is the amount... I do all that accountability stuff after work and my client work during the day. It is the only way I can cope with this job at the moment... I think the biggest thing for me is how am I going to get to the print out material, to the case management stuff that I think is a real high priority for me, but I always put secondary to the clients, the actual bodies and the people being here and the daily demands. I start to feel really crazy because I can't fill everybody's expectations. I think that's it, I think it's not being able to please everybody maybe, ...not please in the sense of giving them everything they want, but not being able to deal with everything that comes at me, not being able to have a handle on it or have control.

Similar to many of the workers, getting cheques out the door is not enough for this FAW, and he/she spoke about moving on if it ever should come down to that alone:

The issue again is around workload, not having enough time to do it properly. I have no problem with working within the system. That is fine, I have managed it and I am successful at it, and I will continue to be successful at it. But at the edges, the good work starts to fall, so at some point in time I have to make a decision whether I am just going to forget all the positive parts of my job, and just simply try and get cheques out, and I don't want to do that, and when I have to start doing that, I am going to get out of it, and the Ministry is going to lose a productive worker.

The Service

Most of the FAWs question their responsibilities with respect to the children on the system who are under nineteen, living independently of their parents. Many of the

workers talked about feeling completely ineffective in their attempts to be of any real assistance to the under nineteen portion of their caseload:

They're being thrown to the wolves

I really feel the pressure from the under nineteens because I think there is tremendous expectations with those clients. At the moment the major shift of Rehab workers leaving the Ministry going to another new Ministry, and no direction for FAWs because there is expectations about referrals to Rehab Workers, and there has been no preparation in terms of what to do with our under nineteens. Because there is an expectation that they be monitored closely, meaning monthly. That is an impossibility with our caseload sizes... I can't do it and it's an area that I really feel guilty about because it and I took them all because I'm really interested in these kids. And I don't get time to give them the counsel and support that I know they need. And I feel that I am being used as a political scapegoat, kind of an excuse that we are doing something for these kids. We have Child Welfare Legislation that says, you are a child until you're the age of nineteen, and in practice we have everybody from sixteen and over being sent over to get independent IA (Income Assistance). This excuse that we're doing some kind of follow-up work where we're referring these kids to all kinds of wonderful programs. Most of these kids haven't got a clue how to find an apartment. And so, I really feel they're being thrown to the wolves more than many of my other clients...

I really feel depressed when I take an under nineteen onto the system because I know that the literature says the longer that you are on assistance, the longer you are going to stay there, and if we are starting them at age sixteen, what we are saying, our society is saying, "you are expendable", "we don't have Child Welfare funds to deal with you", "you are above sixteen", "we don't have the worker resources to consider you a child, and basically you are a throw away..."

We end up just becoming bandaids

All of the FAWs spoke about having a lack of time and resources to adequately address underlying issues which contributed to client's need for income assistance:

I find that we don't get to deal with the issue. What is the real problem? Is there an addiction problem? Is there something else that is causing problems?, and we end up just becoming bandaids.

The other problem that I have is when I go home realizing I am not really helping my clients out. I am supporting the banking system, the landlords, the tax base in

this province, and all we are doing is circulating money. We are not necessarily helping people.

But often I feel that when we're administering income assistance we should be putting more emphasis into giving the money to support the children, so that they don't wind up becoming another generation of Income Assistance recipients... I wish I could do some things differently that I don't have the freedom to do because of inflation.

The following FAW spoke of the frustrations of being tied to an office and a computer, which prevented him/her from taking quality time with clients, making home visits or participating in a thorough helping process:

I have clients that constantly phone for crisis money and what I want to do is I want to bring it in and you know "this is where you're spending your money", "this is how we can help you", "this is what is in the community to help", "you know, access it". I want to ensure that my clients are accessing what is available to them... I want more of a participation job, I guess, maybe more of a Social Work position. It's frustrating not being able to go to their house, not being able to take them out. Because we are tied to an office, and we are tied to a computer, and we don't have the involvement. We can't go to their environment. We can do home visits, but we don't have the time to go do it. I don't think the Ministry expects us to do home visits, and they don't want us to.

The Stress

However, all of the FAWs spoke about experiencing unusually high levels of stress related to both workload and clientele issues. This particular FAW spoke about what he/she was confronted with upon arriving at work in the mornings:

It's like I am in a government building and I'm on edge

Well at this time of the year it is very dark and I must say that when I get out in the parking lot, I usually look around to see what other things might be around. Because sometimes we have clients that spend their nights in the car in the parking lot, and at this time of the year it is pretty dark. So I usually make my way to the side door, and I come in and I have to de-alarm the security system and unlock the file room. It's in the dark, and I'm always looking around. It's never like coming home. It's like I am in a government building and I'm on edge I think, I don't think that it's a familiar place but I'm always looking. You hear about the horror stories, and the things that happen to people in (larger) cities and I think nowadays it's unrealistic to think that this is a quiet sleepy little

community and nothing ever happens. So I think that from the moment that I step in the door that I am really aware and I am really perhaps even slightly on edge as to what I might be dealing with...

One worker spoke about how difficult it was to deal with stress:

A real negative for me was in combatting the stress problem

I guess one of the highlights that was a real negative for me was in combatting the stress problem. When I first started with the Ministry, the basic statement that was given to me was that you had about a five year life expectancy before you might face burnout and stress. Exactly ten years for me. That was a bit of a handle for me to deal with.

Another worker spoke about the high incidence of stress leave amongst his/her co-workers:

I think it is people end up having the straw that broke the camel's back happen to them. There are all sorts of little things happening each day. When I worked up North, we constantly had one person on stress leave, right from our line workers up to our Supervisors.

The following individual spoke about the stress associated with not being able to meet clients' needs, as well as the struggle he/she experienced learning to work in a system:

When I first came to the Ministry... I had absolutely no idea of systems and how offices work, and how anything around the world of systems worked, and I was absolutely dumbfounded. I couldn't believe that when somebody asked for a new pair of shoes, that I couldn't give them the money to buy them. And it was a long time before I really had a good handle on how, and when, and where, and you know, the whole policy and the regulations, and how I was able to put that into practice. And, I had said earlier that it was very frustrating and it saddened me a great deal. I had some real lows in the first few months that I worked here. I really thought that I had chosen the wrong type of work.

And within many of their discussions of stress, there emerged a sub-theme of feeling devalued:

There isn't recognition of the actual stress that comes with the job, maybe some of that comes from society in general. We are not seen as a positive thing. We are giving away a whole lot of money, so we are not bringing in any kind of revenue.

And I think the broader society would like not to deal with the issues that we deal with every day. And if you looked at teachers as a profession, because I see us as a profession. I feel that I belong to a profession, and teachers are another professional group who have some benefits that allow them some stress breaks, and we don't get those things. We are just seen as "cogs in a wheel." I don't get the feeling that there is real recognition from management because we are politically driven, that we are a valued service.

In any other Ministry or whatever, we would have more status and better qualifications, and more recognition within the employer-management relationship. You know, we don't have that, there is very little. No one asks us about our opinion to a very large degree, except until recently. That is starting to happen a little bit now. We just take it and bear it.

This individual also associated a high level of stress with having his/her decisions overturned by the Supervisor:

I think the most stressful thing for me is when my supervisor might come to me and question a decision that I have made or overturn a decision with very little time spent with me explaining why he might be changing that decision, even though I understand often that it is a political thing. Because I think I make decisions carefully, and I think some of it is in the approach...

One FAW also associated stress with having a lack of control:

I do find that sometimes, I have certain clients push my buttons, and I know when that is happening to me, and not to have the ability to openly say, "I can't deal with this, maybe someone else should deal with this for today. This client is driving me over the edge, like there is going to be an hour or two after this that I am not going to be able to deal with anything else effectively."

I take my job home

Many of the FAWs spoke about taking the stress they experienced at work home with them. As in the case of this worker, who finds it stressful when clients challenge him/her around policy issues:

Occasionally, I will get somebody that will be very forceful and very pressing and be knowledgeable of policy and be able to counteract my style, and that can be frustrating, and I will take that home with me.

A few of the FAWs spoke about how they thought about clients over the weekends who were angry towards them or had shared their sad life circumstances:

I guess if I have had a really unpleasant experience, if a person has been really angry and really obnoxious, and that does sometimes happen and the counter side of that is somebody really sad who probably disclosed to me all sorts of things about their personal life that once they started talking it was like they needed to talk, and I couldn't really shut them up... I do think about the odd person from time to time, and I think when I'm doing my gardening work that's the time for me to reflect, and often the time for me to go back through the day and think about the things I could have done in a different way. And sometimes, sometimes I do think about people if they're really in crisis, I think about their lives...

I guess if there was a particularly sad situation or difficult situation then it gets you especially... For example, there was one occasion where I had to deal with a client where I wasn't given advanced warning of this particular client being a rather violent person. He immigrated from ? and was a boxer there. I was given to understand afterwards, [laugh] that I guess based on the way things are in Canada he would probably have had his fists listed as lethal weapons here. Nonetheless, he had threatened me and raised a fist, but then I guess because I can be intimidating too, he didn't follow through. Maybe he wasn't going to no matter who it was, he was just being threatening. That sort of gets your adrenalin going and it leaves an impression in your mind, and so it stays with you for a little while. It was an uncomfortable situation to have to face. That kind of stuff it stays with you for a while.

The following two individuals spoke about incidents where clients actually phoned or came to their homes, which caused them a great deal of anxiety:

We had an incident where I had this fellow call me at home, and he's someone who I was administering money to and he had a cheque here and he called me at home, and said that the emergency worker he talked to wasn't going to release the cheque, and it shouldn't have been released for another week probably because it was early in the month. But he was very threatening to me on the phone, so I called up and I said to one of the clerical staff, "I'm going to allow him to pick it up, I'm very sorry but he's phoning me at home and I'm feeling threatened, knowing now this gentleman has my street address. I'm letting it go, I'm not going to have this guy showing up where I live giving me shit because he couldn't have his cheque when he and I both know it's sitting there in a drawer..."

...(T)hreats I don't like, I mean they are very difficult. I do take those home when people threaten me. Two Christmases in a row, not this one, thank Christ, but the last two Christmases, I stayed up all Christmas eve, all Christmas eve night,

waiting for people to come and break my windows. It caused me grief, it caused my family grief... Threats, you take home.

The Job Rewards

Consequently, all of the FAWs made reference to the lack of closure and job satisfaction, and the following two workers in particular felt that the financial component of their job, as well as their inability to adequately address the needs of their clients, led them to be viewed as adversaries rather than helpers:

There is no reward for me

I like helping them with budgeting. I like to help them job search, giving them ideas, and when we send them away to go see someone else, I feel I have not completed. It is uncompleted. Then they will come back and they will say, "oh they were so helpful there, thanks for sending me there," and they love all those people, but there is no recognition, and this is probably selfish on my part, but there is no reward for me. You know, there is no feelings of job satisfaction. They just see you as the money, the controller. That is probably the hardest part, the reward, the recognition goes to someone else and you have phoned that person, (and told them) what you want done, and what we wanted them to be working on... They see us as their ticket, as against them not working for them... Monday was a helping day, I felt rewarded not because they said thank you, thank you, thank you, but I felt like I did a job. I felt like I affected someone's life, that there was something positive out of it. And the next day I felt I was just warding off assholes, like really abusive and threatening.

Similarly, this worker spoke about the negative influence of the financial component, and did not see the value, or experience feelings of success in issuing money alone:

You are issuing money but it doesn't serve a real valuable purpose, when I was an Employment Counselor everybody who left my office said "thanks". You were working with somebody who was motivated and if they weren't, you would just refer them back to their worker [FAW]. It's the money, when you are dealing with the money, and doing the money issue, it is hard to develop a working relationship, like an Employment Counselor. When there is no controls or no purse strings attached it is easier to work with them, and that is what I find is difficult with the under nineteens. It is like being a parent. You have the purse strings, so I always think they have to separate that, and I think that is why Employment Counselors are more successful. They don't control the money.

This worker associated the lack of job satisfaction to the high caseloads:

I have always felt that we have been understaffed and our jobs would be more efficiently run, and there would be a savings overall if we hired another ten per cent of our staff. For me, if I was offered \$5,000 more in my position or was told I could work in an office of ten Financial Workers where I was told I could hire on a new Financial Worker, I wouldn't take the raise. I am getting paid all right now, as far as I am concerned. It is just that there is no job satisfaction in this position, and that would be changed if I had a ten per cent reduction in my caseload or twenty per cent that would help.

In addition, this FAW spoke about the changes to the job rewards since the 1970's:

What I did see in the beginning, but was lost after the first few years because of the volume, was seeing the positive results of that, the job rewards. It's rewarding very rarely now compared to the early 70s. I mean back in the early 70s, your caseloads were of a size that you got feedback or you worked with one client right from beginning to end, and saw that positiveness, and it was a lot more rewarding back then as compared to now. There is less feedback from the clients or maybe from somebody who followed up from where you started, and continued with it because you had made a referral or whatever... I don't think my philosophy changed, I guess it would just be that because I myself starting back then saw the job rewards, I was ending up a little disappointed that there was less of that coming back. But I knew why it was, it was not the client's fault or my fault it was just, you know.

Similarly, this individual spoke about the lack of job satisfaction and connected it to the high volume of work, and the lack of closure in the job:

It is a real challenge, and I like real challenges, but I guess the reason that I have stuck with it for this long is because it has been such a challenge. But, at times it is just a little bit too much, and your job satisfaction goes down when you have huge amounts of paperwork and they keep building up on you [laugh]. I think my personality is one that very much enjoys closure, and there is absolutely none of that in this position. I sort of deal with the stressors and that on a daily basis. I don't know about the long term... The way the system is set up right now, I can't see myself working at this as a career for the rest of my life. It's just too high of a stress job for me.

VI. UNDERSTANDING THE FAW'S EXPERIENCE

The information in Chapter V was gathered in order to gain insight into the experience of FAWs in responding to clients' needs while maintaining government policies. The analysis highlights the discrepancy between the measures which they are being required to introduce into the system, and the reality of their own experience in the work. For example, fraud does not dominate their day-to-day experience. Their work is dominated by the struggle to meet a high volume of client needs to the best of their abilities, as well as the need to complete copious amounts of paperwork that accompany this. While the degree of support varied, there was general agreement about the effectiveness and appropriateness of the measures and the impact on their workload. It has meant more time is required to explain policies to clients, sign documentation, process paperwork, and track additional clients.

Waiting in the Waiting Rooms

An understanding of the FAW's experience with clients can be glimpsed in the Ministry of Social Services waiting rooms. Before most of the interviews, I waited for a short time until the FAWs were able to see me. Stopping to sit in the front office, rather than going straight to an office in the back provided a perspective of what it is like to enter this environment as a client. In some cases, waiting rooms were so full that there were no seats left, so I tried to very discretely stand up against a wall. During this time, I occupied myself by reading the notices on the bulletin boards and posters on the walls. I could not help but notice the warning poster pertaining to welfare fraud. As I stood and pondered this, my attention strayed to the sounds of babies crying, and angry voices being raised at the front desk towards administrative staff. I began to develop a certain appreciation for the role that administration staff play when I witnessed a particular gentleman expressing hostility and verbal aggression towards one of them.

As I looked around the room, I started to feel out of place as I acknowledged my attire and briefcase. However, there seemed to be people there from the whole community spectrum. There were couples in their sixties, young families in their twenties, teenagers, and single males and females from their twenties to sixties. I began to feel uncomfortable when I noticed people observing me observing them. What may have only been five minutes began to seem much longer. It was difficult, if not impossible to avoid hearing

the details people shared with the administration staff over the front counter, and if I was feeling exposed and vulnerable, I could not help but wonder how these individuals felt.

Responding to Client's Needs

Given the depth and complexity of the data in chapter V, it is helpful to focus specifically on the FAW's experience in maintaining government policies while responding to the needs of clients, and break it down into two separate components: 1) responding to clients needs and; 2) maintaining government policies.

Before elaborating on the FAW's experience, it is necessary to understand some of the needs with which they are confronted. Clients present a countless number of different financial needs, most of which are immediate and require same-day service. In addition, clients' needs are numerous and varied and encompass much more than the need for financial assistance alone.

Thus, workers are confronted with a multitude of biological, psychological and social needs, which either evolve out of the financial crises which people find themselves in or precede them, and often times these issues contributed to their need for financial assistance. And sometimes people's needs for gratification through particular substances (alcohol, cocaine, etc.) supersede their basic needs for food and shelter, and this then enters into the interactions between FAWs and their clients. Hence, needs may range from basic support and shelter; a crisis grant; medical coverage; medical transportation for a parent to take his/her child to Children's Hospital in Vancouver for testing; a one time only payment before someone receives Unemployment Insurance; funds for in-patient addictions counselling; funds for work clothing; to funds for a funeral. But almost always, these needs accompany the need for either or all of the following:

- * Support counselling
- * Understanding, compassion and empathy
- * To be treated with respect and dignity
- * Informal education around budgeting and food preparation
- * Assistance with applying for a birth certificate or Social Insurance Number
- * Job counselling
- * Assistance or referral for anger management
- * Assistance with procedures to maintain eligibility
- * Information about other resources in the community

The workers spoke of being bombarded by needs that seemed beyond their ability to meet, and they also made a distinction between the days when they were fulfilled in the process of meeting needs, and the days when they themselves felt abused in the process. Many of the FAWs spoke of feeling vulnerable because of their lack of anonymity in smaller communities, and the fear that some of their decisions and interactions with clients would come back on them. They also spoke of verbal threats and abuse, as well as threats of physical violence.

The majority of the workers felt that the high volume prevented them from having any real impact on their client's lives. And all but one of the workers said that even if caseload printouts indicated a certain amount of cases were closed, they could not accept any part in this, as it would be presumptuous to assume that any case closure was the result of anything that they did. It was their belief that either clients moved, or they were successful acquiring work, without any help from them. Furthermore, some of the FAWs reported a lack of closure in the work, and felt that the constraints of the job, and fluctuating caseloads prevented them from actively participating in assisting clients, beyond providing funds. Although some of the workers mentioned they felt satisfaction out of knowing they had helped clients, it did not appear that they placed value or job satisfaction on meeting financial needs alone, and they were adamant that their job entailed much more.

As a result of their inability to respond to clients' needs in the manner in which they wanted, FAWs felt guilty and inadequate. Related to this, many of the workers used the term "bandaid" as a metaphor to describe the perception they had of the role they played, and a few of them referred to that "machine feeling". When asked about what the previous (but still used) title of their program area "Programs for Independence" meant to them, and how or whether it structured the work that they do, they explained that this was another impossible feat. Some of them stated that they tried to ask most new recipients, right away about how they intended to get off Income Assistance, but they all confirmed it was next to impossible to monitor whether people had been actively seeking employment, and a few of them acknowledged the futility of closely monitoring three hundred and fifty people, when there were only thirty jobs available.

On the other hand, most of the FAWs appeared to believe that they were not truly expected to help people become independent, and they believed this was reflected in the very fact that in those isolated cases where they had managed to assist people in a more

comprehensive manner, there was no way for management to recognize this. On the contrary, none of them reported ever being questioned by management about how many people they had assisted to independence during any given time period. Hence, their work performance did not appear to be measured by how many people they helped to get off the system.

Indeed, as long as they got their paperwork processed and entered into the computer, telephone messages were not piled up, and there was not too much commotion during cheque issue day with their clients, and there were no complaints from the support staff, other workers, or clients, then they did not hear from management. They assumed this meant they were considered to be doing a good job. Related to this, many of the FAWs confirmed that there was much more emphasis put on financial accountability, than there was on dealing with interpersonal issues with clients, because there was no difference in the rewards for the FAWs who did something for people. For example, a few of the workers spoke about the following interventions that most often went unrecognized:

- * Finding the time to talk and listen to clients, and provide emotional support.
- * Reconnecting families, keeping children who were under nineteen from coming onto the system independently.
- * Helping people to connect with other resources, (i.e., pension plans, Worker's Compensation Benefits, etc.).
- * Completing assessments and referring people for training or addictions counselling, etc.
- * Assisting clients with budgeting.

All of the FAWs had ideas about additional things that they could have been doing which would have been more helpful to their clients, but they stated that they just did not have the time because of the paperwork they had to deal with. They spoke about only being able to seek out, and listen to the information that was required through policy, and rarely having time to really talk to, and listen to their clients. A few of the workers also spoke of the difficulties in keeping up-to-date with respect to resources, and having difficulties getting to know their clients well enough to refer them to appropriate resources. Consequently, all of the FAWs confirmed that sometimes people end up getting lost in the system, and have a difficult time getting out.

Maintaining Government Policies

The activity of policy interpretation in the Income Assistance area is an interesting and complex one, and this analysis will only just begin to illustrate this. The administrative expectations of the job are tied to some of the policies which FAWs are expected to maintain. On the other hand, while policy plays an important role in determining the type and volume of work they do, it is also expected to guide their decision making when responding to client's needs. This becomes apparent when one realizes the many policy manuals they are expected to see, on a daily basis in order to determine clients' eligibility for particular services. Although there are aspects of policy which are rigid and inflexible (the monthly rate) leaving minimal or no discretion to the FAW, there are many aspects which allow for some discretion on their part. Determining and granting funds under the hardship clause and issuing crisis grants, are but a few examples of where they are able to exercise discretion on behalf of their clients.

While interpreting policies is challenging and sometimes anxiety provoking, the FAWs stated they would not want to see the discretion taken out of their work, as they felt discretion allowed them to respond to the individual needs of their clients. On the other hand, moving away from the Regulations and exercising discretion did not appear to mean that one disregarded the Regulations all together. It meant one would interpret the policies in "the best interests of clients", which was the direction FAWs stated they received from management.

All of the FAWs expressed a desire to be accountable to clients, the public and the Ministry. But it became evident through listening to their stories that often times these variables competed with one another, sometimes making it difficult to be accountable to one, without feeling that one had disregarded the other. There also seemed to be the implicit notion that being too accountable to clients, and vice versa, sometimes meant negating responsibilities to the other.

When it came to being accountable, FAWs made certain distinctions. For example, being accountable to the public or the Ministry sometimes meant referring clients elsewhere, when they were not eligible for Income Assistance. In addition, it sometimes meant denying excessive funds, confronting clients in cases of suspected fraud, and taking the time with clients to ask questions about their other supports and resources, therefore not making rushed decisions that would cost taxpayers more money than necessary. Thus,

being accountable to the Ministry and the public meant they would not always be liked by their clients. Likewise, being accountable to the rest of the team meant getting the work done, and maintaining as consistent decision making as possible, when it came to granting funds.

Being accountable to clients, on the other hand, meant maintaining non-judgmental attitudes, being as objective as possible, maintaining composure even after being verbally abused and/or threatened by preceding clients, and sometimes it meant entering into internal dialogue with themselves in order to keep their own beliefs and values out of their decision making.

However, it appeared sometimes that FAWs had to apply their discretion when it came to deciding what part of their job to compromise, when faced with the dilemma of choosing who to be most accountable to, and therefore deciding who or what to put first, the clients or the paperwork. Letting go of the paperwork had all kinds of ramifications for the worker, because an overflowing basket brought on incredible anxiety, and in many cases an empty basket was the primary means for them to know they were performing well in their job. Likewise, an empty basket gave a sense of control, in a job where there is very little control. On the contrary, overflowing baskets are visible to everyone in the office, including the Supervisor, and when one considers that this was one of the primary measures of their work performance, it becomes clear why this would be problematic for them. If workers were unable to complete the paperwork in a timely fashion and work piled up, there was a great potential for stress, as it became difficult to get on top of things again.

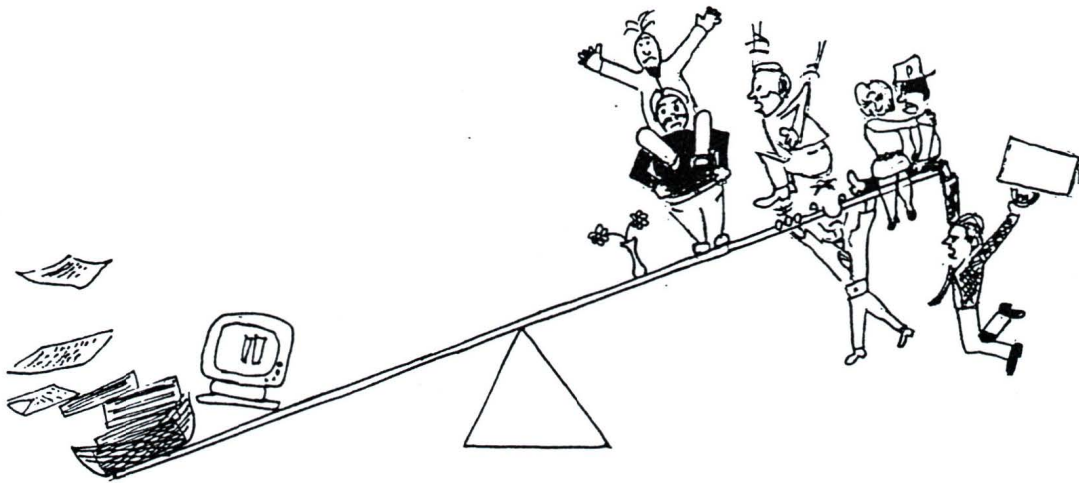
A few of the workers spoke about not being able to address either the social or the financial components of their job, and not being able to keep up with the paperwork. For example, one worker spoke of "having to decide which part to let go of," while another referred to "not knowing which part to let fall off either end," and another acknowledged that "at the edges the good work starts to fall." It was within this context that the teeter-totter metaphor (see illustration 1, p.84) emerged as representing their experience. Within this metaphor, the clients are at one end of the teeter-totter, with the paperwork at the other end. The two variables compete with one another, and often times the paperwork and "feeding the machine" take precedence over meeting the needs of clients.

ILLUSTRATION #1

Metaphor of the Financial Assistance Worker's Experience

Paperwork & "Feeding the Machine"

The Clients



In addition, a few of the FAWs also felt that the area of policy interpretation played an important part in measuring their work performance. For example, a few of them expressed a great deal of frustration and confusion with respect to having their decisions overturned by management, when they denied funds to certain clients. They believed their decisions were based on policy, and felt this showed a total lack of regard for them as professionals. While they acknowledged that these actions were sometimes tied to the need to appease particular clients in order to keep complaints about the system out of the main stream, and/or the need to keep appeals to a minimum, some of them expressed a deep resentment about having their decisions overturned. This also appeared to create a dilemma; they began to doubt their interpretation of policy, and constantly question whether they were giving too much or too little. One of the workers stated that he/she reviewed the values section of the policy manual almost on a daily basis, questioning whether he/she had administered benefits fairly and equitably to all clients.

Most of the FAWs acknowledged how their own decisions and approach to practice was sometimes inconsistent, given the crisis oriented nature, and the extremely high volume and pace of the work. On the other hand, a few of them spoke about feeling they were caught between the media (in terms of being reported for giving too much) and the Area Manager (in terms of being found not giving enough). Consequently, a few of the workers spoke about the dichotomy which sometimes developed.

The "Giver" and the "Cop" Dichotomy

There are many reasons for the "cop" and "giver" dichotomy which a few of the workers spoke about. The first reason seemed to be connected to the time constraints in the job and the conscious or unconscious need to be accountable to all parties. For example, it may take less time to be a "giver" as one does not ask as many questions, confront clients, or delve into policy further. The necessary transactions are completed on the computer, a cheque is created, and clients are sent on their way. This may allow workers to see other clients who may be waiting in the waiting area or to process some of their paperwork and phone messages which pile up very quickly, if not consistently attended to. Or conversely, this may serve a conscious or unconscious need to feel accountable to both the client and to the Ministry, by responding to the client's needs quickly, therefore allowing more time to process the paperwork in the time that has been spared. Inevitably, this alleviates feelings of stress and anxiety about the paperwork not being processed.

The "cop" on the other hand, places more precedence on being accountable to the taxpayer, and is consequently guarded about giving out money. This is the "financial policeman" model that a few of the workers referred to. Individuals working from this model may try to address underlying issues which may be contributing to the need for ongoing extra funds. They may ask clients about how they spend their money, and how they budget. They are also confrontational, and/or refer clients elsewhere when they are not eligible, and they enquire about client's other resources. It is not difficult to understand how this approach finds its way into practice for some workers, particularly if they have internalized the belief that they, as FAWs, are part of the problem because they are giving money away to people who have not earned it. Furthermore, a few of the workers spoke about being confused about the expectations of their role, and this seems to have been convoluted by the media's attention to welfare fraud, and the introduction of the new measures.

While a few of the FAWs indicated that these two practice models exist, they maintained that the majority of the workers attempt, as much as possible, to maintain a balance which falls somewhere in the middle of these two approaches. The balance involves listening to clients, maintaining objectivity, giving clients the benefit of the doubt, and avoiding being suspicious of all clients.

The Roles of the FAW

The following roles emerged from the data:

1. Financial administrators - meeting financial needs, getting the cheques out, circulating the money.
2. Brokerage role - getting clients in touch with agencies that can assist them, informing them of other services, making referrals.
3. Feeding the machine - processing the copious amounts of paperwork, filling out the forms, explaining forms, and client processing.
4. Helping/counselling role - quasi-social workers, listening to clients, soliciting information from them, building trust with clients, helping them deal with their problems, budgeting, job search, and job coaching.
5. Investigation role - being a cop, monitoring clients, following-up to see if clients are actively seeking employment, tape matching procedures, lost and stolen cheque

policy, recapturing funds through Unemployment Insurance and security deposits, etc.

6. Political scapegoat - symbolically represent an institutional response by society that is established in the Ministry of Social Services, where the GAIN Act exists, when in actuality they are being asked to play a residual role.
7. Community liaison role - public speaking to educate the community.

When something like the welfare fraud initiative is introduced, it basically asks FAWs to focus on financial administration, "feeding the machine", and investigation, and pushes them further towards the "cop" role. The result is the dwindling of the brokerage and helping/counselling role, with the resulting emphasis on paperwork and "feeding the machine" role. In terms of the teeter-totter metaphor (illustration 1, p. 84) the weight is placed on the paperwork and "feeding the machine" side, leaving the clients vulnerable and without adequate assistance.

Notions of Power and Powerlessness

In spite of the power workers possess, or may be perceived to possess with respect to granting funds to clients, they do not feel powerful because they do not feel successful in reaching their goals of maintaining control over their work, or successfully bringing about change for their clients through meeting needs, other than those which are financial. They know what to do in the work situation, but are unable to do it because of the volume, and experience failure and guilt as a result. And the lack of the notion of respect and value for the FAW him or herself, and the importance of his/her work, and the quality of his/her judgment in the performance of that work also adds to this sense of powerlessness.

Attridge's reference to the powerlessness that nurses experience in her unpublished paper (*Analysis of Powerlessness in Nursing Work*) appears consistent with the experience of FAWs, and provides a useful framework in which to understand their experience. The whole notion of control over work or control over the content of work, appears to be a critical component for both of these groups. The inability to control their work situation is a major factor contributing to the FAW's experience. In this experience, they often feel guilty and accept blame as individuals, rather than appropriately defining and carrying the problem to the level of the organization or beyond where it originates. For the FAWs,

powerlessness was the lack of control with a resulting lack of success. "This notion of power differs substantially from that found in the more traditional power literature (French and Raven, cited in Attridge) which speaks of power as control over others as an end in itself" (p. 13).

In addition, the FAW's experience is similar in many ways to that of Child Welfare Workers (Callahan and Attridge, 1990). For example, their work is complex and takes time to do well. It consists mainly of dealing with crisis situations of immediate financial need. It is risky as illustrated by their stories. Their work is organized so that they work separately from one another. Important aspects of their work are not visible and not valued. In addition, their work frequently demands that they take on contradictory roles (i.e., the "cop" and the "giver").

Four out of the seven FAWs spoke about seeking employment in other areas. They saw themselves as being at the very bottom of the Ministry hierarchy, in close running with the Income Assistance support staff. They spoke about the job advancement as being virtually nil, and said they were tired of playing the adversary with their clients. There seemed to be an overall lack of occupational prestige. For example, some of the workers referred to the experience of not wanting to tell people what they did for a living, when asked during social occasions.

The majority of the FAWs spoke of experiencing unusually high level of stress in the job, and this became clearly apparent through listening to their stories, and by the very fact that each of them had mentioned that fellow workers were either on stress leave, or had been in the past, and in some cases two people were off in particular offices at one time. Some of the workers mentioned having been on stress leave themselves.

VII. CONCLUSION

Attention to welfare fraud in B.C. is not a new phenomena. However, as the newspaper articles and reports reviewed for this thesis illustrate, media, legislators and policy makers were particularly preoccupied with the issue during the early 1990's, and the focus became more systematic and rigorous. It is difficult to pinpoint exactly what triggered the interest. It could have been any number of things including: a few high profile cases of welfare fraud (i.e. the Somalis) who were discovered to have committed large scale fraud in 1992, the public's reactions to stories of widespread fraud, the media and opposition parties gaining access to government reports on the subject, opposition parties influencing the media, and the overall state of the economy. On the other hand, the newspaper articles contained ambiguous definitions of what constituted fraud, and speculations about its prevalence. The activity often times appeared to be a prejudiced barrage designed to demean all recipients of Income Assistance.

In order to demonstrate accountability and efficient management of the system, the government engaged in a review of its safeguards, and completed a number of reports. The three reports reviewed for this thesis contained much more precise and explicit examples of what constituted welfare fraud than those contained in the newspaper articles. Although there was a lack of proof that welfare fraud had increased, and it could not be determined how much the province was being defrauded in 1992, the Ministry implemented many of the recommendations made in the reports, as well as additional measures.

Moreover, the Ministry perceived itself to be vulnerable because it relied on the honesty of clients. Consequently, emphasis for addressing fraud was placed on prevention and detection, and on the role of FAWs in assessing eligibility and following-up on clients. In this regard, there were recommendations for FAWs to receive further training to improve their investigative skills, and reduce administrative error. Administrative error was also strongly emphasized within the context of addressing fraud. However, similar to fraud, quantification was speculative with respect to the amount of administrative error that was occurring. Moreover, it was generally agreed that the mechanisms for prevention, investigation and enforcement required further improvements before the system would be able to more adequately control fraud.

The government responded in 1994 by introducing seven measures to combat welfare fraud, and make B.C.'s social programs more accountable. As illustrated by both Willems and Weisgerber's comments, it appeared the government had to do something to show accountability for public programs, and to decrease the pressure from the media, opposition parties, and the public. Some of the recommendations made in the 1992 reports surfaced in the 1994 measures. For instance, procedures for tape matching, lost or stolen cheques, and security deposits were a few of the suggestions which were implemented. However, as stated in chapter IV, some of the measures did not directly relate to combatting fraud (i.e., single parent exemption policy) and had more to do with cutting back on expenditures. Furthermore, some of the policies were also quite stigmatizing for recipients (i.e., the cheque pick-up policy).

In all fairness to the NDP government, had any other party been in power, given the opposition's criticism of their actions or "in-actions" as they emphasized, the opposition would most likely have introduced further cuts which would have been even more intrusive. However, as stated by one of the FAWs involved in this research, the NDP's reactions to the media/public outcry and subsequent introduction of the measures, proved to reinforce the public's belief that fraud had increased. Furthermore, one may also question whether the NDP's actions with respect to welfare fraud were also motivated by philosophical sensitivities which arise from the party's traditional ideological philosophy. For example, because of their underpinnings of social democracy, and the fact that they are considered to be "left wing", they may have felt forced to demonstrate that they could be tough on issues such as welfare fraud.

Undeniably, fraud exists in the welfare system, just as it does in other institutions (such as income taxation) and our governments need to adequately address this matter in both systems. However, one begins to question why so much attention and resources have been directed to the perceived problem of welfare fraud in B.C. The general framing of these measures and their primary connection to combatting welfare fraud and abuse, led the general public to assume they specifically related to combatting welfare fraud, when indeed many of them involved changes to existing policies in the system, narrowing of eligibility criteria in some cases, and safeguarding an increasing provincial deficit. The introduction of these measures was also about satisfying the electorate, the opposition, and the media who were speculating that welfare fraud was on the increase, and questioning the NDP's management of the system.

It will be quite some time before the results of these policies can actually be measured, if indeed, this will ever be possible. On the other hand, as illustrated by the following comments, it appears that recipients and FAWs will have to continue to ride the storm. For instance, when asked where he thought the policy direction was going, Weisgerber replied:

In the right direction and the public supports it, ... harder times are coming, harder decisions which will infringe of peoples' rights are around the corner. More responsibilities will be placed on clients, and more expectations regarding education, training, and job search. And clients will have to have the will to get off the system because the province is acknowledging the end to the "cash cows," similar to the Federal government. The will to address fraud was not there before. However, the government is becoming more aware through our efforts, because we are showing them the figures, and they are finally listening to us (Personal Interview, March 17, 1994).

Indeed, since the measures were introduced many changes continue to be instituted. For example, rates for single employable clients were tied to training expectations and reduced from \$546 to \$500 per month in January 1996. Single parents are now expected to look for work when their youngest child is seven rather than the former twelve years of age. As the climate of the 1990's worsens, and complete economic recovery seems unlikely, Federal and Provincial fiscal circumstances worsen, and unemployment continues to rise, the pendulum continues to swing further back towards a residual approach to social welfare.

It is my belief that the intense attention which has been aimed at welfare fraud is but a symptom of this shift, and of the overall approach-avoidance to social welfare which underlies the residual model. The focus on welfare fraud, and the resulting public discontent, makes the system more amenable to change, without government and policy makers having to look like they are dismantling an entire system. Indeed, the banner of "accountability to the public" provided the means to institute new and intrusive measures which affect all recipients, and add more work to an already overwhelming job for FAWs, without actually increasing their ability to prevent and detect welfare fraud.

The measures to combat welfare fraud are shaped by the social and political realities of the day, and the society of which they are a part. Moreover, their orientation and practices are reflections of the prevailing ideologies and values of the greater society in which they are embedded. Although we still do not know the prevalence of welfare

fraud, it is apparent that it exists within the system, therefore it is necessary to develop policies to address it. However, it is important to engage in a thoughtful process of policy development that will ensure the mechanisms, chosen to deal with a few, are not punitive to everyone having to access the system.

As the FAW's accounts attest, fraud does not dominate their day-to-day experience. On the contrary, their experience is dominated by a struggle to stay on top of the work, and meet the needs of their clients which are numbered and varied. Furthermore, the measures have added more work to an extremely demanding workload, further eroding their ability to meet the needs of their clients. For example, more time is required to recapture funds from other sources, assess clients claims, distribute vouchers, process paperwork, enter computer transactions, explain policies, and engage in more follow-up with clients. This all takes time away from dealing with the legitimate needs of their clients.

It is a confusing, crazy and demanding enough job as it is, and this has added more stress, and challenges to what is almost impossible. The measures and the resulting climate have impacted worker's ability to maintain a balance between the various and competing parts of their job. For example, the teeter-totter (illustration 1, p. 84) is tilted in the direction of paperwork and "feeding the machine" because the emphasis is placed on public accountability rather than accountability to clients. Staff are duly forced to make some tough choices between what parts of the job to let go of, what jobs to forgo, and what parts of the job to postpone or risk postponing, for fear of incurring the wrath of their Supervisor, colleagues and clients.

The ideology has become increasingly residual, and that is adding even further strain to the job. Workers are too busy to be able to spot serious fraud. Without adequate resources, and a reduction in caseloads, implementation may not occur as intended, or may not occur at all in some cases. This may already be the case, as some of the policies may have been announced to satisfy the media and public, and to take the pressure off the government. However, adding more responsibilities to the FAW job or offering more training without reducing the current size of caseloads, will not reduce fraud. It will only add to further "burnout" and erosion of the service.

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SCHEDULE OF APPENDICES

APPENDIX #1	Consent Form
APPENDIX #2	Letter of Invitation & Information Sheet
APPENDIX #3	Interview Framework
APPENDIX #4	Quotes which Guided the Group Feedback Session
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APPENDIX #6	Newspaper Articles

APPENDIX #1

CONSENT FORM

**CONSENT FORM FOR PARTICIPATION IN THE STUDY ENTITLED,
"BALANCING THE CONSTELLATION OF ROLES
IN FINANCIAL ASSISTANCE WORK"**

I understand that this research project is studying the experiences of Financial Assistance Workers in balancing the constellation of roles in their daily practice. I understand that I will be asked about my experience in this respect during two interviews with Jeanette Robertson of the Faculty of Human & Social Development of the University of Victoria, in order that she may begin to develop an understanding of what skills FAWs utilize in fulfilling the expectations of their jobs.

I understand that my participation is completely voluntary and that I can withdraw from the study at any time, without explanation.

I understand that any data collected in the study will remain confidential; and interview results will be kept in a locked filing cabinet. Furthermore, I understand that my name will not be attached to any published results, and that my anonymity will be protected by using code numbers to identify the results obtained from individual subjects.

I understand that my interview will be audiotaped and that the tape will be erased immediately after the thoughts/feelings experiences that I talk about are coded in written form.

I understand that whether I participate or choose not to participate will have no bearing on my employment and that my employer will not have access to any of the unedited information collected in this study.

Date: _____

Participant's Signature _____

Researcher: _____

Jeanette S. Robertson, B.S.W., R.S.W.

APPENDIX #2

LETTER OF INVITATION & INFORMATION SHEET

DECEMBER 14, 1994 CALLING INTERESTED FAWs!

Have you been working as a Financial Assistance Worker for at least two years full-time? Have you ever wondered if anyone has a clue about what you experience in your day-to-day practice as an FAW? Well, after having had a recent experience as an FAW, I have gained some knowledge about the challenges of the job, but I would like to learn more from you. As a former FAW, and present Graduate M.S.W. student, I believe the experience is worthy of attention and analysis, and I am interested in embarking on research in this area.

Fortunately, I have received approval to do just this from Chris Haynes, the Assistant Deputy Minister of Regional Operations, and the two Regional Directors, Jane Cowell of the South Island, and Wayne Ironmonger of the North Island.

If you think you may be interested in participating, this will mean devoting one to two hours of your time to participate in face-to-face interviews with myself as the sole interviewer. Of course, procedures will safeguard your identity and measures will be taken to ensure strict confidentiality. Interviews will also be arranged around your schedule and in your area if you wish.

If you are interested in being interviewed please forward the attached information sheet to:

Jeanette Robertson
6044 Avondale Place
Duncan, B.C.
V9L 5H9

OR

FAX: 1-604-746-1636

I will be interviewing three FAWs from North Vancouver Island (each from different offices) and three from South Vancouver Island (each from different offices), and the deadline for submission of Information Sheets is December 15, 1994. Following this, I will contact those FAWs who have been selected by telephone during the week of January 9, 1995, and interviews will be scheduled shortly thereafter.

Thank You,

Jeanette S. Robertson, B.S.W., R.S.W.

INFORMATION SHEET

Name: _____

I presently work at the _____ office.

I have worked as a FAW for a total of _____ years and _____ months.

During this entire time I have worked at the _____ office.

During this time I have worked at _____ different offices which include:

I would prefer to be interviewed:

- during business hours between Monday & Friday _____
- during evenings between Monday & Friday _____
- during weekends _____

I can be reached at _____ telephone # between Monday & Friday during business hours or at _____ in the evenings and on weekends.

My reason for wanting to participate in this research are:

APPENDIX #3
INTERVIEW FRAMEWORK

1. What opportunities or challenges do you contemplate on Sundays as you prepare for the coming week?
2. How would you describe your overall feelings about the up-and-coming week on Sundays?
3. What kind of mental and/or physical activity do you involve yourself in to prepare for the up-and-coming week?
4. What kinds of opportunities, challenges, problems are you confronted with when you walk into the office on Monday mornings?
5. What kinds of activities take place Monday mornings?
6. What do you need to do to prepare for the day and week?
7. What is first and foremost thing on your mind?
8. What kinds of social interactions or greetings take place between your colleagues, the District Supervisor and yourself?
9. Who do you talk to at work when you have concerns or need feedback and under what circumstances?
10. When do you find you need to meet with your District Supervisor?
11. What kinds of issues do you share?
12. Are there any aspects of the job that are helpful to discuss with others?
13. If so, who do you discuss these issues with?
14. What does the average coffee room discussion consist of?
15. Can you describe what you see as the main function/role of your job?
16. What is your personal philosophy about the people you serve?
17. Do you have a specific approach to your practice?
18. Is it the same or different than that of the colleagues in your office?

19. Do you think there is a common philosophical base across the province?
20. How would you describe the decision making process on the job?
21. If you were asked to write up a list of criteria which people should meet in order to be hired as FAWs, what would this consist of?
22. Which of your own skills do you find help you the most?
23. What do you like most about your job?
24. What do you like least about your job?
25. What are the stressors of your job?
26. What causes you the most stress?
27. How do you usually feel by the time Friday arrives?
28. What elements of the job do you find difficult not to take home?
29. Have there been any significant changes to your job during the past two years?
30. If so, what are these changes?
31. How have they affected your job?
32. Is there anything else you would like to share or add to your former responses?

APPENDIX #4
QUOTES WHICH GUIDED THE GROUP FEEDBACK SESSION

1. Assessing eligibility is difficult because I know when there is potential fraud and I think they are manipulating the system, that brings out the anger, and you can't necessarily. And that is when I feel my job divides in two, from the very helping job to the investigation part and the investigation part, yes great but these are the type of people that are manipulating the system. They are not wanting to be cooperative, they are not wanting to bring in the documentation that is needed and that is when your dander gets up because you think you get put off on a wrong track, you don't want to help them, even though you know, and that is when you have to go and you have to self talk to yourself, and say... "look this is why they are manipulative", "this is why they are doing this, this is why they are abusing the system", "what drug dependencies are there?" "what addictions are there?" So this is the type of case I have to really self talk and bring myself down because you can easily dig you heels in and fight back and that is what happens sometimes. Like, "no way you are not getting any money out of us" and the whole issue is blown up.

2. I really feel the pressure from the under nineteens because I think there is tremendous expectations with those clients. At the moment the major shift of Rehab workers leaving the Ministry going to another new Ministry and no direction for FAWs because there is expectations about referrals to Rehab Workers and there has been no preparation in terms of what to do with our under nineteens. Because there is an expectation that they be monitored closely, meaning monthly. That is an impossibility with our caseload sizes.I can't do it and it's an area that I really feel guilty about because it and I took them all because I'm really interested in these kids and I don't get time to give them the council and support that I know they need. And I feel that I am being used as a political scapegoat, kind of an excuse that we are doing something for these kids. We have Child Welfare Legislation that says, you are a child until you're the age of nineteen, and in practice we have everybody from sixteen and over being sent over to get independent IA. This excuse that we're doing some kind of follow-up work where we're referring these kids to all kinds of wonderful programs. Most of these kids haven't got a clue how to find an apartment. And so, I really feel they're being thrown to the wolves more than many of my other clients.... I'm sure it's impossible to manage on the rate that they get.

3. No I don't think my practice approach is the same as my colleagues as a whole, but maybe as some of them. That recently I'm picking up, very recently I'd say, but there is a lot of discrepancy because there is so much room within regulations. We have what we would call regular Income Assistance recipients and we have a whole other category of what we call Hardship. And I believe that everybody's definition of hardship is different. I mean your definition of hardship is probably

very different than mine. And, you know, my co-worker down the road may have had a totally different life experience which would lead her to believe that hardship was something totally different. I really have problems with that because I think we ask clients to qualify and then we say, and then we'll leave it all up to all of these however many employees the Ministry has.... But I think we're always caught, caught between not knowing where to draw the lines, what is real hardship, what isn't?

4. I think everybody has a whole lot of things that come into making their decisions. I think that you have to be quite wary that, you know, what is coming into your decision making process is not whether, you know, I had pressures at home before I went to work. I'm hopefully not doing that. I think that everybody, to some degree, has to be wary that all of those kinds of outside things do not influence any given day perspective, and you try to look carefully at the Act & Regs, you know, that you always keep in mind that those are your guides. It's easier to eliminate some of the other outside stuff.
5. Ninety-eight per cent or more of clients are above board.
6. But at the edges, the good work starts to fall, so at some point in time I have to make a decision whether I am just going to forget all the positive parts of my job and just simply try and get cheques out, and I don't want to do that, and when I have started doing that, I am going to get out of it, and the Ministry is going to lose a productive worker.
7. Monday was a helping day, I felt rewarded not because they said thank you, thank you, thank you, but I felt like I did a job, I felt like I affected someone's life that there was something positive out of it. And the next day I felt I was just warding off assholes, like really abusive and threatening. One client came in, and what I had done is that they had phoned for a crisis cheque, and it is constant crisis grants since last August I think, I checked. I wrote out all their budget, I said come in for an appointment, fully intending to give them another crisis cheque but I wanted to work through it with them, and then they said they had spent \$360.00 a month on cigarettes and I said, "well I don't want to harp on your cigarettes because I know we all have something but maybe you could cut down," and meanwhile I was sitting there thinking they should quit, but I self disclosed and told them I had smoked and I know it is hard to quit and things like that, and then all he did was whipped out the Welfare Rights booklet and slammed it in my face and I thought I don't want to get angry, we are here to work it out, - like work with me, and he said "nope, there is no sense in being here," so finally I had to end up asking him to leave, and said "well maybe you should leave, and schedule another appointment when you are ready to work with me," and I didn't give them a crisis grant and they went, "I will go to my MLA," and I thought let them go to their MLA. They did, and I did end up giving them a crisis grant because his

common-law spouse was under 19 and pregnant, but I administered them so they are fully administered, but that is not the route I wanted to go, but they are not managing. They needed oil, hydro, and they needed their food.

8. The general volume of activity has increased by virtue of the fact that there are more clients coming in the door with more and different and varied reasons. When I saw clients in 1989, it was "oh I need rent money", now I see clients, and it is "I need rent money, I need a damage deposit, my kid is going to Easter Seal Hospital in Vancouver and I need medical transportation, and by the way, I have no gas and there is a job opening in Kamloops, can I have work clothing, and can you get me through to the Rehab Worker fast so I can get back to school?" This is all in a half an hour.
9. Well, I recognize the fact that we work in a system and I think that all systems have rules and regulations and while on a practical level, that's great, but then when you get involved in an individual situation and you perhaps delve a little further into the actual, the actual grief or the actual hardship that this family or these particular people are suffering as a result, then, that then does change the story and I think that we'll all have some level of empathy and human understanding. And so I think that that's where we move away from the Regulations a bit and we start to move into a slightly different approach.
10. There is a dichotomy, you can go towards being a cop and being really really hard lined, following the policy totally, "no", "no", "no", "no", "no" for self preservation or you can go to where you just give everything, you just give away the store, where you just want them out of your office and fine "here I don't care take it". You have to be both. You have to walk the middle, you have to be in the middle, and your decisions again have to be objective.
11. I am a Financial Assistance Worker, I am not a Social Worker, I am not a Ministry Investigator, I am not a Family Maintenance Worker, I am not a Rehab Worker, I am not a clerical person, I am not a District Supervisor, yet I am constantly being called upon to make decisions in these areas, constantly, and if I don't know to do it, or I don't know their policy issues or how they handle things, then I am in trouble because I can't make the call, and that is a real failure in the system because it puts undue pressure on the person to get the work done.
12. In any other Ministry or whatever, we would have more status and better qualifications and more recognition within the employer-management relationship. You know. We don't have that, there is very little, no one asks us about our opinion to a very large degree, except until recently, that is starting to happen a little bit now. We just take it and bear it.

13. From the moment that I arrive there is a pressure, there is always a pressure and yeh and there's, I mean, there are very few days when there's a lull during the day these days. It's consistently busy, the telephone is ringing, you're being asked questions...
14. I think that the training that you get as a Social Service Worker and later in practice as a Financial Worker, probably has a fair amount of impact on how you deliver or how you see your role, and how or perhaps the kind of skills that you have in your job because I know that within the team here that the majority of us are graduates from ? College and several of us have had the same Instructor. ... And I think that has really has, I mean I work with people who have university degrees and don't have the Social Service Worker as a background. I haven't found them to be as contented in their jobs as the financial workers with the Social Services Worker background and that just might be a weird thing but I think that they know they have the option to do many other things, other jobs. For us, we are really trained to do this, to physically so I don't know whether that overall has, and I personally feel like I do have other options and maybe that's why I have a more positive approach to my job.
15. I tell them I am a FAW and some people say, oh so you work for a bank? I say no I don't, I work for Income Assistance-Social Services. And they say, oh so you are a social worker, and I say, no I'm a FAW. Oh, so you must issue welfare cheques, and I say "yup that is one the things I do." I never ever am sold on the fact that is all I do, because I know that the job entails more than just delivering cheques to people.
16. I find that since the use of the computer that that takes away sometimes from the client communication because I am not a proficient typist so I am constantly having to look at the keyboard and sometimes I'm perhaps not hearing everything that the client might be telling me. So I find that for me is quite frustrating.
17. I need on a Monday morning to have as little hanging over me from the week before as possible, because if things are left from week to week they avalanche and you end up seeing people on stress leave who could probably handle day to day stuff, it's just that when you have this sort of unfinished business sitting, waiting, it's just a horrific feeling and it can snowball you right out the door onto stress leave.
18. Our, our, the original FAWs, for example operated on a Grant Sheet, a sheet and you wrote down, here is .50 cents or whatever or including \$40.00 dollars and you initialed it, that was it. That has changed into this multi-million dollar production, where they put all this money into the computer systems and stuff but they haven't hired staff, and without the staff, you simply can't do the job properly.

19. Because of the nature of the job, the FAW is a very lonely person, and until you establish who you are, and cut your turf in an office, you are going to be that way, but people don't care, they are too busy looking after themselves, trying to keep themselves alive.

APPENDIX #5
SCHEDULE OF EVENTS

June 1993	Began employment as an auxiliary Financial Assistance Worker
September 1993	Began UVIC's Multidisciplinary Master's Program
October 1993	Began to write about the general experience of being a FAW
December 1993	Decided to focus my thesis on the topic of welfare fraud and the experience of FAWs
January 1994	Premier Harcourt and Joy MacPhail announced the new measures to combat welfare fraud and make social programs more accountable
January 1994	Completed term as an auxiliary FAW
February 1994	Interviewed Ron Willems (former Director of Income Assistance)
March 1994	Interviewed Mel Weisgurber (Manager of Ministry Investigators Program)
April 1994	Completed first Directed Studies course focusing on welfare fraud
June 1994	Completed second Directed Studies course focusing on welfare fraud
June 1994	Submitted first research proposal to Lyn Tait - Assistant Deputy Minister, Policy Development, Ministry of Social Services
July 1994	Received letter of endorsement from Lyn Tait
July 1994	Forwarded letter requesting a Ministry contact person
August 1994	Referred to Greg Hill, IA Division, who requested a copy of the proposal, he wanted further confirmation of the methodology
September 1994	Referred to Greg Muirhead, Research Division, who also requested a copy of the proposal
September 1994	Forwarded a revised proposal to Lyn Tait
October 1994	Referred to Chris Haynes - Assistant Deputy Minister, Regional Operations, who also requested a copy of the revised proposal

- October 1994 RECEIVED OFFICIAL APPROVAL TO CONDUCT RESEARCH from Chris Haynes
- October 1994 Forwarded copies of the proposal to both the Regional Director of North Vancouver Island (Wayne Ironmonger) and to the Regional Director of South Vancouver Island (Jane Cowell) Income Assistance programs
- October 1994 Met with Chris Haynes to discuss the research, exchange ideas, and plan for access to information and FAW's
- October 1994 Conference call with the two Regional Directors of Vancouver Islands Income Assistance programs
- November 1994 Met individually with both Regional Directors
- November 1994 Invitations to participate in the research and Information sheets were forwarded to FAWs on Vancouver Island
- January 1995 Completed 7 individual interviews with selected FAWs & began analysis
- May 1995 Held group feedback session
- June 1995 Continued data analysis in light of new data
- October 1995 Completed data analysis
- February 1996 Submitted first draft to committee members
- February 1996 Conference call with committee members- feedback with respect to first draft

APPENDIX #6

NEWSPAPER ARTICLES

The Long Haul, Volume 1, Issue 1, p. 1. (1994, March).

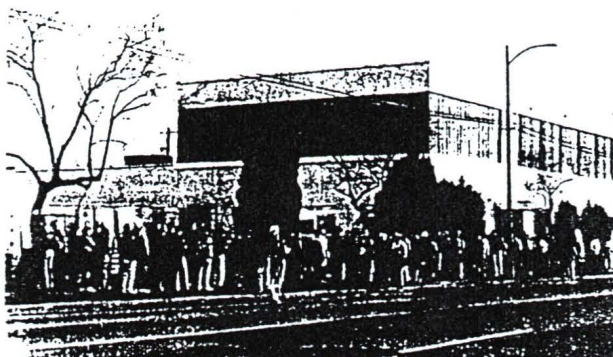


On Feb. 23rd over 50,000 people on welfare had to line up for their cheques. End Legislated Poverty organized groups to go to line ups and be in solidarity with people on welfare. These three people, wearing ELP supplied masks to avoid being identified, were at the Mt. Pleasant East social services office in Vancouver.

The Long Haul, Volume 1, Issue 1, p. 3. (1994, March).

Reports on Feb. 23rd events

On Feb. 23rd the Ministry of Social Services forced over 50,000 people on welfare to line up for their cheques. Usually the cheques are mailed. ELP organized groups in the Lower Mainland, Sunshine Coast, and Vancouver Island to stand in solidarity with the people who had to line up. ELP newsletters were handed out. Harcourt masks were available for people who did not want to be identified by the media. And people signed letters to Harcourt calling the line-ups degrading and humiliating. Here are some reports:



People line up for their welfare cheques outside the Mt. Pleasant East office in Vancouver on Feb. 23rd.

The day after Feb. 23rd

On Feb. 24th, the Victoria Street Community Association and the Open Door held a session for community members at the Open Door to discuss some of the changes to welfare policies. The meeting was held to get some solutions to bring to the Ministry staff and to plan for future action.

The group attending felt that it was important to look at having a demonstration at the legislature and to form a coalition of anti-poverty groups in Victoria

One of the ideas that came from the meeting was having people in full work gear line up outside the Quadra Ministry Office to demand jobs.

Privacy Commission reports on welfare cheque line-ups

When over 50,000 people on welfare were forced to line up for their cheques on Feb. 23rd, were their privacy rights violated? After taking the time to go to many of the line ups, it appears that the Office of the Privacy Commissioner was afraid that people on welfare might bite.

A letter sent to Patricia Chauncey by Privacy staffer Cori Ross explained the investigation process and results. The letter didn't have any direct quotes from people on welfare. It did quote the media, Harcourt's office, ELP staff and Ministry staff.

The report concluded by saying, "There does not appear to be a strong adverse reaction to the pilot project by clients to the Ministry of Social Services."

"However, clients and Ministry staff were upset with the media's presence at the various Ministry of Social Services Offices.... There was objection to unauthorized filming of line ups. Vancouver Sun photographers were openly criticized by clients at the Seymour Street Social services office in Vancouver."

"Although the Information and Privacy Commissioner has no jurisdiction in relation to control of the media's presence at the Ministry of Social Services Offices, it should be recognized that the filming or photographing of welfare recipients without their consent is morally unjust. If possible, steps should be taken to prohibit or limit the media's exploitation of people on income assistance if the Ministry decides to entrench this pilot project."

Solidarity in Campbell River

By Tracey Wong

Here's the chain of events that happened on Feb. 23 in Campbell River. The line up started at about 8:15 am. Our group arrived at about 9 am and set up an information table as well as free coffee for people who had to wait.

It was a clear but very cold morning and people wouldn't leave the line for coffee for fear that they would lose their place. So we took the coffee to them.

The line up dwindled down quickly because they had brought in workers from other places. A Province reporter was there asking people questions. His attitude was negative and he was starting to upset people by his line of questions. We asked him to leave. We wanted to keep people as calm as possible.

The RCMP came by several times, we assume just to keep an eye on things and make sure there was no big angry mob

congregating outside the office, which never happened. The press from Campbell River showed up and asked a few questions and seemed disappointed that big full blown aggressive protest wasn't happening. We packed things up at around 2 pm and let people that were inside know that if they had any problems, they could contact us at the Centre.

The feeling all day was that this was a major inconvenience as well as a degrading experience to go public. We collected and handed out a lot of publications and tried to help out with information as much as possible.



Miles, A. (1994, March). The Long Haul, Volume 1, Issue 1, p. 6.

Sunshine Coast Update

By Anne Miles

February 23rd, the day of Solidarity with people on welfare, Donna Thomas and I handed out ELP leaflets at our local MSS office as people went in to pick their cheques up. Very few refused to take a leaflet. There were a few leaflets left in the waiting room, but Donna went in and got them and handed them out again. We used up all 200 of the leaflets that ELP had so kindly bussed up to us a few days before. We had less response to the letter to the premier. My feeling was that people are frightened that their names will be put on some government list of "subversives." As Donna checked the waiting room one last time for discarded leaflets, two of the MSS workers came out and congratulated her for what we were doing! Some recipients stopped for extended chats with us before and after picking up their cheques. It was well worth it in terms of letting people know about ELP and our local group. Letting them know, in short, that they are not alone.

On Feb. 26th we moved into our new office which we will share with CUPE local 801. This is a mutually beneficial arrangement whereby our rent is reduced and the union local gets to use our telephone. We will remain an independent entity. We'll also be Wheelchair accessible. A big thanks to Victor, Gord, Paul and George who helped Donna and me with the moving.

The Long Haul, Volume 1, Issue 3, p. 3. (1994, May).

Harcourt says "no" to meeting with ELP

Premier Mike Harcourt has said "no" to a meeting with End Legislated Poverty. ELP wanted to deliver hundreds of letters from people on welfare to him. The letters say how upset people were with having to line up for welfare cheques on Feb. 23rd.

The Premier's office has described Harcourt's schedule as very busy and has suggested that ELP speak with the Minister of Social Services, Joy MacPhail.

ELP will continue to try to set up a meeting directly with Harcourt. □□□

The Long Haul, Volume 1, Issue 1, p. 11. (1994, March).

ELP plans to present protest letters to Harcourt

End Legislated Poverty collected a three inch stack of letters to Premier Mike Harcourt on Feb. 23rd. The letters were signed by people who had to line up to collect their welfare cheques on that day. The form letters protest about having to line up to receive welfare cheques.

"It's degrading and humiliating to have to pick up a welfare cheque in person," the letter states. ELP is now trying to arrange a meeting with Harcourt to present the letters.

Ottawa Citizen. (1992, May 23). The Vancouver Sun, p. A12.

WELFARE FRAUD

Few recipients are dishonest, report finds

Ottawa Citizen

OTTAWA — Welfare fraud costs Ottawa-Carleton an average \$1 million a year, a regional study has found. But that \$1 million is only one per cent of the general welfare budget, says the study by the department of social services.

Regional officials say the findings debunk the widely held public belief that the welfare system is reeking with fraud.

"The vast majority of applicants and recipients report their circumstances honestly and accurately," says a report to be presented to the social services committee today.

The study, based on 1990 figures, found that the region lost \$1.2 million, about 0.96 per cent of a \$140-million budget that year. It says this reflects what previous studies have found.

In 1990, the department dealt with about 41,600 cases of individuals and families. About 1,700, approximately four per cent, were involved in fraud.

"There is a great deal of mythology that welfare is easy to get and those who get it, get it fraudulently," says deputy commissioner Dick Stewart.

The report says many misconceptions about fraud stem from lack of knowledge of recent social assistance changes. Many complaints from members of the public, for example, are about people who work and still claim welfare. Others are about people who live together, although each person still claims welfare.

But the report notes that both situations are perfectly legal under changes introduced three years ago.

BCASW asks Premier to apologize for welfare comments

At its 2 October meeting, the BCASW Board of Directors decided to write to the Premier about his recent remarks about "welfare fraud" and "cheats and deadbeats". Copies of the letter were sent to the Hon. Joy MacPhail, Minister of Social Services, to the President of the B.C. New Democratic Party and released to the media.

In the letter to Mr. Harcourt, BCASW noted "reports that staff of the Ministry of Social Services have commented that fraud and cheating are not significant problems. We are not aware of any public documentation establishing the need for a

crackdown. The Board of BCASW believes that your statements contribute to gross generalizations about and negative stereotyping of people receiving income assistance, thus increasing the likelihood of poor families and their children being badly treated.

"We are also concerned that the pursuit of narrow political gains has obliterated a more thoughtful discussion of how to better deliver and administer a service which is essential to many. The BCASW Board wants to see attention to the creation of stable and adequately paid jobs. The most recent figures show an unemployment rate

of 9.5% in British Columbia, not counting the people who have abandoned the search for employment. The discussion of income and employment should pay special attention to single men in the younger and older age brackets who experience higher rates of unemployment.

"The Board notes that recent comment in the federal election debate suggests the danger that your comments might be used by Federal officials to further erode support from income assistance programs."

Several of the province's media reported on BCASW's call for Harcourt to retract the comments and make public apology to

people on income assistance who were insulted by the negative characterization. According to the "Vancouver Sun", Harcourt rejected the call for an apology, saying that "social workers and others recognize my commitment and the government's commitment to dealing with poverty". He added that "we have to maintain the respect of British Columbia have for their social service network and one of the ways we can do that is to deal with the abuse and fraud that has been identified".

Farrow, M. (1993, October 14). *The Vancouver Sun*, p. A23.

WORLD

SOMALIA

Fund raiser for Aidid leaves kin on welfare

MOIRA FARROW
Vancouver Sun

A rich Somali businessman who came to Canada as a refugee and major fund raiser for warlord Mohamed Farrah Aidid has returned to Africa, leaving behind 21 relatives largely dependent on welfare. *The Vancouver Sun* has learned.

Three of these relatives of Abulgadir Tahil Warsame are now under investigation for welfare fraud, according to Toronto police.

Warsame, 53, boasted in an interview with *The Sun* last year from his Toronto home that he spent much of his time organizing financial support for Aidid's multi-million dollar war to control Somalia, which has turned into a battle against United Nations peacekeeping troops.

Det. Gary Linton of the Metropolitan Toronto police fraud squad confirmed Wednesday that an investigation is underway into alleged welfare fraud totalling \$60,000 by some members of the Warsame family.

The relatives he has left behind include two wives, 13 children and six brothers and sisters.

Fatuma Farah, in a telephone interview with *The Sun* this week from her expensive home in Brampton, Ont., described Warsame as her



JEFF CHEVRIER/CP

ON THE DOLE: Fatuma Farah, centre at rear, sits in her living room with four of her eight children

ex husband and father of her eight children.

The 43-year-old Farah confirmed that the family is on welfare although they live in a well-furnished house that appears to be in the \$400,000 price range.

"He was a good father and a good husband at first, but now we're abandoned. He doesn't support us financially."

Farah said her husband's other wife, Farhia Omar, has five children aged between seven and two months. Omar also lives in the Toronto area but speaks very limited English.

In a telephone interview with *The Sun* this week, she said she last saw her ex husband six months ago. She declined to say if she is living on welfare, or answer questions about the family.

According to Somali community and government sources, who did not want to be identified, Warsame has four sisters and two brothers in Canada.

One of his sisters, Ubah Warsame of Ottawa, said in a telephone interview this week that her brother has "gone to Kenya" to run his import-export business.

"I have eight kids and I like it here, so I'll be staying," she said.

Ubah Warsame said the family gets "a little bit of welfare," but her husband works part-time.

A man who answered the phone at the Toronto home of Liban Tahil Warsame, 23, brother of the fund raiser, said Liban was working and knew nothing about his brother.

Another brother is Ahmed Warsame, 43, but there has been no

answer at his Toronto home for the last few days. Other Warsame sisters are named Marian, 42, Run, 27, and Deqa, age unknown.

In an interview with *The Sun* last year, Warsame said he had been an accepted refugee in Canada for more than two years and had a prosperous "bar and billiards business" in Toronto.

He said he raised money "for food and medicines" to support Aidid "because he is the only person qualified to run Somalia."

However, New Westminster-based Somali Hassan Mudey, who told *The Sun* last year he was raising funds for rival warlord Mohamed Ali Mahdi, claimed Warsame was sending weapons to Somalia.

Farrow, M. (1993, October 28). *The Vancouver Sun*, p. A1.

WELFARE

OCT 28 '93, p. A1

Report on Somali fraud exists, leader tells Ontario

MOIRA FARROW
Vancouver Sun

■ OPINION, A21

The existence of an internal federal government report about refugees pillaging the welfare system to fund civil war in Somalia — described last week in *The Vancouver Sun* — was confirmed in the Ontario legislature Wednesday.

Liberal leader Lyn McLeod told the legislature the scam is costing taxpayers millions of dollars — exactly what immigration department officials alleged recently in interviews with *The Sun*.

"This whole process appears to be designed to send welfare money back to Somalia to fund the purchase of weapons and arms for fighting in that country," McLeod told the legislature.

"According to this report, these kinds of activities are costing Ontario taxpayers tens of millions of dollars a year."

McLeod said she was disclosing the report to the government to pressure officials to investigate and control welfare fraud.

She said the report details cases of some individuals applying for welfare under as many as 20 different names and sending the money to war-torn Somalia.

The scam netted some individu-

als as much as \$100,000 to \$300,000 per year, she said.

McLeod forwarded copies of the report to Premier Bob Rae and Social Services Minister Tony Silipo but said she won't release it publicly because it names people who could eventually face charges.

The report, written last January, also talks about an organized effort by some Somalis to "compel" other Somalis to move to Canada for the sole purpose of accessing welfare funds, she said.

"This group is importing refugees to systematically pillage our vulnerable and exposed social welfare systems in an attempt to raise funds to support clan interests in the struggle for power in Somalia," McLeod said, quoting from the report.

The Sun story, based on interviews done in Toronto and Vancouver, said senior government officials were told of the well-organized scam last December but shut down the investigation.

The scam, according to *Sun* sources who asked not to have their names used to protect their jobs, consists of multiple welfare claims — often two to five per person — made under different names in

different provinces. Toronto, Montreal, Ottawa, Vancouver and Edmonton are key cities for this abuse.

The Sun has also revealed recently that Somali warlord Mohamed Farrah Aidid has dumped three generations of his family in Canada after most of them used the U.S. as a stepping-stone into the country.

The family — including one wife, six children and at least one grandchild — has collected welfare in both Ontario and Alberta.

Immediately after *The Sun* story was published, it was denied by B.C. Social Services Minister Joy MacPhail and the director-general of immigration in Ontario, Robert Land. Land telephoned *The Sun* to say he couldn't recall any government reports about refugee welfare fraud.

In a related incident in Ottawa Wednesday, a Somali refugee who bilked the system for almost \$7,600 in welfare payments was sentenced Wednesday to 10 days in jail.

Mohamed Farah Dad, 25, said he sent the money to Somalia to help his family, all of whom he said are active in the civil war there. Provincial court Judge Jennifer Blishen ordered Dad to repay \$1,200 — less than 20 per cent of the amount he got through fraudulent claims.

Farrow, M. (1993, November 25). *The Vancouver Sun*, p. A2.

SOMALIA

Suspect in welfare fraud subject of bench warrant

MOIRA FARROW
Vancouver Sun

An arrest warrant has been issued for a man — the brother of a suspected Somali arms dealer — who is charged in a welfare-fraud scam that allegedly stretched from Ontario to B.C.

Toronto police confirmed Wednesday that a bench warrant was issued

for the arrest of Liban Tahill Warsame, 23, of Toronto, when he failed to appear in court there Tuesday.

The man's two sisters, Run Tahil, 27, of Toronto, and Deqa Tahill, 24, of Kitchener Ont., did appear and were remanded to Jan. 10 to set a date for trial.

All three were arrested and charged last month with theft over \$1,000. But they were released on their own recognizance to appear in court Nov. 23.

According to the Metropolitan Toronto police fraud squad, the three Somalis are accused of fraud totalling \$26,733 in Toronto alone and that a "lot more money" is involved in B.C., Alberta and four or five other cities in Ontario.

Det. Const. Keith Edmonds said in a telephone interview Wednesday that Deqa Warsame is expecting a baby any day now. He said the three were released "on a promise to appear" — not a cash bond — when they were arrested last month.

In June of last year, *The Vancouver Sun* interviewed a rich Somali businessman, Abdulgadir Tahil Warsame, living in Toronto, who said he was a fund-raiser for Somali warlord Gen. Mohammed Farrah Aidid and owned a cargo ship.

In October of this year, Somali sources in Toronto told *The Sun* that Liban, Run and Deqa Warsame are the brother and sisters of Abdulgadir Warsame, who went back to Africa about six months ago.

Abdulgadir Warsame's ex-wife, Fatuma Farah, told *The Sun* that he has left her and their eight children living on welfare in Brampton, Ont.

Farrow, M. (1993, November 25). *The Vancouver Sun*, p. A2.

A former immigration investigator, who would not be named, told *The Sun* in Toronto last month that Warsame is a major arms dealer doing business in Somalia and the former Yugoslavia and owns a ship called the Tahil.

Charles Rossell, supervisor of the special investigation unit of the social services ministry, said Wednesday the Warsames are alleged to have defrauded the welfare system in B.C. — in Burnaby and New Westminster — of less than \$20,000.

"We're working with the social services ministry in Toronto on this case and we've sent them some information," said Rossell. "They're using information from us in the court case."

However, he said he had not been notified that Liban Warsame had not showed up in court as required and is now the subject of an arrest warrant.

Rossell said that in another welfare fraud case in B.C. this week, a woman was given a four-month jail term for fraud totalling nearly \$30,000.

Richmond provincial court registry confirmed Wednesday that Karen Dixon-Lum was given this sentence, plus two years' probation.

Farrow, M. (1993, October 22). *The Vancouver Sun*, p. A2.

Alberta orders probe; no abuse in B.C.

MOIRA FARROW
Vancouver Sun

In B.C., the government says there's no such thing as Somali welfare fraud.

In Alberta, the government has ordered an investigation into the matter.

These opposite reactions came Thursday from the ministers of social services in the two provinces.

At a Vancouver news conference, Social Services Minister Joy MacPhail said that last year the ministry's own staff and members of B.C.'s Somali community expressed concern about increased welfare claims by refugees and possible abuse of the system by means of multiple claims.

She said an investigation revealed no evidence of abuse and no charges were laid.

In Edmonton, however, Social Services Minister Mike Cardinal ordered an immediate probe into allegations that multiple welfare claims are financing arms purchases in the Somalia civil war which recently became a battle between warlord Mohamed Farrah Aidid and United Nations peacekeepers.

"We're alerting our fraud investigations branch and my executive staff," said Cardinal. "I will get to the bottom of it immediately as far as Alberta is concerned."

... there were cases of lapsed documents and if they were not renewed the files were closed and they came off income assistance.

JOY MacPHAIL

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(One of Aidid's sons collected welfare in Edmonton for several months last year, according to the Somali-Canadian Society of Edmonton.)

MacPhail, in a private interview with *The Vancouver Sun* and at a later news conference Thursday, said ministry staff noticed a "bit of an upswing" in Somali immigrant claims for welfare in the Surrey area in March 1992. She had no specific figures about the numbers of increased claims.

"In May 1992, we were approached by another province (which she didn't name) and asked to look into individual cases of alleged fraud and then in June 1992 some representatives of the Somali community came to us with concerns about fraud in their community," said MacPhail.

She said these concerns includ-

ed widespread multiple welfare claims by individuals "with four to five sets of identity in Toronto and Vancouver", Somali couples coming to Canada and then separating to "maximize their claims", and Somali men working while collecting welfare.

The Somalis also complained that members of the brutal regime of deposed Somali president Mohamed Siad Barre were gaining refugee status in Vancouver — a situation outlined in stories in *The Vancouver Sun* in June 1992.

"We took the situation very seriously," said MacPhail.

She said ministry staff met with immigration intelligence and then assigned five officers to examine a "representative sample" of new immigrant welfare claims — about 2,000 cases.

"That review resulted in no charges," she said. "However, there were cases of lapsed documents and if they were not renewed the files of these people were closed and they came off income assistance."

MacPhail said certain procedures required to claim welfare were also tightened up and improved in an attempt to eliminate the potential for fraud.

She said the Somali community in Canada totals 70,000, with only 2,000 in B.C.; only seven per cent of B.C.'s welfare is paid to immigrants.

CLAYOQUOT SOUND

Welfare allowed for protesters

KEITH BALDREY
Sun Legislature Bureau

VICTORIA — Clayoquot Sound protesters will qualify for welfare cheques when they are released from jail if they plead poverty and claim to be looking for a job. Social Services Minister Joy MacPhail said Monday.

But MacPhail also vowed to ensure protesters who are not actively looking for work will be cut off the welfare rolls, and she promised to monitor the situation closely.

"The taxpayers of British Columbia are not obligated to pay Clayoquot Sound protesters who have the ability to work and therefore look for work," she told reporters.

"They can continue to protest, but it is not their God-given right to be on social assistance while they're doing that if they're also capable of working. We don't pay people to protest."

She also promised to check how many of the 800 or so people charged with defying a court injunction against MacMillan-Bloedel logging operations in Clayoquot Sound have recent-

But cheques will stop for those not seeking work

ly received welfare.

That information will be released, she said, as long as confidentiality rules are not broken.

MacPhail made the remarks to reporters in the wake of video footage shot last week by a Vancouver television station that showed some Clayoquot Sound protesters were immediately given welfare cheques upon their release from jail in Nanaimo.

The protesters had been released after serving 30 days of a 45-day jail sentence. They were among the first protesters convicted of criminal contempt of court for defying the court injunction.

An undetermined number of protesters also received free bus tickets from corrections

branch officials. Some protesters used the tickets to travel to Vancouver to participate in a protest against the decision to allow logging in Clayoquot Sound.

It is still unclear how many of the protesters received welfare cheques, although MacPhail estimated there were three of them. She said that estimate was based on media reports, and said her ministry had so far been unable to determine the correct number.

An attorney-general's ministry official said 11 protesters were driven to the local welfare office by a prison guard to apply for social assistance, but was unsure how many of those prisoners were protesters.

The official, Steve Howell, said it is corrections branch policy not to release some-

one from incarceration with no money in their pockets.

"We have been scrupulously careful to ensure the Clayoquot Sound protesters are treated exactly as everyone else," said Howell, a senior policy analyst.

MacPhail also said it was a "tragic fact" that some of the protesters — she was not sure how many — have come to B.C. from other provinces without any visible means of support.

"I think it's a sad fact that the numbers involved in this protest have come from out of province, don't have any work... it's tragic how many have been recruited who don't have means of support," she said.

Liberal attorney-general critic Jeremy Dalton, meanwhile, said Premier Mike Harcourt should investigate the matter to determine whether fraud occurred.

"These people seem willing to openly defy society's rules and then turn around and willingly receive society's handouts," said Dalton.

Citizen Letters. (1993, November 23). The Vancouver Sun, p. A3.

Giving welfare to logging protesters is an invitation to rip off the system

Joy MacPhail feels it is okay for individuals to collect welfare while protesting at Clayoquot, as long as they protest in a way that keeps them looking for work (Welfare allowed for protesters, Nov. 16).

Perhaps Ms. MacPhail should grab a dictionary and look up "mutually exclusive," "oxymoron" and "contradiction in terms."

You can't be looking for work while you spend all day protesting or, as a consequence, in jail. You can't be at two places at the same time — the exception being, apparently, jail and the welfare office.

Her refusal to investigate abuse sends a message across Canada to all deadbeats and criminals that says: "Come to B.C. and collect welfare."

There is no accountability in our

welfare system. Once more, the wrongs of the individual supersede the rights of the taxpayer.

HANS HARMS
Langley

I could not believe my ears when Social Services Minister Joy MacPhail informed the public that social services would not be investigating the Clayoquot Sound protesters for welfare fraud.

These protesters have thumbed their noses at the courts, our government and working people.

It's preposterous that Ms. MacPhail is permitting the ripoff of our welfare system while those in real need suffer.

If this government continues to back up, they're going to fall over the cliff. They will have to hope that

the 175 or so federal Tories will cushion the fall.

TERRY TATE
Save Our Jobs Committee
Williams Lake

So now we know what I and many others suspected all along — that many of the Clayoquot protesters were on welfare.

We, the taxpayers were supporting them while they were stopping honest working people from going to work, breaking the law and costing us many thousands of dollars in extra policing costs.

If they succeed in closing the forest industry down, there won't be any revenue coming from it to enable the government to pay them welfare.

E. L. MAURICE
Nanose Bay

Friday, October 1, 1993

The Province A5

Welfare thief enjoys Vegas

By Gordon Clark
Staff Reporter

Larry is 34, fit and smart as a whip. But he's not interested in getting a job because he says he's made as much as \$70,000 a year through welfare fraud.

The Vancouver man golfs four or five times a week and he's been to Las Vegas four times in the past three years to gamble the tax dollars he bilks from the system.

"I guess I'm a crook at heart," Larry says when asked by *The Province* why he doesn't go straight or give himself up.

"This is a way to make an easy buck, and I've never found anything easier."

Larry, who told his story on condition we not use his last name, contacted the newspaper in response to B.C. Premier Mike Harcourt's crackdown on welfare fraud.

We agreed to tell his story in an effort to show that the publicly funded welfare agency needs to be changed.

And social services agrees the man's simple system is nothing new.

He makes claims under a variety of

names at different welfare offices, and then waits for the money to roll in.

At his peak, Larry says he collected 11 \$535 cheques a month.

Right now he says he's only collecting three, but he's working on increasing his income again.

"The way I look at it, it's like a game," says Larry, limping from a pulled hamstring muscle he picked up playing golf (he scores in the 90s).

"My part of the game is to try to get away with it. Their part is to stop me."

"But the only way they can catch me is if someone rolls over on me and I'm the only one who knows how I'm doing it. And I'm not going to roll over on myself."

Larry revealed some of his tricks, although he refused to pass on information that could put him behind bars.

He admitted he has been in jail before for a variety of fraud and theft charges.

The main part of Larry's scheme is to use stolen union cards, forged prison release forms and other fake documents to obtain welfare.

Another gambit is to go to the police station to report under a fake name that

his wallet and ID have been nicked. Larry says he would then take the stolen-ID report to a welfare office and get social assistance under that name.

He also demonstrated how to create a fake but believable social insurance number by using a mathematical formula.

Social services routinely will send the \$325 rent cheques a single man receives directly to a recipient's landlord so the money isn't used for drugs or alcohol.

But Larry says he knows three shady hotel managers in Vancouver's downtown east side who will cash the cheques for \$150, leaving \$175 cash for him to spend improving his golf swing or enjoying Vancouver's night life.

"Some of these scams work, there's no doubt about it," said Charles Rossell, the head of the social services ministry's new investigation unit.

"Our mandate is to look at multi-jurisdictional, multi-name people like the guy who called you."

Rossell, a former Calgary police officer and ministry fraud investigator, said the ministry is always looking at ways to stop scam artists.

B.C. ripe for Alta. 'shoppers'

By Gordon Clark
Staff Reporter

Officials are worried that welfare "shoppers" from Alberta will soon flood B.C.

That's because, beginning today, Alberta has dropped the monthly payment for single employable Albertans to \$394.

In B.C. the same person would receive \$535. But authorities say their hands are tied when it comes to the movement of people between provinces.

"Under the terms of the federal-provincial Canada Assistance Plan there is nothing we can do," said Carol Carman of the social services ministry.

The ministry is counting the number of new welfare applicants who are recent immigrants from Alberta, Carman said.

But she added there always has been a large number of people showing up from Alberta and Ontario and seeking welfare in B.C.

Through a series of retraining, policing and rate-reduction schemes, Alberta has cut its welfare rolls since March by 18,000 cases to about 76,000.

"We estimate 1,000 to 2,000 a month are going to other provinces," said Alberta social services ministry spokesman Bob Scott.

"There are people who look at rates in different parts of the country. They're shoppers. They phone every month and ask: 'What are the rates in Alberta? What are the rates in British Columbia?'"

Anderson, C. (1994, May 18). *The Province*, p. A6.

A6 *The Province*

Wednesday, May 18, 1994

JAIL FOR CHEAT

By Charlie Anderson
Staff Reporter

Welfare scam ends in 18-month sentence

A Surrey welfare cheat got 18 months of free meals and lodging yesterday, courtesy of the taxpayers.

Lawrence Antler, 43, who said he was part of an organized welfare-scam ring, pleaded guilty to 10 counts of defrauding the social services ministry of \$9,267.

Antler told investigators his take was just \$100 for each \$900 welfare cheque that he cashed.

Justice Ron McKinnon acknowledged in B.C. Supreme Court in Chilliwack that Antler played a subordinate role in the ring.

But McKinnon refused to allow that to mitigate his sentence.

"He was paid to defraud a system which is designed to assist those genuinely in need," said McKinnon as he jailed Antler for 18 months.

"It must be a source of great annoyance to taxpayers who contribute to this system to learn of schemes which take money away from those in need."

Crown counsel Jack Gibson said Antler had a large supply of fake ID and documents that

he used to back up his claim of being a single father.

He used a variety of aliases and forged documents at eight welfare offices throughout the Lower Mainland in late 1992.

He was caught in December 1992 after a ministry investigator discovered Antler's Matsqui address was a vacant house that was up for sale.

Antler's cheques were withheld and when

he showed up to claim them, he was arrested.

"He was very successful," said Gibson, adding that he was surprised at the ease with which Antler defrauded the system.

Defence lawyer Arthur Demuieemeester said Antler was "obviously not the brains or the driving force behind this."

He suggested an unhappy family life had made him vulnerable to others who took advantage of him.

Mei Weisgerber, the social services ministry's manager of investigations, said Antler's case is an example of an organized criminal attack on the system.

He said the investigation into the ring is continuing.

More charges may be laid.

Leyne, L. (1994, January 22). *Times-Colonist*, p. A3.

CAPITAL REGION

T.C. JAN 22/94

A3

Fraud crackdown won't help — worker

By Les Leyne
Times-Colonist staff

Street workers helping welfare recipients feel the amount of fraud in the social-assistance system is about the same as anywhere else in society.

New Democrat policies to crack down on welfare ripoffs are causing a certain amount of head-shaking among some social work agencies.

But a Vancouver policeman said there is one aspect of welfare abuse that Thursday's reforms don't address: A lot of cheques go out to fugitives from justice.

"When times get tough it's foreigners and the poor who are the first people to be scrutinized," one social worker said Friday.

Acknowledging widespread public suspicion that the system is being ripped off, the government announced a series of measures it hopes will tighten the system up.

Welfare recipients will have to pick up their cheques in person next month. Those who are employable will have to fill out job search report cards. Single parents must look for work when their children reach age 12 instead of 19, a move that will affect some 8,000 people, mostly single mothers.

A crackdown on people who claim to have lost or been robbed of their cheques and a requirement that all rental security deposits for welfare tenants be paid back to the government were also

announced.

But the social worker said people defrauding the system are so good at it that this week's measures likely won't help.

"Filling out a form with a bunch of questions on it isn't going to stop someone," she said. "There will always be a small percentage of people successful in ripping off the system, but it isn't a major concern to me."

The other measures will be very stressful for claimants and government financial assistance workers alike.

David Stewart, who runs the Upper Room agency which serves meals to about 240 people a day, said he doesn't think a great deal will be accomplished.

"I don't think fraud is that high."

Kim Rossmo, a Vancouver po-

liceman, wrote a master's thesis at Simon Fraser University school of criminology six years ago. It found that other provinces, particularly Ontario, use arrest warrants more as a form of banishment than as a legal effort to bring people to justice.

In one 30-day period, he found Vancouver Police identified 762 people on the street with outstanding arrest warrants, but

none was enforceable in B.C.

Extrapolating from that figure, he said there are about 1,500 people in Vancouver at any given time who are wanted for various reasons elsewhere in Canada. About 90 per cent of them are of welfare.

"It's a bit of a paradox. Ontario and other places won't pay to bring them back, but B.C. pays to keep them here."

Lavoie, J. (1993, December 4). *Times-Colonist*, p. A1-A2.

Lost, stolen welfare cash reports cost B.C. millions

By Judith Lavoie
Times-Colonist staff

False reports of lost or stolen welfare money are costing the province millions of dollars and Social Services Minister Joy McPhail said Friday that the ministry will work with police departments to crack down on fraud.

The RCMP has complained to the province that having to give case numbers to people with unbelievable stories about the disappearance of their welfare money amounts to assisting people commit welfare fraud.

And Victoria police say the post-welfare Wednesday influx of complaints stretches resources and puts them in the uncomfortable position of having to investigate unsubstantiated reports of theft or assault.

If a welfare recipient has a police case file number, Social Services usually replaces the money unless the report can be proved false.

"It had got very much out of hand and the officers on the front desk had expressed frustration," said Insp. Fred Mills.

To try to solve the problem, police worked with Social Services on a four-month program of actively following up complaints.

"The goal was to standardize reporting between us and the ministry. There was a great deal of cooperation," Mills said.

"We thought that in the first month word would get out that we had undertaken this kind of follow-up and it wouldn't be so easy any more, but they continued to

□ The Social Services Ministry is forced to take a hard look at the way it hands out damage deposit money to welfare recipients. *Story/B1*

be as brazen as ever."

From June 23 to July 27, Victoria received 40 reports of lost or stolen welfare money totalling \$14,000. The following month the 33 reports added up to \$12,000 and from Aug. 25 to Sept. 21 the 50 claims amounted to \$20,000.

Fifty-one per cent of the reports were of lost money, 41 per cent were theft and eight per cent said they were robbed.

In Vancouver, Surrey and Burnaby, welfare money reported lost or stolen this year is between \$2.35 million and \$3.76 million.

"A lot of the scenarios of theft [in Victoria] were very vague and not suitable for investigation," Mills said.

"The vast majority of these are certainly suspicious to us in terms of being legitimate. You don't get a lot of complaints from the rest of the population that they have lost their wallet."

Lavoie, J. (1993, December 4). *Times-Colonist*, p. A1-A2.

WELFARE ^{DEC. 4/93} Continued from A1

However, the police are in the awkward position of not wanting to ignore anything which might be a genuine crime, he said.

A front-desk constable in Victoria, who did not want to be named, said the same faces tend to reappear shortly after welfare cheques are issued on the last Wednesday of each month.

"They get beaten up or in a car accident and their wallet flew out of the window. It's incredible how imaginative they get," he said.

McPhail said the ministry is close to concluding an agreement with the RCMP and local police forces to share resources.

"We have offered one of our investigators for the allegations of theft and we are talking seriously about how to deal with people los-

ing their cheques more than once. In some cases there will be criminal investigations and police will accept that work [by Social Services investigators] as proper criminal investigations," she said.

The Social Services investigators should help take the pressure off police forces, McPhail said.

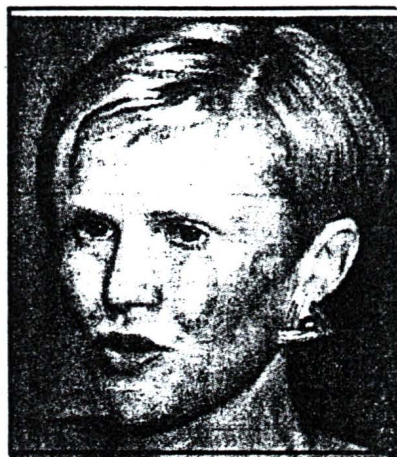
The amount of money reported lost or stolen amounts to about one per cent of the income assistance budget, she said.

"But we have zero tolerance for abuse of the system. We are talking taxpayers money here."

However, the zero tolerance for fraud has to be balanced with an effort to ensure welfare recipients who are victims of crimes are not made to feel like criminals, she said.

Leyne, L. (1994, January 21). Times-Colonist, p. A1-A2.

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JAN 21/94
Crackdown
really just
tinkering,
say critics



■ MacPHAIL: public's concerned

NDP tackles welfare fraud, abuse

Leyne, L. (1994, January 21). Times-Colonist, p. A1-A2.

By Les Leyne
Times-Colonist staff

B.C. welfare recipients will have to pick up their cheques in person next month, fill out job search forms and start looking for work when their children reach 12, under a crackdown on welfare fraud and abuse announced Thursday.

After months of persistent reports of blatant abuse of the \$1.8-billion-a-year income assistance program, the New Democrat government announced a series of measures expected to produce a minimum savings of \$20 million a year.

They include:

- No more replacement cheques or cash for people who repeatedly claim to have lost their monthly cheques.

- Mandatory job search report cards for single employables and childless couples.

- Single parents, considered "unemployable" until their children reach 19 under earlier NDP policy, will now be considered employable when their children are 12.

- Security deposits on rental dwellings will be recovered from landlords by the government, rather than the welfare recipient, in a move to recover more of the \$24 million paid out annually as deposits.

- All employable singles and childless couples in Greater Vancouver and on Vancouver Island will have to pick up their March cheques in person on Feb. 23, in order to verify identities and residences.

- Agreements with other provinces to swap computer information on people who may be claiming welfare in more than one province, and a new deal with Ottawa to end duplicate payments to people claiming unemployment insurance.

But Premier Harcourt and Social Services Minister Joy MacPhail acknowledged there is still no official estimate of how much fraud exists in the system. Harcourt discounted estimates in the 10-to-15 per cent range, but said he was disturbed by reports of blatant abuse which were undermining public confidence. MacPhail said there is widespread public concern about abuse of the system.

Sacred Leader Grace McCarthy said the changes are just tinkering and the NDP have "coddled and spoon-fed" the system

CRACKDOWN Continued from A1

until taxpayers can't afford it any longer.

"Not only has this government turned a blind eye to welfare fraud, but it has also offered whopping pay hikes to staff that have dramatically increased costs," she said.

McCarthy said annual wages in the ministry are up \$50 million over 1991.

Liberal critic Jeremy Dalton said the changes are only half measures and won't address the fraud problem. He said the government should have implemented an ID program with "voice impressions," although the government estimates even a photo ID system would cost \$70 million.

Despite drops in the unemployment rate, B.C.'s welfare caseload has climbed steadily in recent years. There are now 334,000 cases, of which 135,000 are children and 20,000 are disabled people. Harcourt said any money saved through the crackdown will be put back in the system for people who need it.

Line staff in the ministry are widely suspicious of "lost cheque" claims. The new policy will apply when a person reports a second lost cheque.

It will not be replaced. Instead, rent will be paid directly to landlords and vouchers will be issued

instead of cash. New screening systems with the RCMP will also manage the lost and stolen cheque workload, MacPhail said.

The new "income assistance report cards" will be required from all 82,000 employable or childless welfare claimants. The card asks if claimants were available and capable of work, if they looked for work and if they kept a list of employers as proof.

The single parent exemption change will require 8,400 single parents to start looking for work before they can collect welfare. Single parents used to have to look for work when the child reached six months of age, but New Democrats raised that to 12 years during their first year in office. The number of single parents on welfare jumped to 51,000 from 39,000 during that period.

MacPhail said children over 12 don't normally require child care and a 20-year absence from the workforce hurts a parent's chances of rejoining it.

The in-person pickup of cheques on Feb. 23 is expected to result in abandonment of a number of cheques and the files on those claimants will be closed. Similar procedure may apply to the whole province, depending on how the Vancouver-Victoria experience goes.

Hunter, J. (1994, January 21). *The Vancouver Sun*, p. A1.

SOCIAL SECURITY

Welfare changes draw fire from all political sides

8,000 single parents affected

V.S.
JAN

JUSTINE HUNTER
Sun Legislature Bureau

VICTORIA — Welfare recipients in B.C. are facing a crackdown that will force 8,000 single parents to get out and look for work but will save taxpayers an estimated \$20 million a year.

Most of the changes announced Thursday by Social Services Minister Joy MacPhail were aimed at welfare fraud, but the typically volatile question of the cost attached to the province's social safety net drew fire from all sides.

Anti-poverty advocates said the changes are too harsh, while the opposition parties said the government did not go far enough.

MacPhail's announcement comes as B.C.'s welfare costs are skyrocketing at the same time as unemployment is decreasing.

"It is clear to me that British Columbians have lost confidence in the system," she told reporters at a news conference. "These are the first steps only."

— The changes will require employable welfare recipients to fill out a report card on their efforts to look for work.

— As well, parents of children who are 12 years or older will no longer be considered unemployable. That will not take effect until a new job training initiative is announced in the coming weeks.

Other changes are aimed at reducing welfare fraud by checking for duplication of income assistance and making it tougher for people to get replacements for lost or stolen welfare cheques.

Premier Mike Harcourt, who joined MacPhail at a press conference Thursday for the announcement, told reporters he has been disturbed by reports of blatant welfare fraud, but stressed he does not want to hurt people who legitimately need welfare.

Pat Chauncey of *End Legislated Poverty* said, however, that the government is attacking the poor to score political points. Without job creation programs to go along with changes, Chauncey said, the measures are punitive.

THE KEY CHANGES

- People on welfare who repeatedly report lost or stolen cheques will no longer be handed cash replacements. Instead, their rent will be paid directly by province and they will be able to get food vouchers made out to store of their choosing. Grocer has to provide receipt for food and collect payment directly from government.
- Single parents whose children are 12 or older will now be required to look for work. Until now, they could collect welfare until children were 19.
- Pilot project to check for false claims will require 50,000 on welfare to pick up March cheques in person on Feb. 23.
- Employable recipients must fill out job search report cards similar to those required for UIC.
- B.C. will swap client lists with Alberta to check for claims in both provinces.

"They are focusing on the victim rather than focusing on the problem, which is unemployment and poverty," she told reporters. "It's going to be very upsetting to people on welfare."

She said she was particularly disappointed to see the government force single parents out to look for work.

"It will create hardship. We are talking about people who don't have resources to provide for their teenagers. We are talking about families who need parents at home because those families have extra challenges because they live in poverty."

Liberal critic Jeremy Dalton (West Vancouver-Capilano) said the government would put a much greater dent in fraud if it installed a computer identification program.

■ VAUGHN PALMER, A16

Palmer, V. (1994, January 21). *The Vancouver Sun*, p. A3.

BRITISH COLUMBIA

V.S. JAN 21/94

Varmint-hunting with a credible minister

WHEN Mike Harcourt was sworn in as premier in the fall of 1991, B.C.'s welfare caseload was about 150,000. Two years later, after modest but steady economic growth and a substantial drop in the unemployment rate, the number of people collecting welfare had gone up — yes up — until the caseload nudged 200,000.

During that time the dollar payout for welfare increased 45 per cent. And I hasten to point out that the typical individual in this burgeoning crop of welfare cases was not the proverbial single mother with children.

Ministry figures indicated that 60 per cent of the case load — something like 120,000 people — consisted of single individuals, most of them young and employable.

But while the welfare rolls exploded, the Harcourt government's early responses to the problem ranged from benign neglect to outright cover-up.

In the wide-ranging review of government finances undertaken in the first few months of NDP government, the auditors came across evidence of fraud and abuse in the main income assistance program. Their concerns were incorporated



VAUGHN PALMER

into a 22-page draft report, dated Jan. 17, 1992, and intended for inclusion in the final version of a \$1-million study released under the auspices of the minister of finance, Glen Clark.

But the report on income assistance fraud was never aired. Bureaucrats in the welfare ministry trashed the initial draft and the report was suppressed, with only a vague summary of its findings included in the larger review.

Ten months later the welfare ministry produced its own internal report. The surprisingly candid study raised the possibility of widespread abuse and recommended five dozen ways to tighten up. It, too, was suppressed.

The social services minister of the day, Joan Smallwood, denied the existence of the report, until

forced into the admission by dogged reporting from Vancouver's U-TV. Ms. Smallwood was a real prize — the kind of New Democrat who'd never met a welfare program that couldn't be improved by throwing more money at it.

Finally, after weeks of denials and evasions, Premier Harcourt dumped her in favor of a tough new minister, Joy MacPhail. And to underscore the change of direction, a few weeks later he announced a crackdown on welfare fraud, referring to the perpetrators as "cheats," "deadbeats" and (never forget) "varmints."

Yesterday, four months after taking over a ministry that had been somewhat poisoned by Ms. Smallwood's embittered departure, Ms. MacPhail unveiled her response to the problem of fraud.

With that old varmint-hunter himself, the premier, sitting beside her, she announced seven changes, ranging from tightening up on "the reissuing of "lost" or "stolen" cheques to a requirement that single parents begin seeking employment when their youngest child reaches the age of 12. (The former threshold was 19 years.)

Though Ms. MacPhail failed to explain her government's apparent distaste for a rigorous system of

photo identification for welfare recipients — why is such a thing acceptable for the privilege of driving a car and not for the privilege of receiving welfare payments? — the over-all tone of the press conference was an improvement on the Smallwood days, when the credibility gap yawned wider than the audience at a Harcourt speech-a-thon.

But I wonder if Ms. MacPhail, now that she's admitted the problem of fraud, is prepared to take the next step and address the challenge of getting some of those single, employable individuals off the welfare rolls.

Time was, when if you asked a New Democrat about the jump in welfare cases in B.C., they would point to the similar pattern in Alberta. That option is no longer available, for as *The Globe and Mail* reported this week, our neighbor's caseload has dropped from 200,000 to 140,000 in the space of a year, the result of a new government's systematic effort to trim the rolls.

Ms. Smallwood might as well have put up billboards in Edmonton saying "Move to B.C. and try our attractive new welfare rates." Ms. MacPhail might do well to ask if this province would be wise to start offering a few welfare disincen-

NOV 5 '93

BRITISH COLUMBIA

The Vancouver Sun, Friday, November 5, 1993

B5

SOCIAL SERVICES

Privacy a concern as B.C., Alberta prepare to swap information on welfare cheats

KEITH BALDREY

Sun Legislature Bureau
with Canadian Press

VICTORIA — The B.C. government passed a cabinet order this week allowing it to exchange confidential information on welfare recipients with other provinces, Social Services Minister Joy MacPhail said Thursday.

MacPhail said B.C. already is close to signing an agreement with Alberta, and hopes to have similar agreements in place where the need arises.

"We passed an order-in-council this week allowing

our government to enter into arrangements," she said in an interview. "Indeed, we're starting those discussions

MacPhail said the Freedom of Information and Privacy Act takes precedence over any agreement with other provinces to ensure that individual rights are not violated.

"We're running all this by our freedom-of-information officer and commissioner right now to make sure the individual rights are protected while we're doing it," she said.

Welfare fraud has become a hot political issue in recent months, particularly for larger provinces.

British Columbia's social-assistance budget has skyrocketed in recent years, partly due to the fact that people are packing up and moving to the province at a record rate.

The Quebec government also wants to exchange confidential information on welfare recipients with other provinces in an effort to stamp out cross-border fraud.

The province believes that a major source of fraud is welfare recipients who use false pretences to collect cheques from two provinces.

"We are certainly talking about millions of dollars," Manpower Minister Andre Bourbeau said. "We

are trying to do all we can to curb excess payments." A pilot project in the Ottawa-Hull region turned up about 300 welfare recipients collecting from both Ontario and Quebec, Bourbeau said.

Under a bill tabled in the Quebec legislature this week, the government could sign agreements to exchange information about recipients with provinces and U.S. states, Bourbeau said.

Ontario Social Services Minister Tony Silipo said he's "very supportive" of sharing information about welfare recipients.

"We have underway some joint activities with the government of Quebec already," Silipo said.

Lavoie, J. (1994, January 21). Times-Colonist, p. A1-A2.

Attack fuels more fears of stress, hardship

By Judith Lavoie

Times-Colonist staff

The province's crackdown on welfare fraud is likely to cost more in administrative bills than it will save, while leading to increased hardship for single parents and angry lineups outside welfare offices, poverty action groups predicted Thursday.

"The more punitive they are, the more expensive it is," said Patricia Chauncey, spokeswoman for End Legislated Poverty.

"The new welfare ID cards and job-search report cards will add administrative costs without putting the money where it belongs — with the people on welfare."

The new measures assume almost everyone on welfare is committing fraud and not looking for work, when the opposite is true, said Chauncey and Together Against Poverty Association spokeswoman Cindy McLaren.

"I think they are overreacting. It's really upsetting to me. They're assuming everyone is sitting on welfare until their kids are 19 and that's not true. We're on social assistance because we can't find work," McLaren said.

Only one to three per cent of those on welfare commit fraud and single parents search for work when they feel they are able to do so, whatever the age of their children, Chauncey said.

Under the new rules, single parents will be considered employable when their youngest child is 12, rather than 19 as is the case now. If they are considered employable they receive less money.

"In a province where there are

HARDSHIP A2

Lavoie, J. (1994, January 21). *Times-Colonist*, p. A1-A2.

HARDSHIP Continued from A1

no jobs and no job creation they are putting people under a tremendous amount of stress," Chauncey said.

Many parents of teenagers feel their children need supervision, she said.

"When you are poor and on welfare, the chances are you have more problems with your kids," she added.

Debbie, a Victoria single mother on welfare, said she is frightened by the new rules.

Although her 16-year-old son has a brain disease, he is not officially classified as special needs and Debbie will be considered employable.

Getting to a Social Services office to pick up her cheque will be almost impossible because she is taking a training program and doing work experience, she said.

"And I won't be able to take the bus. Yesterday when I had to go into the office I only had three cents left [from her previous month's cheque.]"

Debbie is also worried about having to stand in lineups outside the welfare office to collect welfare cheques and be identified as collecting social assistance. "You make a public spectacle of yourself. It's humiliating."

Chauncey and McLaren are also worried about financial aid workers having the power to cut off support after someone has twice reported a cheque lost or stolen.

Welfare recipients are often targets of criminals because everyone knows when it is welfare Wednesday, she said.

Cassels, L. (1994, March). Monday Magazine.

WELFARE FRAUD SQUAD BEEFS UP

March 94

CATCHING folks who bilk the system isn't cheap.

While Social Services Minister Joy MacPhail was holding forth this week over how much money the government saved through their crack down on welfare fraud, ministry staff were taking applications for a new position that will pay up to \$70,000 a year.

The soon-to-be-hired "director of prevention, compliance and enforcement" will oversee the ministry's nine regional fraud-fighting teams that are now setting up and will work with the crown prosecutor to make sure those who bilk the system get their due.

The savings may well be worth the expense—if the ministry can figure out who those people are.

MacPhail says February's welfare cheque pick-up exercise saved the ministry \$387,349. But how much of that savings was due to fraud is still being worked out.

Of the 25,000 cheques that should have been picked up, 843, or three per cent, were left unclaimed—about 723 more than go uncashed in a normal month.

"We can't at this stage assume that each and every one of those cheques was due to fraud," MacPhail said.

A number of cheques are returned due to people moving and other circumstances.

The welfare cheque pick-up was part of a larger fraud crack down launched by the social services ministry in January.

—Lynda Cassels

Canadian Press. (1993, August 25). The Vancouver Sun, p. A5.

SOCIAL ASSISTANCE VS Aug 25 '93 p A5

Suspicion of UI, welfare fraud high

Canadian Press

OTTAWA — Federal research last year found Canadians suspected widespread social-assistance fraud and believed younger people should be forced to get more training or education in exchange for welfare or unemployment insurance.

A Decima Research national public-opinion poll and small gatherings in five cities found Canadians in a sour mood about social assistance and supportive of schemes that tied training, education and even community work to benefits.

In the August 1992 poll, 71 per cent believed unemployed people under 25 should be forced into courses to qualify for income support. Only 28 per cent thought

income support was a Canadian right that shouldn't be linked to education or training requirements.

In the December gatherings — called "focus groups" — a majority thought people who received social assistance should be involved in volunteer work or community projects. But they thought differently about unemployment insurance — it was a "right" to which they had contributed.

Over the weekend, Prime Minister Kim Campbell said social programs need an overhaul. On that point a year ago, 79 per cent felt it was time for a serious review.

Campbell promised to outline plans soon to reform income support programs. The poll indicates Canadians a year ago wanted a shift of so-

cial-assistance funds to promote training and education, but counselled a slow approach to allow people to adjust.

The poll, conducted for the health department, was obtained under the Access to Information Act. It involved 1,500 interviews with adults and was considered accurate within 2.5 percentage points, 19 of 20 times.

Its tough tone echoed other work conducted last year for the employment department — people were fed up about the welfare system and supported making people work for benefits.

The focus groups were conducted in Moncton, N.B., Nanaimo, Sudbury, Ont., Trois Rivieres, Que., and

POGEY POLL

- In the August 1992 poll, 71 per cent believed unemployed people under 25 should be forced into courses to qualify for income support.
- Only 28 per cent thought income support was a Canadian right that shouldn't be linked to education or training requirements.
- Over the weekend, Prime Minister Kim Campbell said social programs need an overhaul. On that point a year ago, 79 per cent felt it was time for a serious review

Moose Jaw, Sask. They found people in the mood for reform because they suspected abuse.

York, G. (1992, November 7). *The Globe and Mail*.

The Globe and Mail, Saturday, November 7, 1992

Deep cut foreseen in funds for welfare

Expert expects Ottawa to eliminate
system of aid to provinces in 1995

BY GEOFFREY YORK
Parliamentary Bureau

OTTAWA — Provincial welfare programs, already suffering from the costs of the recession, could be further hobbled by a deep cut in federal financial assistance in 1995, a social policy expert says.

The federal government will probably replace its \$6-billion system of financial aid to provincial welfare programs at that time, Allan Moscovitch told a conference yesterday.

The Canada Assistance Plan pays 50 per cent of welfare costs in most provinces. But Ottawa has already put a 5-per-cent limit on the growth of CAP payments to three provinces, and some federal cabinet ministers have hinted that further changes could be imposed.

"In my view, CAP is dead," Mr. Moscovitch told the conference. "It's going to have to be renegotiated."

The social work professor at Carleton University is the former chairman of an Ontario government advisory committee on social assistance. He predicted the federal government will eliminate the assistance plan to avoid "enormous" increases in its spending obligations in 1995.

The 5-per-cent ceiling on the growth of CAP payments in Ontario, British Columbia and Alberta is

scheduled to expire at the end of fiscal 1994-95. Unless the limit is extended, Ottawa will be confronted by new spending obligations amounting to billions of dollars. Ontario, for example, says it has lost almost \$2-billion in payments as a result of the ceiling.

Federal officials are already describing the limit's expiry as a "springback" that would add a huge burden to the federal treasury, Mr. Moscovitch said.

If CAP is cancelled, Ottawa will renegotiate its assistance and insist on a new formula, he said. For example, it could decide to pay 65 per cent of the cost of welfare in poorer provinces and 35 per cent in other provinces.

"That would save a lot of money," Mr. Moscovitch said in an interview. "The feds would be imposing their politics on a province. It puts pressure on the provinces to find ways to cut back" on welfare spending.

Lynne Toupin, executive director of the National Anti-Poverty Organization, agreed that the assistance could be cancelled. "In two years we could be looking at substantial changes to CAP," she said. "We can't ignore that possibility, because of the financial situation. And it would have a profound impact on social programs and the poor."

il, Wednesday, June 17, 1992

Prints may curb welfare frauds

Proposal aimed at claims scam

BY DONN DOWNEY
The Globe and Mail

TORONTO — Proposed legislation requiring virtually all refugee claimants to be fingerprinted could help end the welfare fraud that has hit several Canadian communities, especially Metro Toronto and the adjoining Peel Region, immigration officials say.

The legislation, tabled in the Commons yesterday, is intended to prevent multiple refugee claims, a practice that has allowed some people to collect welfare payments under as many as 18 names.

About 30,000 people seek refugee status in Canada each year.

Currently, it is relatively easy to obtain more than one refugee visa, said Milt Best, a spokesman for the Department of Employment and Immigration.

"They show up to make a refugee claim and say 'I lost my passport' or 'I destroyed my passport' or whatever. You have to take my word for who I am.' Legally, we have no choice. So we give them the visa and put down the name they give us."

Two Metro Toronto Police detectives working on welfare fraud cases said a number of charges related to people making more than one welfare claim using bogus identification have involved refugee claimants who say they are from Nigeria.

"A lot of this is coming right out of Nigeria," said Detective Rick Spanton, who has been carrying out the investigation together with Detective Ron Taylor. "They're getting [immigration documents] in Canada, sending them back to Nigeria, having them copied and then sent back to Canada" where they are completed using fictional identities.

A single person claiming welfare in Toronto can collect about \$7,000 annually. In one case, a man arrested in Metro in March — who was charged with fraudulently collecting more than \$100,000 — had established a \$30,000 (U.S.) bank account in Oklahoma. An additional \$23,000 was found in a safety deposit box in Toronto.

In February, police arrested two men and seized forgery instruments, counterfeit immigration stamps, forged immigration documents, international stamps, forged passports, and identification and other documents in 53 different names. Many

Five people pleaded guilty to personation, possession of counterfeit stamps, possession of forgery instruments and possession of stolen property.

In April, police broke up what they said was a well-organized welfare fraud ring centred in North York and Peel Region. They seized false identification, counterfeit refugee application forms, counterfeit Ontario Health Insurance Plan cards, several Nigerian passports, blank Nigerian birth certificates, passport photos and blank fingerprint stamps. Two men were accused of defrauding welfare under 24 different names.

Since it joined the investigation in February, the Immigration Department's Project AKA, which targets individuals who have made more than one refugee claim, has made 42 arrests. One person had documents covering 15 different identities.

Metro Police, who began uncovering the fraud cases in late 1988, say they found that some people were illegally collecting welfare in major centres across Southern Ontario and as far away as Montreal, using a mail drop address in each centre.

They used false refugee claim forms, passports, birth certificates and other identification to get their claims.

Det. Spanton said the same sort of thing is going on in the United States and Europe. "And it's not only welfare. The banks are taking a killing from these guys."

They use automated tellers, where there is no face-to-face contact once an account is opened, Det. Spanton said. They get a card "and they just go to town with that." They inflate accounts with forged or stolen cheques. Then, before the cheques can be verified, they make the maximum withdrawal allowed on the card.

Coutts, J. (1992, February 19). *The Globe and Mail*, p. A9.

TORONTO & REGION GAM F19'92 2/19/92 A9

WELFARE FRAUD / Officials acknowledge that some claimants are cheating the social-assistance system. But they note that Canadians react far less strongly to fibbing at customs and on income tax

Indignation over abuses disturbs officials

BY JANE COUTTS
Urban Affairs Reporter
Toronto

ANGER over welfare fraud might well die down if people who cheat on their income tax or cross the border with undeclared goods realized that their actions are fraud too, the head of Metro's welfare division says.

Ray Lazanik, general manager of Metro Toronto's social services division, has taken a lot of heat about welfare fraud recently. Although he acknowledges there is some abuse of the welfare system, he sees a sinister side to the public concern.

"The question is, why is this seen as any different than any other human endeavour that is based on some level of honesty, on making declarations and trusting those declarations to be true?" Mr. Lazanik asked in an interview.

The answer, he believes, is partly that from the time of the medieval poor laws, society has characterized people in need of public assistance as undeserving, lazy failures — an idea that persists even in the midst of a recession that has seen the disappearance of 78,000 jobs in Metropolitan Toronto in the past year.

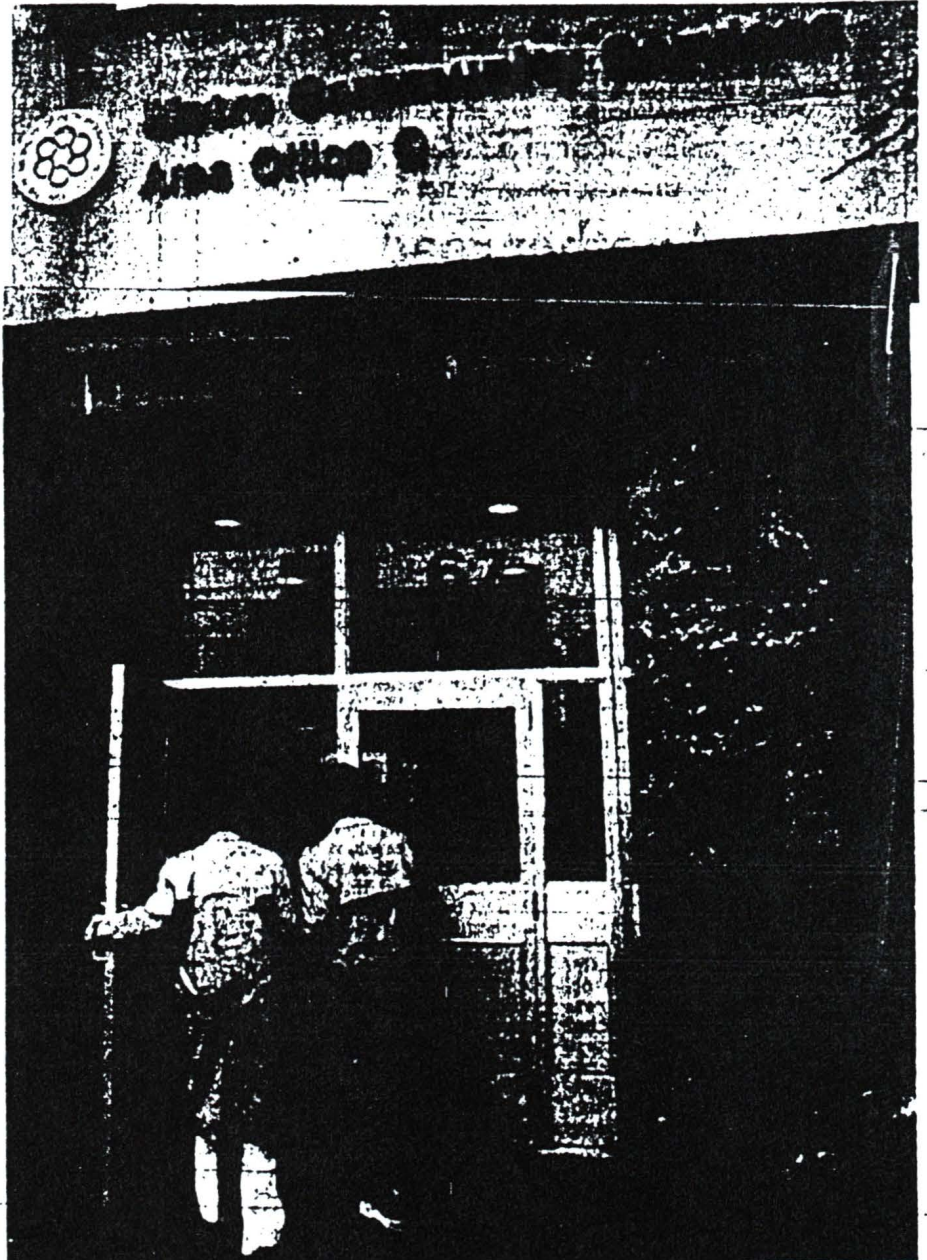
He believes that much of the criticism has an ideological basis, coming from people who are opposed to welfare and focus on fraud to discredit it with the general public. That, Mr. Lazanik believes, is just a way to avoid the real issues surrounding burgeoning welfare rolls.

"If no one abused the system, we would still have a big problem here. By focusing on the 3 per cent who defraud the system, you can forget about the 97 per cent in the system who are legitimately stuck in poverty."

"If you talk about the frauds, you can ignore the fact that there is nothing going on to help people get off welfare and that the numbers are growing every month — and that, to me, is a much bigger issue."

The projected budget for Mr. Lazanik's department this year is more than \$1-billion, and \$795-million of that — if projections of a 1992 monthly average of 97,000 cases are correct — will go in allowances to people on general welfare assistance.

No one has any accurate idea of the extent of welfare fraud, but a 1987 Ontario government report estimated that 3 per cent of all welfare payments are fraudulently obtained.



Welfare offices on Adelaide Street East in Toronto have been busy as the recession deepened. Government officials and anti-poverty activists believe concern over welfare fraud distracts the public from more important poverty issues.

(FRED LUNA/The Globe and Mail)

Coutts, J. (1992, February 19). *The Globe and Mail*, p. A9.

If the 3-per-cent figure is accurate, \$23-million of the \$690-million that Metro Toronto paid out to welfare recipients last year was obtained by fraud.

Mr. Lazanik does not necessarily accept that number. He says there is almost no way to verify it, although he does note that Metro undertook criminal proceedings for welfare fraud against 83 people last year.

In contrast, a study by Revenue Canada's customs and excise branch showed that 22 per cent of day trippers to the United States failed to properly declare cigarettes, clothing and taxable groceries, while 11 per cent violated liquor-importation laws.

The federal government loses between \$10-billion and \$20-billion every year in income tax it cannot collect on undeclared earnings, said Neil Brooks, a professor of tax law and policy at Osgoode Hall. In a recent study, he found that 25 per cent of the people he questioned were willing to admit to hiding at least some income from the tax department.

Yet across the country, only about 100 people every year are prosecuted for fraud or evasion of personal income tax, he said.

Mr. Brooks said class is at the root of the public's mixed reaction to the different forms of fraud.

"The reason people regard welfare

fraud more seriously is that the opinion leaders in this country will never be found guilty of welfare fraud, but we know a fairly large percentage of them may be found guilty of tax evasion."

Most people cannot imagine being on welfare and therefore feel safe in criticizing those who need it, he said.

Don Richmond, who is Metro's commissioner of community and social services, stressed in an interview that he does not consider such fraud as exists to be insignificant.

Like everyone else involved in the welfare system, he can offer no hard data on how much of a problem fraud is in terms of either scope or cost.

But he sees a distinction between the kind of fraud which has recently caught the public's attention — an organized ring of people with false papers collecting several cheques — and the vast majority of welfare-fraud cases, in which someone on welfare fails to disclose all assets or income, or claims to have more dependents than he or she actually does.

The first type of case is properly investigated by police, Mr. Richmond said. Welfare workers pursue the second type, but the system is so overburdened — workers are responsible for as many as 400 cases each — that it is not easy.

"The problem is, if someone is babysitting for the neighbours and not telling you about it, the law of diminishing returns hits very quickly. You

can spend far more in staff hours and money to find out about those frauds than they are costing you.

"It is not to be sneezed at and I never said we were going to sneeze at it, but we want to keep it in perspective."

Charles Pascal, Ontario's deputy minister of community and social services, said in an interview that part of the problem is that attempts at reform of the welfare system have coincided with an explosion of cases.

It will be easier to fight fraudulent claims once the municipal and provincial governments have sorted out who has responsibility for the system and who pays for it, he says.

"Disentangling" the responsibilities — an avowed objective of the Ministry of Community and Social Services — will make it possible to use better technology, so that cases are thoroughly documented on computers and thus harder to lie about.

Similarly, better technology will free workers to monitor problem cases more closely in person.

In the long term, however, Mr. Pascal thinks the province's welfare caseload will split into two distinct streams — one for people who will always need long-term income support and who will continue to receive a monthly cheque and other support services, and another for the employable.

The employable will not just be handed a minimal amount of money to survive, but will get more of the social, educational and training supports needed either to avoid the soci-

al-assistance program or to move quickly from it once they are in it."

Meanwhile, society may have a new view of people on welfare forced on it, if John Clarke and other poverty activists have their way.

Mr. Clarke, executive director of the Ontario Coalition Against Poverty, said in an interview that the characterization of people on welfare as lazy frauds derives from their powerlessness in society.

The stigma attached to welfare and the current preoccupation with welfare fraud has served to "ensure that only the totally desperate will apply for welfare, because it really is a sub-poverty and punitive way of life, and to apply is to agree to living in the modern equivalent of the workhouse."

But his organization and other anti-poverty groups may change the perception that it is easy to write off the poor politically and socially, he believes.

The continuing protests over the cuts Metro is proposing for this year's social services department budget are just a sample of the kind of action poor people will be taking in the coming years to convey their message, he said.

"When you had the great collapse in the 1930s, people suffered for a number of years — until organizations of poor people started to grow," he said. "The objective of the anti-poverty movement is to do that again — to create a powerful voice and lobby for poor people — and I don't think that is a wild-eyed idea."

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