In Support of Lone Mothers:
A Comparative Analysis of British Columbia's Income Assistance Program

by

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Abstract

Based on a comparative framework, this thesis presents a case study of Income Assistance receipt in British Columbia, Canada. Survey and administrative data from the Ministry of Social Services are analysed. The results of the analysis support the following hypotheses: (1) female lone parents experience a longer duration of receipt than do others; (2) employability potential is less related to duration of receipt among lone mothers; and, (3) different factors contribute to dependence on IA for women heading lone parent families. Findings are discussed with reference to what they indicate about the relative effectiveness of policy approaches in supporting lone mother households. Contrasting the policies of Canada and Sweden, I argue that the countries most effective in protecting lone mothers and their children from experiencing poverty are those with comprehensive policy systems that assist women to meet the often conflicting demands of paid employment and unpaid care giving.

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Introduction

Cross-national comparisons of welfare state policies can contribute to our understanding of the responses made by governments to the social and economic challenges they face, and provide an opportunity to assess the relative success of different policy approaches. This is particularly significant in the context of the well-being of Canadian lone mothers and their children because of their extensive and increasing economic vulnerability and their resultant reliance on social assistance[1] benefits.

The present thesis adopts a comparative framework to present a case study of Income Assistance (IA) receipt in British Columbia (BC). As a social assistance program, the IA Program was designed as the payer of last resort in Canada's safety net of social welfare programs. However, changing family structures and economic and labour market trends have resulted in increasing numbers of people who rely on IA benefits for all or a substantial portion of their income. Over 10 percent of British Columbians currently receive IA benefits (Minister's Advisory Council on Income Assistance, 1995).

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[1] While recognizing that there is no internationally accepted definition of 'social assistance', the term here is used to refer to "... the range of benefits and services available to guarantee a minimum (however defined) level of subsistence to people in need, based on a test of resources." (Eardley et al., 1996a: 1).

As of January, 1995, lone parent families represented 43 percent of IA recipients in the province; most of these families are headed by women (Ibid.).

In this study, BC Ministry of Social Services (MSS) survey and administrative data on 1,492 IA recipients are used to examine variability in duration of IA receipt. The following hypotheses are tested using bivariate and multiple regression analysis:

1. female lone parents experience a longer duration of IA receipt than do others;

2. employability potential is less related to duration of IA receipt among lone mother households than among others; and,

3. different factors contribute to dependence on IA among women heading lone parent families.

Results are discussed in the context of what they indicate about the relative ineffectiveness of Canadian policies in protecting lone mothers and their children from poverty. Contrasting policies of the Canadian welfare state to those of Sweden, I argue that the countries which are successful in reducing poverty among their most vulnerable citizens are those with comprehensive and progressive family- and labour-related policies, policies that address women's differential position in the paid labour market and assist them to meet the often conflicting demands of paid work and unpaid care giving.

I begin Chapter One with an examination of poverty rates among Canadian women, with particular reference to women heading lone parent households. I then discuss the importance of the relationship between women's unpaid care giving work and their differential position in the paid labour market. This relationship is important in accounting for poverty among women in general and among lone mothers in particular.

In Chapter Two I introduce the comparative framework that informs my analysis of IA receipt in BC. An overview of approaches to comparative policy analysis is presented, followed by a summary of systems of classifying welfare states.

Chapter Three presents a case study of IA receipt in BC. The chapter begins with an overview of the institutional features of the IA Program, including financing, administration, eligibility requirements, benefit structure and rates. This is followed by a summary of previous research conducted on the dynamics of welfare receipt. The results of research focusing on the duration of welfare receipt are summarized, as are the results of studies that examine the correlates of welfare receipt. Gaps in previous research are also identified. The research design is then presented, including the hypotheses explored in the analysis, the research methodology and procedures employed, the variables examined, and the results that were expected. Overviews of the analysis conducted and the results obtained are then

presented. This section begins with a bivariate analysis of variability in the duration of IA receipt among and between the family status groups under consideration. Also presented is a summary of the distribution of respondents on the basis of the following variables: employable/unemployable classification; highest level of formal education completed; participation/non-participation in a government-sponsored education or training program; reason for requiring IA benefits; age; and, duration of previous IA receipt. Following this more descriptive overview, multiple regression analysis is used to examine the relative and overall impact of these variables on the duration of IA receipt in BC among lone mothers as compared to among single men, single women, and couples with and without children.

Chapter Four returns the analysis to a more macro level to compare the relative effectiveness of policies of the Canadian and Swedish welfare states in protecting lone mothers and their children from poverty. I begin the chapter with a discussion of what the findings of the case study of IA indicate for lone mother households receiving benefits in BC. I then provide an overview of the forces that have shaped policy development in Canada and in Sweden. This is followed by an evaluation of the relative success of Canadian and Swedish policies based on two criteria of particular significance to lone mother households, that is, the extent to which policies

alleviate family and child poverty, and their effectiveness in assisting women to meet the conflicting demands of unpaid care giving within the family and work within the paid labour market.

Lastly, I offer conclusions and suggestions for further research.

Chapter One:

Lone Motherhood and Poverty

Introduction

In recent decades the number of lone mothers and their children has increased substantially in Canada, both in number and as a proportion of all Canadian households. At the same time, poverty rates for female-headed lone parent families have risen steadily and dramatically. As a result, many of these families receive benefits through the IA Program.

This chapter introduces the argument that if welfare state policies are to adequately confront the problem of poverty among female-headed lone parent families, they must address the relationship between women's unpaid care giving and income earning roles. I begin the chapter with a brief overview of Canadian poverty rates as they pertain to lone mother households. This is followed by discussion of women's role of unpaid care giver with families and their differential position in the paid labour market.

1.1 Women and Poverty in Canada

The phrase "the feminization of poverty" has been used to capture women's particular vulnerability to poverty (Pearce, 1992). This vulnerability

is not, however, a recent phenomenon (Evans, 1991). Women have always been more likely to experience poverty than have men and, as Patricia Evans notes, the overall rate of women's poverty "...has been characterized more by stability than by change." (1991: 172). Women's portion of overall adult poverty in Canada increased only marginally over the past two decades, rising from 56.9 percent in 1971 to 60.4 percent in 1988 (Evans, 1991: 171-172).

More dramatic is the change in how poverty is distributed among Canadian women. Between 1971 and 1988, the proportion of all poor women who were married decreased from 55 to 29 percent. During that same time period, the share of poverty among lone mothers increased from 7 to 18 percent. By 1993, approximately 60 percent of female-headed lone parent families in Canada had incomes below the Statistics Canada low income cut-offs, compared to 12.4 percent of two-parent families (National Council of Welfare, 1993). Of all family types in Canada, female-headed lone parent families have the lowest incomes. In Canada in 1992, the average income of lone mother households was $24,077, compared to $38,783 for male-headed lone parent households, and $60,246 for two-parent families (Ministry of Women's Equality, 1994: 12).

It is significant, then, that the number of lone mother households has increased and continues to increase. By 1991, there were 529,590 British Columbian families with children living at home; approximately 20 percent

of these families were lone parent families most of which are headed by women (Ministry of Women's Equality, 1994: 2). Of those children in BC who are under the age of 15 years, approximately one in seven currently lives in a lone parent household.

How can we account for the economic vulnerability of lone mother households in Canada? Arriving at a full understanding of poverty among lone mothers and their children requires that we take into account the relationship between the unpaid labour women do in the home and their differential position in the paid labour market. As noted by Patricia Evans, "women's poverty reflects their biographies as care givers." (1991: 169). The effect of care giving on the risk of experiencing poverty is significant for all women, but particularly for women raising children on their own.

The following discussion is presented in two sections. First, evidence of women's role as primary unpaid care givers in the home is presented. Second, an overview of women's position in the paid labour market is provided with particular attention given to how the work women do for pay is affected by the unpaid work they do in the home.

1.2 Women and Unpaid Care Giving

Despite the growing prevalence of women in the paid labour market, they continue to maintain primary responsibility for unpaid care giving work within the family. Evidence of the care giving role of women is not hard to find. Most obviously, the number of lone parent families in Canada has increased dramatically in recent years, reaching almost one million, or 20 percent of all families, by 1991 (Lindsay, 1992). Approximately 82 percent of Canadian lone parent families with unmarried children of any age are headed by women, as are 92 percent of lone parent families with children under thirteen years of age (Statistics Canada, 1992a.)

The increase in the number of female-headed lone parent families can be attributed to changing attitudes toward divorce and to an increase in births to single women. While the divorce rate in Canada in 1961 was less than 200 divorces per 100,000 married women, the rate had increased by 1990 to 1,200 divorces per 100,000 (Adams, 1990). At the same time, births to single Canadian women (including those never married, separated, divorced and widowed) increased from 9.8 percent of all live births in 1977 to 26.3 percent in 1991 (Statistics Canada, 1993a).

It is also noteworthy that women are the primary care givers within two parent families as well, with mothers spending significantly more time

than fathers on primary child care activities (Statistics Canada, 1993b). Women are also responsible for the majority of household chores (Statistics Canada, 1993b) and are the primary "health guardians" in the home (Heller, 1986). Women are also more likely than men to provide care to elderly or disabled family members (MacBride-King, 1990).

1.3 Women and Paid Employment

The participation rate of women in the Canadian paid labour force has increased steadily over the past two decades. In 1976, 45 percent of all women in Canada aged 15 and over were in the paid labour force; this rate had increased to 58 percent by 1991 (Statistics Canada, 1992b; Statistics Canada, 1984). Thus, between 1976 and 1991 there was a 61 percent increase in the number of Canadian women in the paid labour force (from 3,836,000 to 6,188,000) compared to a 19 percent increase for men (from 6,368,000 to 7,569,000). While women represented 38 percent of the total paid labour force in 1976, they had increased their share to 45 percent by 1991.

During the fifteen year period from 1976 to 1991, the largest increase in paid labour force participation rates occurred among women with young children (Statistics Canada, 1992b; Statistics Canada, 1990). The participation rate of women with a youngest child under three years of age rose from 32

percent to 62 percent during that time. For those women with a youngest child aged three to five, the participation rate increased from 41 percent to 68 percent.

In 1991, women aged 25 to 44 (that is, women in their prime child rearing years) had a paid labour force participation rate of 78 percent. This rate is forecast to reach 91 percent by the year 2005 (Employment and Immigration Canada, 1992).

Women who head lone parent families are less likely than other mothers to have paid employment. In Canada in 1991, 52 percent of lone mothers with children under the age of 16 years worked at paid employment, compared to 65 percent of mothers in two parent families (Lindsay, 1992: 21). Thus, a relatively high proportion of female lone parents are either unemployed or are classified as not in the labour force. Of women heading lone parent families in Canada in 1991, 16.8 percent were unemployed; this compares to 9.6 percent of mothers in two-parent families (Lindsay, 1992: 22). In addition, 37 percent of female lone parents were classified as not in the labour force in 1991, that is, they were not employed and were not actively seeking employment. Lone mothers with children under the age of 3 years are particularly likely to be unemployed (25.5 percent in 1991) or not in the labour force (59.0 percent).

Personal or family responsibilities are frequently reported as the reason many lone mothers do not have paid employment, particularly in families with young children. Of Canadian lone mothers who were unemployed in 1991 and who had pre-school-age children, 23 percent reported that they left their last job because of personal or family responsibilities (Lindsay, 1992: 22). Such responsibilities were also cited as the reason they left their last job by 30 percent of those lone mothers not in the labour force and with pre-school-age children.

Whether single or not, women's position as primary care givers within the home has both direct and indirect implications for their position in the paid labour force. To begin, women are much more likely than men to adjust their work schedules or to interrupt their employment entirely to care for children or other dependent family members. Those women who remain employed as parents are absent from work because of family responsibilities more frequently than are their male counterparts, frequently using their own vacation or sick days to care for their children (Akyeampong, 1992; MacBride-King, 1990). Women also more frequently than men report limiting their work involvement and even foregoing opportunities for advancement because of family responsibilities (Lero and Johnson, 1994).

In Canada, employed women are over-represented in the non-standard employment category, including part-time, part-year, and

temporary employment (Krahn, 1992). In 1989, 31 percent of employed women compared to 16 percent of employed men worked in non-standard positions.

Looking specifically at part-time employment, women in Canada are more likely than men to be employed on this basis. In 1991, one-quarter of all employed women in Canada were employed part-time, that is, for less than 30 hours per week (Ghalam, 1993). In comparison, 9 percent of employed men in Canada worked on a part-time basis in 1991. Women also account for the majority of overall part-time employment. Between 1976 and 1991, women have consistently held at least 70 percent of all part-time positions (Ghalam, 1993).

Evidence indicates that women's tendency toward part-time work is linked to their family responsibilities. In 1991, 24 percent of women in Canada aged 25 to 44 years of age and employed on a part-time basis indicated that they worked part-time as opposed to full-time because of personal and family responsibilities (Ghalam, 1993). Moreover, an additional 40 percent of women aged 25 to 44 years who were employed part-time indicated that they did not want to work full-time, a decision that for many women is likely to be based on personal and family responsibilities.

The greater tendency for women to be employed on a part-time basis is significant for several reasons. To begin, the personal incomes of people

working in part-time employment tend to be only about one-third the size of the incomes of people employed full-time (Krahn, 1992). In addition, part-time employees tend to have much less access to company benefits than do those holding full-time jobs. For example, in the service sector in Canada in 1989, 26 percent of part-time employees compared to 70 percent of full-time employees were covered by company medical insurance plans (Krahn, 1992). Similarly, 58 percent of those employed full-time in the service sector had company pension plans, compared to 22 percent of those employed part-time (Krahn, 1992). Thus, women's tendency toward part-time employment increases their risk of experiencing poverty.

Employed women in Canada are also less likely than employed men to be enrolled in employee-sponsored pension plans and are less likely to contribute to the Canada or Quebec Pension Plan (Ghalam, 1993). In Canada in 1990, 39 percent of employed women and 50 percent of employed men were covered by employee sponsored pension plans; 62 percent of women aged 15 to 64 contributed to the Canada or Quebec Pension Plan compared to 80 percent of their male counterparts.

Differences in work experience and hours worked only partially account for the persistent discrepancy between what women earn and what men earn in the paid labour force. Although the ratio of male-to-female earnings has increased slightly over the years, women's earnings in Canada

in 1992 still averaged only approximately 72 percent of men's earnings for full-time, full-year employment (Statistics Canada, 1993c).

Women's lower earnings also result from gender-based occupational segregation in the labour market. The labour market in Canada has been described as a dual labour market comprised of primary and secondary sectors (Pearce, 1992). Jobs in the primary sector are characterized by relatively high wages and relative job security, good working conditions and reasonable benefits. In contrast, wages are generally lower for jobs in the secondary sector and these jobs are usually less secure and offer few benefits.

Women are disproportionately represented in jobs in the secondary sector of the labour market. This means that not only do women perform the majority of care giving work in the home, they are also concentrated in jobs providing care and personal service. For example, in 1991, 70 percent of Canadians employed in the areas of health services, child care and social welfare were women (Statistics Canada, 1992b).

The rate of unionization for employed women in Canada (30 percent in 1990) is lower than that of employed men (39 percent in 1990) (Statistics Canada, 1992c). Moreover, women's rate of unionization would be even lower were it not for their relatively high rates in several employment areas. For women employed in public administration and health and education services, their combined rate of unionization was 62.3 percent, compared to a

rate of only 13.4 percent for women in all other industries. The lower unionization rate of women is significant because of the lower wages association with non-unionized employment. In Canada in 1987, the average wage of women in unionized employment was $12.50 per hour compared to $9.22 per hour for women in non-unionized positions (Labour Canada, 1990).

Mothers who do have paid employment frequently experience high levels of tension between their work and family responsibilities, particularly if they are raising children on their own. In Canada, high levels of work-family tension were reported by 27 percent of employed lone mothers with children under the age of 13 compared to 18 percent of employed mothers in two-parent families (Lero and Brockman, 1993: 93).

Summary

Women in Canada occupy a disadvantaged position in the paid labour market. They are over-represented in temporary positions and in jobs that entail less than full-time and/or full-year employment. They are also over-represented in lower paid, service providing occupations. Canadian women employed on a full-time, full-year basis still average only 70 percent of the earnings of their male counterparts.

Gender-based labour force segregation and wage inequity is related to

women's care giving role. Whether single or not, women with dependants face barriers to achieving and maintaining adequate employment income; these barriers are particularly problematic for women raising children on their own.

Given consistently high poverty rates among lone mother households in Canada, and given the relationship between women's economic vulnerability and their unpaid care giving work, an important question becomes: what policy approach could best be taken by the Canadian welfare state to reduce poverty among lone mothers and their children? I propose that in attempting to answer this question, insight can be gained from cross-national comparisons of welfare states and welfare state policies.

Chapter Two:

Comparing Welfare State Policies

Introduction

This chapter begins with an overview of approaches to analysing welfare state policies within a cross-national framework. This is followed by a discussion of systems of classifying welfare states.

2.1 Approaches to Comparative Policy Analysis

Comparative analyses of welfare state policies and programs have been classified according to a matrix comprised of two dichotomies - whether the approach is micro or macro, and whether it is concerned with policy inputs or outcomes (Eardley et al. 1996a; Bradshaw, 1994). Studies which are located in the macro/input cell of the matrix attempt to explain welfare state activity (inputs), while macro/outcome studies focus on the social and economic outcomes of welfare state policies and programs. Micro/input studies examine different systems (inputs) for lessons that can be learned to inform policy-making, while micro/outcome studies focus on the impact of policy at an individual or household levels.

Another suggested method of classifying comparative approaches is on the basis of whether they focus on the institutional features of policy systems (a system-by-system approach), the relative positions of specific groups across nations (group-by-group), specific issues such as poverty (problem-by-problem), or are more comprehensive, examining all aspects of welfare states (state-by-state) (Eardley et al. 1996a; Hauser, 1993).

Although these typologies allow for a broad classification of comparative research, in practice the lines between approaches are typically more blurred than such typologies imply (Eardley et al., 1996a). For example, in Hauser's typology, the present case study can be seen as framed by both a group-by-group and a problem-by-problem approach; the primary focus of the study is on how successful or ineffective social policy is in reducing poverty among lone mother households and in supporting women to meet the demands of paid work and unpaid care giving. According to Bradshaw's typology, the present research could be located in the micro/input cell of the matrix because of my focus on the lessons that can be learned from Sweden to inform Canadian policy development; the study is also, however, a micro/outcome study as I examine the impact of social assistance policy at the level of lone mother households.

2.2 Classifying Welfare States

Several recent works have attempted to classify and explain the differential nature of welfare states in the industrialized world (for example: Eardley et al., 1996a and 1996b; Esping-Andersen, 1990; Ringen, 1987).

According to Stein Ringen, 'equality' is the basic goal common to most welfare states, however, the concept of equality can be given a weak or a strong interpretation:

> In its weak interpretation, it implies a guaranteed minimum standard for all members of society... In its strong formulation, the redistributive goal refers not only to the minimum standard but to the entire structure of inequality... In the first case, the ambition is to eliminate destitution and individual misery, in the second case to eliminate, in addition, societal cleavages which might cause conflict and tension in society. (1987: 8)

The different interpretations that can be applied to the concept of equality lead Ringen to distinguish between small and large welfare states. According to this typology, small welfare states, such as Great Britain and the US, pursue only a minimum standard of poverty reduction. In contrast, large welfare states, such as Sweden, pursue the much more ambitious goal of reducing inequality. Many other welfare states, however, including Canada, lie somewhere between Ringen's small and large welfare state categories.

Gosta Esping-Andersen (1990) maintains that three rather than two

distinct regimes can be identified among industrialized welfare states: liberal, conservative corporatist, and social democratic. According to Esping-Andersen, Canada is a liberal welfare state, as is Australia, Britain, and the US. Characteristic of these states is a strong traditional liberal work ethic and a belief in the importance and efficiency of the market. These states tend to prefer targeted, means- and needs-tested income transfer programs over universal, insurance-based programs, generally targeting their programs predominantly to the lowest income population. The policies of these welfare states reflect the belief that no program should encourage individuals to choose income transfers over paid employment.

The second cluster of welfare states identified by Gosta Esping-Andersen, conservative corporatist states, include Austria, France, Germany, and Italy (Esping-Andersen, 1990). Rather than being characterized by a 'liberal obsession' with the market, the policies of these states reflect a strong religious influence, commitment to the preservation of the traditional family, and a belief in the importance of preserving status differentials. According to Esping-Andersen, while the social welfare programs of conservative corporatist welfare states do not reflect the liberal hesitation to have the state replace the market, redistribution resulting from such programs has been minimal.

The third and last group of welfare states identified by Esping-Andersen, the social democratic states, includes Sweden as well as Denmark and Norway. The social welfare programs of these states reflect the goal of freeing individuals from the vagaries of the market, with the right to paid employment accorded as much importance as the right to income protection. A second goal of these programs is to free individuals from the constraints of traditional family roles; social welfare programs are designed to maximize the capacity for individual independence and to accept social responsibility for the costs of raising children. These goals reflect the commitment to equality between men and women that is characteristic of these states.

Universal income transfer programs are preferred in social democratic welfare states over targeted and means-tested programs, serving to promote universal solidarity in support of the welfare state. At the same time, full employment has always been a central goal of these nations, which serves to maximize tax revenues while minimizing the number of individuals with low incomes.

Summary

Comparative analyses of welfare states and welfare state policies are useful to inform policy development by contributing to our understanding of different policy approaches and of the impact of policies at the individual or household levels.

In Ringen's (1987) typology of welfare states, Canada is located at a midpoint on the continuum between those welfare states in which policies reflect a weak interpretation of the concept of equality and those in which policies are based on a strong interpretation. According to Esping-Andersen (1990), Canada is a liberal welfare state; the Canadian policy approach reflects a strong liberal work ethic and a valuing of "productive" work in the paid labour market over work in the private sphere.

Chapter Three:

A Case Study of Income Assistance in British Columbia

Introduction

This chapter presents a case study of IA receipt in BC. The chapter begins with an overview of the IA Program, including financing, administration, eligibility, benefit structures and rates, and recent policy changes. A summary of previous research on the dynamics of welfare receipt is then presented, focusing on empirical evidence concerning duration and correlates of receipt. Gaps in previous research are also identified. The third section of the chapter presents the hypotheses examined in the present case study, the research methodology and procedures used, and the results that were expected. Lastly, the results of bivariate and multiple regression analyses are presented.

3.1 The Income Assistance Program

3.1.1 Financing

IA has been referred to as a 'tax-and-transfer' program because through the program, money is in effect transferred from taxpayers to recipients (McGilly, 1990). However, the categories of 'taxpayer' and

'recipient' are not actually mutually exclusive; even if recipients do not pay income tax, they do pay other forms of tax (McGilly, 1990). In fact, because of the regressive nature of such taxes as the Provincial Sales Tax and Goods and Services Tax, IA recipients and other low-income individuals actually pay a high rate of tax in relation to their income (Minister's Advisory Council on Income Assistance, 1995).[2]

The IA Program is financed through both provincial/territorial and federal government revenues. The *Canada Assistance Plan* (CAP) of 1966 established social welfare programs as a major area of cost-sharing between the provincial/territorial and federal levels of Canadian government (Ursel, 1992; McGilly, 1990; Guest, 1985).[3] CAP provided for federal cost-sharing of all provincial social welfare costs calculated on a 50 percent reimbursement basis. However, since 1990 when the federal government froze its CAP payments to BC, Alberta, and Ontario, the proportion of social welfare expenditures borne by the federal government has been decreasing (Minister's Advisory Council on Income Assistance, 1995 and 1994; National

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[2] For an in-depth discussion of progressive versus regressive tax systems, see National Council of Welfare, 1979 and 1976.

[3] Cost-sharing arrangements between Quebec and the federal government are specified in the Federal-Provincial Arrangements Act (McGilly, 1990).

Council of Welfare, 1991). Currently, the federal government reimburses BC for approximately 30 percent of the costs of IA.

According to the 1995 federal budget, federal transfers to the provinces will continue to decrease with the proposed replacement of CAP and the Established Programs Financing Agreements with the Canada Social Transfer Agreement. According to the Minister's Advisory Council on Income Assistance: "For British Columbians this means that in 1996-97, the federal cash transferred will be reduced by $357 million; by 1997-98 the total reduction will be $801 million." (1995: 4). This indicates a significant change in the federal government's role in Canadian social welfare programs.

3.1.2 Administration

Since 1989, MSS has provided IA under the umbrella Programs for Independence, which include Income Assurance Programs and Temporary Assistance Programs (National Council of Welfare, 1992).

Income Assurance Programs (GAIN for Handicapped, GAIN for Seniors, and Old Age Security) are supplementary programs designed to provide ongoing financial support to people with disabilities and to elderly people. Temporary Assistance Programs are designed to meet short-term rather than long-term need for support. These programs are targeted

primarily to unemployed people who have exhausted all other sources of support. Temporary Assistance Programs include IA as well as Age 60-64 Benefits and the Child in the Home of a Relative Program. In contrast to the latter programs, the IA Program is designed not only to provide assistance in cash and in kind, but also to assist people to achieve or regain financial independence.

All Programs for Independence, including IA, are administered under provincial jurisdiction under the Guaranteed Available Income for Need (GAIN) Act. McGilly notes:

> The linking of the administration of public assistance with the political authority is consistent with its character as a tax-supported transfer program. It contrasts with the finance and administration of programs like [worker's] compensation and the pension plans, which have their own non-tax sources of finance and are managed by independent bodies, ostensibly protected from political influence. (1990: 161).

Although IA is administered provincially, the fact that it is cost-shared between federal and provincial levels of government has served as a check against maladministration of the program. In outlining federal-provincial cost-sharing arrangements, CAP "...obliges the provinces to meet certain agreed-upon standards in the structure and delivery of programs." (McGilly, 1990: 163). If those standards are not met, the federal government has been able to withhold its reimbursements to the province. For example, when BC

added a ninety-day provincial residency requirement to IA eligibility criteria in December, 1995, the federal government responded by withholding the province's reimbursement payments. The dispute is currently before the BC Supreme Court.

The dramatic and continuing reduction in the proportion of provincial social welfare expenditures borne by the federal government is therefore significant not only because it shifts more of the burden of financing IA to the provincial level, but also because it places the structure and delivery of IA even more firmly at the discretion of the provinces and territories.

3.1.3 Eligibility

To be eligible to receive IA benefits in BC, applicants must meet general eligibility requirements, must not own fixed or liquid assets valued above exemption limits, and must have household incomes below an established level as determined by a 'needs test'.

The general eligibility requirements for IA are as follows: (1) applicants must be of a certain age; (2) applicants with disabilities require medical certification of their disabilities; (3) immigrants must attempt to secure financial support from their sponsors; (4) individuals registered in a full-time post-secondary education program may be eligible for benefits

under certain conditions; and, (5) single parents must attempt to obtain any court-ordered family maintenance payments to which they are entitled (National Council of Welfare, 1993).

In addition to the general eligibility criteria, applicants must meet requirements concerning the maximum allowable value of their assets (National Council of Welfare, 1993). If the value of their non-exempt assets exceeds the applicable ceiling established by the province, applicants are considered to be independent or potentially independent and are therefore ineligible for IA benefits.[4]

For the province to qualify for federal cost-sharing reimbursements, provincial ceilings on maximum allowable assets must not exceed the maximums set by Ottawa. Table One (Appendix A) presents current asset exemption levels for IA recipients in BC.

To be eligible for IA benefits, applicants must also demonstrate that their household income is insufficient to meet their basic needs. This is determined by a 'needs test' and a 'means test'. The needs test calculates the minimum needs of the individual or household based on criteria determined by the provincial government; the test takes into account needs for food, clothing, accommodation, and other essential items. The means test provides

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[4] Exempt assets include the family home, primary vehicle, household equipment, and tools and equipment necessary for employment.

a calculation of household income taking into account both exempt and non-exempt income. Total non-exempt income is then subtracted from the cost associated with the needs of the household. If the household's needs exceed its resources, the household qualifies for IA.

The needs test is the central eligibility criterion identified in CAP. According to CAP, the federal government is only required to share the cost of providing social welfare services to households deemed to qualify for assistance on the basis of need (National Council of Welfare, 1993).

3.1.4 Benefit Structure and Rates

Martin Dooley identifies two key economic parameters of social assistance benefit structures: the *guarantee* and the *tax-back rate* (1995: 62-63). The guarantee refers to a guaranteed income floor, that is, the rate at which cash benefits are provided to Canadians with little or no other income. Guarantee rates are determined at the provincial/territorial level and vary according to recipients' ages, family structures, number of dependants, and employability status.

In BC, the guarantee includes a monthly support allowance and a monthly shelter allowance. The amount of the monthly support allowance is based on the number and ages of adults in the family unit, the number of

dependent children in the family unit, and the handicapped/non-handicapped status of members of the family unit. If there is only one adult in the family unit, the monthly support allowance is $271; if there are two adults in the family unit, it is $433. If the family unit includes a dependent child, the monthly support allowance is increased by $103 for each child as well as by $88 if there is only one adult in the family unit. Monthly support allowances are also increased by $175 for each handicapped person in the family unit, and for each person aged 65 years or older.

In contrast, monthly shelter allowances are differentiated solely on the basis of the size of the family unit (see Appendix A, Table Two).

The second economic parameter of the benefit structure identified by Dooley is the tax-back rate (1995). The tax-back rate refers to the rate at which IA benefits are reduced with increases in employment (and most non-employment) income. Generally, the tax-back rate is zero for a relatively small amount of exempt monthly earnings and then rises dramatically for any additional earnings. Monthly income exemption levels for the IA Program in BC are presented in Table Three (Appendix A).

As illustrated by Table Three, any income above the basic $100 and $200 exemption levels is subject to a tax-back rate of 75 percent. Moreover, "the effective marginal tax rate welfare clients face is higher still when one considers both the interaction of welfare with the positive tax system and the

non-cash benefits of social assistance, such as health care, child care, and housing." (Dooley, 1995: 63).

As noted by Dooley, "the guarantee and the tax-back rate interact to determine the break-even level of earnings at which the welfare payment is reduced to zero." (1995: 63-64). In other words, having an income which falls below the break-even level qualifies an individual for IA benefits.

3.1.5 Recent Policy Changes

Effective January 1, 1996, the IA Program in BC was replaced by a new set of programs under the umbrella BC Benefits. While BC Benefits parallels IA in terms of program financing and administration, important changes have been introduced with regard to eligibility requirements, benefit structures, and rates. An overview of these changes follows.

With the implementation of BC Benefits, the Youth Works Program replaced IA for employable recipients who are 19 through 24 years of age, while Welfare to Work replaced IA for employable recipients who are aged 25 years and older.

Under the Youth Works Program, employable single individuals and couples with and without children are eligible for benefits on the condition that they participate in job search and work preparation programs. Single

parents are also required to participate in these programs when their youngest dependent child reaches the age of seven years.

The job search and work preparation programs represent a three-phase approach to moving people off BC's welfare caseload. The first phase consists of seven months of independent job search that must be undertaken by recipients. Individuals who are not successful in obtaining adequate paid employment to leave the Youth Works Program within that seven-month period are then required to participate in a two-month supported job search program. Lastly, individuals are placed in workplace training, community employment training, or post-secondary training programs.

While they are participating in job search and community employment training programs, the maximum benefit rate for employable single individuals is $546 for the first month and $500 for each month thereafter. Thus, after the first month of receipt, the maximum benefit rate for this category of recipient is reduced by $46 per month from the rate established under the IA Program.

For couples without dependent children, the maximum benefit rate established under BC Benefits is $903 for the first month and $811 for subsequent months. This represents a rate reduction of $92 per month for childless couples after the first month of receipt. There is no change in the benefits rates for single parents and for couples with dependent children.

Those involved in workplace training are to be employed in the private sector and are to be paid at least a minimum wage income from their employer. Those in post-secondary education or training programs are expected to obtain support through existing student financial assistance programs. Lastly, both couples and lone parents are eligible for a "transition to work" bonus if they leave the Youth Works Program for full-time employment.

The Welfare to Work program established under the BC Benefits umbrella mirrors Youth Works with the exception that the workplace training, community employment training, and post-secondary education programs are "subject to availability".

In addition to the Welfare to Work and Youth Works Programs, two programs were implemented under BC Benefits that are targeted specifically toward low income working families, that is, those who are not receiving welfare benefits. Effective July, 1996, families with dependent children and with a net household income of $18,000 or less became eligible to receive a monthly benefit of $103 per dependent child through the Family Bonus Program. For those families with dependent children and with a net household income of more than $18,000, the annual benefit is reduced by 20 percent of net income above the $18,000 ceiling for families with two or more dependent children, and by 10 percent for families with one dependent child.

Effective April 1, 1996, low income working families also became eligible for dental and vision care benefits for their dependent children through the Healthy Kids Program.

3.2 Previous Research on the Dynamics of Welfare Receipt

This section summarizes the results of previous research on the dynamics of welfare receipt. The first section provides an overview of previous research on the duration of welfare receipt. The second section focuses on research findings concerning the correlates of welfare receipt examined in the present study: family status; employability potential; reason for requiring welfare benefits; age; and, previous welfare receipt. Lastly, gaps in previous research are discussed.

3.2.1 Duration of Welfare Receipt

Tracing the dynamics of welfare utilization over a multiyear period requires longitudinal data on the same individuals or households over time. A number of studies have examined patterns of welfare receipt in the US using data from the Panel Study of Income Dynamics (PSID), a nationally representative longitudinal survey (for example: Duncan and Hoffman, 1988; Duncan, Coe, Corcoran, Hill, Hoffman and Morgan, 1984; Coe, 1981; Rein

and Rainwater, 1978). While these studies focus on varying aspects of the dynamics of welfare utilization, they are consistent in their finding that most welfare receipt is relatively short-term in nature.

Reviewing PSID data from 1970 through 1979, Duncan and Hoffman (1988) report that during that decade, 15 percent of the US population lived in households that received benefits through the Aid to Families with Dependent Children (AFDC) Program and/or received "other welfare income" in at least one year, while only 2.2 percent of the population lived in households receiving welfare income in eight years or more (Committee on Ways and Means, 1987).

While these studies clearly indicate an on-going and substantial turnover in welfare populations, using fixed-year intervals to depict welfare use over a multiyear period may lead to under-representation of cases of long-term welfare receipt (Duncan and Hoffman, 1988). Long-term recipients may not be identified as such if their period of receipt ends in the beginning of the study period or begins in its final years. A number of researchers have overcome this methodological limitation by using a methodology that focuses on welfare spells (i.e. consecutive months or years of welfare receipt).

Based on data on the distribution of welfare spells, a number of researchers have calculated the probability of becoming independent of welfare income after any given number of months or years of continuous

welfare receipt. These 'conditional exit probabilities' have then been used to examine the distribution of the duration of completed welfare spells.

Analysis of individual welfare spells in the US has been based on data from the PSID (for example: O'Neill, Wolf, Bassi, and Hannan, 1984; Bane and Ellwood, 1983), and from the National Labour Survey (NLS) and the AFDC caseload (for example: O'Neill, Wolf, Bassi, and Hannan, 1984). Despite using different samples and spell definitions, these studies all indicate that the majority of welfare spells in the US have a duration of two years or less, while fewer than one-sixth last eight or more years. These studies also share the finding that "at any single point in time, half of all welfare recipients are in the midst of long-term spells." (Duncan and Hoffman, 1988: 242).

These seemingly paradoxical findings have important methodological implications. Studies based on a point-in-time sample (i.e. a sample comprised of a cross section of all welfare recipients) tend to over-estimate the duration of welfare spells and under-estimate exit probabilities. This is because, at any given point in time, a cross section of welfare recipients will be comprised of recipients who have been receiving benefits for varying lengths of time prior to when the sample is drawn. The point-in-time sample includes a higher proportion of longer-term welfare recipients because the probability of being on welfare at a given time is necessarily higher for

longer-term recipients than for those who experience shorter welfare spells. Thus, longer-term recipients accumulate in a welfare caseload over time. As noted by Mark Rank, the analogy to a hospital is appropriate:

> Most individuals entering a hospital will remain for a relatively short amount of time. However, at any given point, a sampling of the patients will reveal that they are in the midst of longer stays. The reason for this is that those who are chronically ill will accumulate over time in the cross section. Similarly, most households use welfare briefly. Yet at any point in time it will appear that the average welfare recipient has been (and will be) on public assistance a substantial number of years. This, however, is a distortion of the typical welfare recipient. On the other hand, it is true that the long-term users found in a point-in-time sample will consume a larger proportion of public assistance funds (1985: 373).

Duncan and Hoffman note that the usefulness of the point-in-time sample and the ever-begun sample depends of the question being addressed:

> ...the point-in-time sample is appropriate for assessing whether short-term or long-term users account for most of the costs of the welfare system and describing the likely experiences of the current caseload. (Long-term users clearly account for most of the costs and characterise most of the caseload at any point.) However, for the task of describing the general pattern of welfare use and for assessing the potential behavioural impact of welfare, an ever-begun sample is required since it is representative of all welfare experiences. The most serious potential error is to use a point-in-time sample to draw inferences about the nature of welfare use for the population of individuals who ever come into contact with

the welfare system. (1988: 242).

3.2.2 Correlates of Welfare Receipt

Evidence from the US and from BC indicates that there is an association between family structure and the dynamics of welfare utilization.

Using data on a sample of 2,796 Wisconsin households receiving benefits through the AFDC, Medicaid and Food Stamp programs from 1980 to 1983, Rank (1985) conducts life-table and survival analyses to examine patterns of exiting from welfare in the US. He concludes that exiting distributions differ statistically across the household categories examined: (1) female heads of households with children (no spouse present); (2) married couples (with and without children); (3) singles (no spouse or children present); and, elderly household heads (over the age of 65).[5] According to Rank, single individuals and married couples tend to exit from welfare more quickly than do female and elderly heads of households:

> There tends to be a relatively slow but steady increase in the percentage of female and elderly heads who will leave welfare over time. In contrast, married and single heads show a dramatic increase in exits during the first year, which then levels off during the next three years.

[5] The category of 'male heads of households with children (no spouse present)' was eliminated from the analysis as this category represented less than one percent of the sample.

> The majority of single and married heads will use welfare briefly, while elderly and female-headed households participate over a longer time span. (1985: 373)

Bane and Ellwood (1983) report that a change in family structure is the event most frequently linked to AFDC exits. They report that approximately 35 percent of all AFDC spells end with marriage (including first marriage, remarriage and reconciliation); an additional 11 percent of AFDC spells end when a dependent child leaves the household and the family thereby no longer meets the eligibility requirements of the program.

Based on their analysis of NSL data, O'Neill, Wolf, Bassi and Hannan (1984) also report that marriage is the event most frequently associated with exits from US welfare programs.

In BC, evidence indicates that average spell lengths differ on the basis of family status. According to Bruce (1994), the shortest average IA spell duration is experienced by couples (without children) whose spells average 4.8 months, followed by single males (5.6 months), two-parent families (5.8 months), single females (5.9 months), and, lastly, one-parent families (11.0 months).

With regard to employability potential, evidence from the US and from BC indicates a positive association between previous work experience and the probability of exiting welfare programs. Bane and Ellwood (1983),

Plotnick (1983), Hutchens (1981), and Wiseman (1977) all report that individuals with previous work experience are much more likely to exit the AFDC program. In BC, the probability of exiting IA has been found to be associated with attachment to the labour force across all ages and family types - that is, the probability of leaving the caseload increases the more a recipient worked over the previous two years (Bruce, 1994).

There are also seasonal variations in IA exit rates in BC, with recipients more likely to leave the caseload in the summer and the fall. Bruce notes that "this corresponds with the greater employment prospects available in these two seasons." (1994: 13).

Rank (1986) reports finding no evidence that labour market conditions, such as area unemployment rates, are associated with the probability of exiting the AFDC Program. However, for some segments of the IA caseload in BC, an association between labour market conditions and exit rates is reported by Bruce (1994). According to Bruce, with the exception of young single women and young lone parent families, IA recipients are more likely to leave the caseload when the unemployment rate is lower.

Little information is available on the association, if any, between level of education and welfare receipt. Bane and Ellwood (1983) report that those AFDC recipients who are high school graduates have significantly higher exit rates than do those who did not complete high school, indicating a positive

association between education and exit probabilities.

With regard to the factors leading people to require welfare benefits, there is some evidence that different paths onto welfare caseloads are associated with duration of receipt. For example, Bruce notes that in BC, those IA cases classified as UI pending "...have a much higher probability of leaving in the first few months of their spell. This corresponds with the arrival of their UI benefits." (1994: 14).

Based on their analysis of NSL data, O'Neill, Wolf, Bassi, and Hannan (1984) report that changes in earnings are associated slightly more with welfare exits that with entries among women heading lone parent families. According to their findings, among female heads with no reported work disability, approximately 25 percent of spells end with an increase in earnings; for female heads with a reported work disability, approximately 20 percent of spells end this way.

Evidence based on data from the US indicates that age may be related to entering and exiting the AFDC program for individuals heading lone parent families. Such an association has been found by Blank (1989), Plotnick (1983), and Hutchens (1981), but was not found by Bane and Ellwood (1983).

Using six years of monthly AFDC caseload data to analyze welfare utilization among women heading lone parent families, Blank (1989) reports that older women have significantly higher probabilities of ending an AFDC

spell than do younger women.

Plotnick (1983) uses event history techniques to analyze data from 1971 through 1974 gathered on a control group of female-headed families from the Denver Income Maintenance Experiment (DIME). He reports age to have a substantively strong and statistically significant effect on both entry and exit rates, with increases in age reducing entry rates and increasing exit rates.

Using data from the PSID, Hutchens (1981) also found increases in age to be associated with reduced AFDC entry rates and increased exit rates, but only for female heads of households who had wage earnings during the study period. An association between age and entry and exit rates was not indicated for female heads with no wage income during the study period.

Empirical evidence also indicates that there is an association between age and the probability of exiting IA in BC. Bruce (1994) reports a significant association between age and IA exit rates in BC: the probability of leaving IA decreases with increasing age.

There is some evidence from the US that previous receipt of AFDC benefits has an effect on the probability of exiting the program. Hutchens (1981), and Rydell, Palmeria, Blasis, and Brown (1974) report that previous AFDC receipt has a negative effect on exit probabilities. Evidence also indicates that previous dependence on IA is associated with lower exit rates from IA in BC, "... although its importance wanes after only a few months."

(Bruce, 1994: 14).

3.2.3 Gaps in Previous Research

As welfare costs and caseloads have increased, so has effort toward empirical research on the dynamics of welfare receipt. While a considerable amount of research has been conducted in this area since the mid-1970s, most is based on data from the US. Because of significant differences between welfare programs in the US and those in Canada, however, the results of research based on US data are not necessarily reflective of welfare receipt among Canadians. Consequently, there is relatively little empirical knowledge of the dynamics of welfare receipt within the Canadian context.

Moreover, researchers using Canadian caseload data have paid little attention to how the dynamics of welfare receipt may differ among recipients, depending on their gender and family status. The present case study is presented with the goal of helping to fill this research gap by exploring IA receipt among lone mothers in BC as compared to among single women and men, and couples with and without children.

3.3 Research Design

The following sections present the hypotheses explored in the analysis, the research methodology and procedures used, and the results that were expected.

3.3.1 Hypotheses

The following hypotheses are explored in the present case study of IA receipt in BC:

1. female lone parents experience a longer duration of IA receipt than do others;

2. employability potential is less related to duration of IA receipt among lone mother households than among others; and,

3. different factors contribute to dependence on IA among women heading lone parent families.

3.3.2 Methodology and Procedures

The data used in this study are survey and administrative data obtained from MSS. The administrative data were extracted from the Client Payment System database maintained by MSS. The survey data were obtained from a telephone survey of IA recipients conducted by MSS in 1994.

Since January, 1980, MSS has maintained a database on all IA

applicants. The Client Payment System database contains a record for each applicant indicating under which social assistance program they received benefits during each month since their first month of receipt. In addition, for each month the individual receives benefits, variables indicate their gender, family status, and age, and whether they are classified by MSS as employable or unemployable. In 1994, a telephone survey was conducted by MSS designed to gather additional information on individuals who receive IA. IA recipients were defined as eligible for inclusion in the study if they met the following sampling criteria: they received IA benefits in the sample month; they did not receive IA benefits in the month prior to the sample month; and they received IA benefits in at least one month out of the preceding twelve-month period. A random sample of 1,200 recipients meeting the sampling criteria was selected in September, 1994, and a second random sample of 1,200 was selected in October, 1994.

The 2,400 recipients selected were sent letters from MSS requesting that they participate in the survey. The letters stressed the voluntary nature of the survey and the confidentiality of the data and assured individuals that their participation would not affect their current or future eligibility for IA. Individuals contacted were also given the opportunity to telephone the writer, as the Ministry's principal researcher for the project, to discuss any concerns regarding the survey.

Telephone interviews were conducted by an independent research firm contracted by MSS. Of the random sample of 2,400 IA recipients, the interview process yielded 1,520 completed interviews, representing an overall response rate of 63.3 percent.[6] Interviews completed with male lone parents (n = 28) were subsequently dropped from the analysis because they represented fewer than 2 percent of those interviewed. The remaining 1,492 survey respondents comprise the study group on which the present research is based.

3.3.3 Variables Used

The variables used in the analysis are: (1) duration of current IA receipt; (2) family status; (3) employable/unemployable classification; highest level of formal education completed; (5) participation/non-participation in a government-sponsored education or training program; (6) reason for requiring IA benefits; (7) age; and, (8) duration of previous IA receipt. A description of these variables follows.

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[6] The vast majority of the 880 non-respondents were not reachable at the telephone numbers on file at the Ministry of Social Services. In addition, interviews were refused by 60 individuals, and three people were unable to complete the interviews because of language difficulties.

Duration of Current Income Assistance Receipt

The dependent variable in the analysis is 'duration of current IA receipt', defined as the number of months that IA was received during the fourteen-month period directly following the survey month.[7] For subjects participating in the survey in September, 1994, duration of current IA receipt is established by determining the number of months that IA was received from October, 1994, through November, 1995. For those participating in the survey in October, 1994, duration of current IA receipt is determined for the period November, 1994 through December, 1995.

Family Status

The gender and family status variables included in the MSS Client Payment System database are used to construct a new family status variable that takes gender into account. This new variable was initially constructed to include the following categories: (1) single men; (2) single women; (3) couples with children; (4) couples without children; (5) female lone parents; and, (6) male lone parents. The categories of couples with children and couples without children were subsequently combined because of the

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[7] As the primary goal of this study is to examine variation in duration of IA receipt over time, I am not concerned with whether 'months of IA receipt' represent consecutive months or a more intermittent pattern of receipt.

relatively small number of respondents in each group. The male lone parent group was excluded from the analysis for the same reason. Thus, four comparison groups remain: single men; single women; couples with and without children; and, female lone parents.

Employable/Unemployable Classification

The employable/unemployable classification variable is extracted from the Client Payment System database. This is a naturally dichotomized variable taking the value of 1 if the respondent is classified as unemployable and the value of 0 if they are classified as employable.

Highest Level of Formal Education Completed

The survey data provide information on the highest level of formal education completed by respondents. This is a categorical variable which includes the following categories of education: (1) less than a high school diploma; (2) high school diploma; (3) some post-secondary education or training; (4) completed post-secondary certificate or diploma; and, (5) completed university degree(s).

Participation/Non-Participation in Government-Sponsored Education/Training

The survey data also indicate whether or not the respondent has participated in a government-sponsored education or training program. This variable is dichotomous, taking the value of 1 if respondents have participated in a government-sponsored program and 0 if they have not.

Reason for Requiring Income Assistance Benefits

For each respondent, the survey data also provide information on their primary reason for requiring IA benefits. According to this variable, respondents require IA for one of the following reasons: (1) they do not have a paid job and they are not eligible for UI benefits; (2) they have UI benefits pending; (3) they require IA as a supplement to UI benefits; (4) they require IA as a supplement to employment income; or, (5) they require IA for other reasons.

Age

Information on respondents' ages is extracted from the Client Payment System database.

Duration of Previous Income Assistance Receipt

Lastly, the Client Payment System database also provides information on the duration of previous IA receipt. In this study, duration of previous IA receipt is defined as the number of months that IA was received during the fourteen-month period preceding the month prior to the survey month.

3.3.4 Expected Results

The first hypothesis explored in this study is that IA receipt in BC is more extensive in duration among female lone parents than among single men, single women, and couples with and without children. Thus, it was expected that, as a group, the female lone parents studied would experience more months of IA receipt during the study period than would those in the other family status groups.

This finding would support previous research conducted on the dynamics of welfare receipt. For example, in his study of IA spell lengths[8], Bruce (1994) reports that the longest average IA spell length in BC is experienced by one-parent families[9] whose IA spells average 11.0 months,

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[8] Bruce (1994) defines an IA spell as consecutive months of IA receipt.

[9] Bruce (1994) does not differentiate between female-headed and male-headed lone parent families.

followed by single females (5.9 months), two-parent families (5.8 months), single males (5.6 months), and, lastly, couples without children (4.8 months).

This finding would also support evidence from the US which indicates an association between family status and the dynamics of welfare receipt. For example, using data on a sample of 2,796 Wisconsin households receiving benefits through the AFDC, Medicaid, and Food Stamps Programs from 1980 to 1983, Rank (1985) employs life-table and survival analyses to examine patterns of exiting from welfare in the US. He concludes that exiting distributions differ statistically across household categories. According to Rank, female heads of households exit more slowly from US welfare caseloads than do others.

The second hypothesis explored in this study is that differences in employability potential have less of an impact on variability in the duration of IA receipt among lone mothers than among others. The following variables are used as an indication of the employability potential of recipients: their employable/unemployable classification; the highest level of formal education they have completed; and, whether or not they have participated in a government-sponsored education or training program. With regard to level of formal education completed, it is assumed that those with higher levels of education would have greater employability potential than those with lower levels of education. It is also assumed that employability

potential is increased for those who have participated in a government-sponsored education or training program.

Taken together as an indication of employability potential, it is anticipated that these variables will have an impact on duration of IA receipt among all recipients, but will have less of an impact among female lone parents than among others.

The final hypothesis explored, that different factors contribute to dependence on IA among lone mother households, arises from women's relative position in the paid labour market and their role of primary unpaid care givers within families. It is anticipated that proportionately more female lone parents will require IA benefits as a supplement to employment income than will single men and women and couples with and without children.

3.4 Analysis and Results

This section presents the analysis conducted and the results obtained. The section begins with an examination of variability in duration of IA receipt among and between the family status groups under consideration. Also presented is a bivariate analysis of the distribution of the following variables by family status: employable/unemployable classification; participation/non-participation in a government-sponsored education or

training program; highest level of formal education completed; primary reason for current IA receipt; age; and, duration of previous IA receipt. Following the bivariate analysis, multiple regression analysis is used to examine the relative and overall impact of these variables on current IA receipt among the female lone parents studied compared to those in the other family status groups.

3.4.1 Bivariate Analysis

This section presents a bivariate analysis of the duration of current IA receipt by family status, as well as the distribution of the following variables among family status categories: employable/unemployable classification; participation/non-participation in a government-sponsored education or training program; highest level of formal education completed; age; primary reason for current IA receipt; and, previous months of IA receipt.

Duration of Current Income Assistance Receipt

The bivariate distribution of duration of current IA receipt by family status indicates that overall, those in the female lone parent group experience a longer duration of receipt than do single men, single women, and couples with and without children (see Appendix A, Table Four). During the

fourteen-month study period, the mean duration of current IA receipt among the female lone parent group was 9.0 months, compared to 7.8 months for single men and 7.5 months for single women and for couples with and without children.

Moreover, of the four family status groups, a higher proportion of female lone parents, at 30.9 percent, were in receipt of IA benefits during all fourteen months comprising the study period than the proportion of single women (20.1 percent), single men (17.8 percent), and couples with and without children (17.6 percent). At the other end of the distribution, a smaller proportion of female lone parents (5.2 percent) received IA in none of the fourteen months examined than the proportion of single men (5.5 percent), single women (9.2 percent), and couples (12.6 percent).

The relationship between duration of current IA receipt and family status is statistically significant at the .001 alpha level.[10]

Employable/Unemployable Classification

The vast majority of respondents across all four categories of family status are classified as employable by MSS (see Appendix A, Table Five).

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[10] The F value associated with the association between duration of current IA receipt and family status is 5.702. The observed significance level is .001.

Couples with and without children are most frequently classified as employable (94.5 percent), followed by single men (93.0 percent), female lone parents (92.7 percent), and single women (84.2 percent).

The relationship between employable/unemployable classification and family status is statistically significant at at least the .001 alpha level.[11]

Participation/Non-Participation in Government-Sponsored Education/Training

With regard to participation in a government-sponsored education or training program, 35.3 percent of the female lone parents studied have participated in such a program, compared to 34.0 percent of couples, 30.4 percent of single women, and 27.0 percent of single men (see Appendix A, Table Six). There is a statistically significant relationship between participation/non-participation in a government-sponsored education or training program and family status; this association is significant at the .05 alpha level.[12]

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[11] The value of GKTau associated with the relationship between employable/unemployable classification and family status is .008. The observed significance level is .000.

[12] The value of GKTau associated with the relationship between participation or non-participation in a government-sponsored education or training program and family status is .006. The observed significance level is .040.

Highest Level of Formal Education Obtained

There is variation between the four comparison groups with regard to the highest level of formal education obtained (see Appendix A, Table Seven). Having less than a high school diploma was reported by 33.7 percent of the single male group, 28.6 percent of couples, 25.7 percent of female lone parents, and 20.5 percent of single women. The second most frequent level of education reported overall is 'completed post-secondary certificate or diploma'. This level of educational attainment was reported by 36.9 percent of female lone parents, 27.3 percent of single women, 26.9 percent of couples, and 25.1 percent of single men.

The association between highest level of formal education obtained and family status is significant at the .001 alpha level.[13]

Reason for Current Income Assistance Receipt

The bivariate distribution of 'reason for current IA receipt' by family status indicates that there is some variability in reason for receipt between the four comparison groups (see Appendix A, Table Eight). Having no job and not being eligible for UI was reported as the reason for IA receipt by 68.7

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[13] The value of GKTau associated with the relationship between level of formal education and family status is .010. The observed significance level is .000.

percent of single men, 67.6 percent of single women, 56.7 percent of couples, and 54.6 percent of female lone parents. Requiring IA benefits while a UI claim is pending was reported by 18.1 percent of single women, 18.0 percent of single men, 13.0 percent of couples, and 8.0 percent of female lone parents. Requiring IA as a supplement to employment income was reported by 27.3 percent of female lone parents and 17.2 percent of couples; in contrast, this reason for IA receipt was reported by only 5.1 percent of single women and 3.4 percent of single men.

There is a statistically significant relationship between reason for IA receipt and family status; this relation is significant at the .001 alpha level.[14]

Age

The bivariate distribution of age and family status indicates that the couples and female lone parents studied tend to be older than the single men and women (see Appendix A, Table Nine). The mean age for couples is 33.3 years, followed by 32.3 years for female lone parents, 31.3 years for single women, and 30.9 years for single men. Of the female lone parent group, only 37.0 percent are aged 19 to 29 years, compared to 38.6 percent of couples with

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[14] The value of GKTau associated with the relationship between reason for IA receipt and family status is .025. The observed significance level is .000.

and without children, 49.7 percent of single men, and 56.7 percent of single women.

The association between age and family status is statistically significant at the .01 alpha level.[15]

Duration of Previous Income Assistance Receipt

The bivariate distribution of duration of previous receipt of IA and family status indicates that of the four family status groups, female lone parents experienced a substantially longer duration of previous receipt than did those in the other family status groups (see Appendix A, Table Ten). The mean duration of previous IA receipt is 8.3 months for female lone parents, compared to 6.5 months for couples with and without children, 6.1 months for single men and 6.0 months for single women. Of the female lone parents studied, 16.1 percent received IA in all of the fourteen months comprising the 'previous receipt' variable, compared to 6.5 percent of single women, 5.3 percent of single men, and 4.6 percent of couples.

The relationship between duration of previous IA receipt and family

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[15] The F value associated with the association between age and family status is 4.866. The observed significance level is .002.

status is statistically significant at at least the .001 alpha level.[16]

In summary, the preceding bivariate analysis lends support to the hypothesis that family status accounts for a portion of the variability in duration of current IA receipt. This analysis also illustrates that there is variability between the four family status groups with regard to the following variables: employable/unemployable classification; participation/non-participation in a government-sponsored education or training program; highest level of formal education completed; age; primary reason for current IA receipt; and, duration of previous IA receipt.

Returning to the focus on lone mothers, the bivariate analysis indicates that, like single recipients and couples with and without children, the vast majority of lone mothers on IA (92.7%) are classified as employable. Over one-third (35.3%) have participated in a government-sponsored education or training program, a somewhat higher proportion than that found among the other family status groups. The bivariate analysis also indicates that lone mothers on IA in BC are relatively well educated compared to other recipients: 40.1 percent have obtained a post-secondary certificate, diploma, or degree. The vast majority of these women (81.5%) are aged 25 to 44. A

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[16] The F value associated with the association between family status and duration of previous IA receipt is 19.121. The observed significance level is .000.

relatively high proportion (27.3%) require IA as a supplement to employment income. And, lastly, lone mother recipients are more likely than others to have a history of extensive dependence on IA.

Although bivariate analysis enables us to develop a profile of respondents, it does not allow us to determine the overall and relative impact of the independent variables under consideration in accounting for variability in duration of current IA receipt. Multiple regression analysis was therefore undertaken, the results of which are presented in the following section.

3.4.2 Multiple Regression Analysis

Multiple regression analysis was conducted to allow for an examination of the relative and overall impact of the following variables on duration of current IA receipt among the 1,492 respondents: family status; employable or unemployable classification; highest level of formal education completed; participation/non-participation in a government-sponsored education or training program; age; primary reason for current IA receipt; and, duration of previous IA receipt.

The dependent variable in all regression models presented is *duration of current IA receipt*. As previously noted, this variable is defined as the

number of months of IA receipt during the fourteen-month period following the sample month.

Table Eleven (Appendix A) presents the results of the first five regression models developed. The beta coefficient associated with the relationship between duration of current IA receipt and each independent variable is reported along with the level at which the association is significant.[17]

The first model presented examines the impact of family status on duration of current IA receipt (see Table Eleven, Column Two). As the family status variable is categorical, it was transformed at this stage of the analysis into three dummy-coded variables to represent the four groups under consideration. Single men were designated as the reference group

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[17] Although unstandardized regression coefficients are often reported for associations between nominal level variables, standardized beta's are reported here for several reasons. First, with the exception of the single male (reference) group, the family status groups under consideration have approximately equal n's. Second, the standard errors reported for the bivariate distributions (see Tables Four through Ten) indicate that the distribution of these data in the sample is relatively similar to their distribution in the population from which the sample was drawn. These factors allow for valid comparison of standardized regression coefficients. Moreover, standardized beta's reported for simultaneous regression models allow for comparison of the *relative* impact of the independent variables on duration of current IA receipt.

because the remaining groups have approximately equal n's, lending validity to comparisons of regression coefficients.

According to this model, which considers only the impact of family status, there is a statistically significant association between duration of current IA receipt and the distinction between being a female lone parent and not being a female lone parent. The regression coefficient associated with the female lone parent category of family status (.089) is statistically significant at the .01 level. This model does not, however, imply a statistically significant association between duration of current IA receipt and membership in the single female or couples comparison groups.

The second regression equation adds the following variables: four dummy coded variables representing the five categories of the variable 'highest level of formal education obtained'; a dichotomized variable indicating if the recipient is classified by MSS as 'employable' or unemployable'; and a dichotomized variable indicating if the recipient has participated in a government-sponsored education or training program (see Table Eleven, Column Three). As previously noted, these variables are used in the present analysis as an indication of the employability potential of respondents.

The most frequently occurring category of education for the overall sample and for those in the single male group is 'less than a high school

diploma'. This category therefore represents the reference category of the education variable. Those who are employable comprise the reference category for the employable/unemployable distinction as this group represents the vast majority of the overall sample across each of the four family status groups. Finally, as only 28.2 percent of the overall study group has participated in a government-sponsored education or training program, those who have not participated in such a program are designated as the reference category.

The result of the second regression equation indicates that, as would be expected, having obtained a high school diploma or any formal education beyond that level is negatively associated with duration of current IA receipt. Among the dichotomized variables representing education levels, the largest regression coefficient (-.141) is that associated with having completed a post-secondary certificate or diploma. This finding is substantively significant in that of the four family status groups under consideration, female lone parents most frequently report having achieved that level of education. Of the female lone parents studied, 38.3 percent report having obtained a post-secondary certificate or diploma, compared to 27.3 percent of single women, 26.9 percent of couples with or without children, and 25.1 percent of single males (see Table Seven).

The result of the second regression equation also indicates that there is a statistically significant, positive association between duration of current IA receipt and whether one is classified by MSS as 'employable' or 'unemployable'.

This equation also implies a statistically significant and, unexpectedly, positive association between duration of current IA receipt and having participated in a government-sponsored education or training program. There are two factors which may having influenced this finding. First, the variable indicating participation or non-participation in a program does not distinguish between those who *have participated in* a program and those who *have completed* a program. Second, people who participate in and/or complete a government-sponsored education or training program may be more likely than other IA recipients to have a history of greater dependence on IA benefits.

With the inclusion in the second regression equation of the variables associated with employability potential, the regression coefficient associated with the female lone parent group increases slightly in magnitude.

The third regression equation includes the addition of four dummy coded variables representing the five categories of 'reason for current IA receipt' (see Table Eleven, Column Four). The reference category for this

variable is 'no job; not eligible for UI', as this is reason for current IA receipt most frequently reported by those within each of the four family status groups.

The result of this equation indicates that there are statistically significant, negative associations between duration of current IA receipt and requiring IA because UI benefits are pending, requiring IA as an income supplement, and requiring IA for 'other' reasons. The remaining category of 'reason for current IA receipt', that is, as a supplement to UI benefits, is not statistically significant.

With the inclusion of information on recipients' reasons for current IA receipt in the third equation, the regression coefficient associated with the female lone parent group is reduced slightly in magnitude while remaining significant at the .01 level. The regression coefficients associated with each of the variables related to employability potential are also reduced in magnitude, with the coefficient associated with being classified by MSS as unemployable becoming statistically insignificant.

The fourth regression equation includes the addition of information on the ages of respondents (see Table Eleven, Column Five). The result of this equation indicates that there is a positive association between age and duration of current IA receipt. This association is significant at the .001 level.

With the addition of the age variable in the fourth model, the regression coefficient associated with being a female lone parent is reduced slightly in magnitude. This implies that age differences account for part of the variation in duration of current IA receipt between those who are female lone parents and those who are not. As noted in the bivariate analysis, the mean age of the female lone parent group is 32.3 years, compared to 31.3 years for single women and 30.9 years for single men. Moreover, the age distributions of the single male and single female groups are positively skewed, with the bulk of cases falling at the lower age range. In contrast, the age distribution of female lone parents is skewed in the opposite direction, with cases clustered more toward the higher end of the distribution. Thus, the data indicate that female lone parents receiving IA tend to be older than single male and single female recipients, and that the differing age distributions of these groups account for part of the variability in duration of current IA receipt.

The result of the fifth regression equation is presented in the last column of Table Eleven. Here, the variable 'duration of previous IA receipt' is added to the model. The regression coefficient associated with this variable implies that there is a relatively strong, positive association between previous and current IA receipt. This coefficient is statistically significant at the .001 level.

The inclusion of information on previous IA receipt in the fifth model results in a relatively large decrease in the magnitude of the regression coefficient associated with being a female lone parent. This indicates that differences in duration of previous IA receipt account for part of the variation in duration of current IA receipt between those who are female lone parents and those who are not.

The regression coefficients associated with each of the variables used to indicate employability potential are also reduced in magnitude with the inclusion in the model of information on duration of previous IA receipt, with the coefficients associated with being classified by MSS as unemployable remaining statistically insignificant, and those associated with having participated in a government-sponsored education or training program and having completed some post-secondary education or training losing their statistical significance.

With the inclusion of information on duration of previous IA receipt in the fifth model, the coefficients associated with receiving IA while a UI case is pending or for a reason in the "other" category are reduced somewhat in magnitude while remaining statistically significant at the .001 level. In contrast, the coefficient associated with receiving IA as a supplement to employment income increases in magnitude in the fifth regression model.

In summary, at the first stage of the regression analysis, five regression models were presented to allow for an examination of the impact of the following variables on duration of current IA receipt: employable/unemployable classification; participation/non-participation in a government-sponsored education or training program; highest level of formal education completed; age; primary reason for current IA receipt; and, duration of previous IA receipt. Most noteworthy in the context of the present study, these models support the hypothesis that female lone parents experience a significantly longer duration IA receipt than do those in the other family status groups.

To further explore the relative and collective impact of the independent variables under consideration on variability in duration of current IA receipt, separate simultaneous regression models were also developed for each of the four family status groups. The results of these models are presented in Table Twelve (Appendix A).

The models presented in Table Twelve include all of the independent variables examined in the analysis, with the obvious exception of the family status dummies. For each of the family status groups, the model is significant at the .001 level. However, the proportion of variability in duration of IA receipt accounted for by the models differs across the comparison groups. For female lone parents, the model accounts for only 14.6 percent of the

variability in duration of IA receipt, compared to 16.3 percent of the variability among couples with and without children, 18.1 percent among single men, and 19.5 percent among single women.

The results of the models also indicate that overall, the variables used to indicate employability potential have the most impact on duration of IA receipt among the single male group, and the least impact on that of female lone parents. For single men, the only distinction related to employability potential that is not statistically significant is that of being classified by MSS as unemployable. The regression coefficients associated with each of the education dummies are statistically significant and indicate a negative association between having completed at least a high school diploma and duration of IA receipt. In contrast, none of the distinctions associated with employability potential are significant in the model presented for female lone parents.

Conversely, the distinctions examined which are associated with reason for IA receipt appear to be most significant for the female lone parent group in terms of accounting for variability in duration of receipt, and least significant for the single male group. The result of the model presented for female lone parents indicates that three of the four reasons for IA receipt examined are significantly associated with a reduction in duration of receipt. In contrast, in the model presented for the single male group, the only

regression coefficient associated with reason for receipt that is statistically significant is that associated with receiving IA while UI benefits are pending.

The results of the models presented in Table Twelve indicate that age is significantly associated with duration of IA receipt for the single male group but not for the other family status groups under consideration.

Lastly, the models indicate that for all groups with the exception of female lone parents, there is a statistically significant, positive association between the duration of current IA receipt and the duration of previous receipt.

Summary

This chapter has presented a case study of IA in BC. The first hypothesis explored was that IA receipt is of a longer duration among lone mothers than among single men, single women, and couples with and without children. The results of the analysis conducted support this hypothesis. The bivariate analysis indicates that duration of IA receipt is indeed more extensive among female lone parents than among others. The mean duration of IA receipt during the fourteen-month study period was significantly longer for the female lone parents studied than for others. Moreover, the result of the first regression model presented in Table Eleven

(Appendix A), which includes only family status, indicates that the distinction between being a female lone parent and not being a female lone parent has a statistically significant impact on duration of IA receipt.

The second hypothesis explored was that differences in employability potential have less of an impact on variability in IA receipt among female lone parents than among others. This hypothesis is also supported by the results obtained. As previously discussed, three variables were used in the analysis to provide an indication of the employability potential of respondents: (1) their classification by MSS as employable or unemployable; (2) the highest level of formal education they have completed; and, (3) their participation or non-participation in a government-sponsored education or training program. When only these variables are included in regression models for each of the four groups, the results of the models indicate that, together, these variables account for just 2.7 percent of the variability in IA receipt among female lone parents, compared to 5.4 percent of the variability in IA receipt among single men, 5.6 percent among single women, and 6.4 percent among couples with and without children. Moreover, when the models include all of the variables under consideration, none of those used to indicate employability potential are significant for female lone parents.

The third and final hypothesis explored was that the factors leading to IA dependence differ significantly for lone mothers receiving IA benefits in

BC. The bivariate analysis conducted indicates that there are significant differences between the four family status groups with regard to the reasons reported by respondents for requiring IA benefits. Requiring IA benefits because they do not have paid employment and are not eligible for UI benefits is reported least frequently among female lone parents (54.6 percent), followed by couples with and without children (56.7 percent), single women (67.6 percent), and, lastly, single men (68.7 percent). Requiring support through the IA Program while UI benefits are pending was reported by just 8.0 percent of lone mothers, compared to 13.0 percent of couples with and without children, 18.0 percent of single men, and 18.1 percent of single women.

Also noteworthy is that while only 3.4 percent of the single men and 5.1 percent of the single women studied report requiring IA benefits as a supplement to employment income, this reason for requiring IA is reported by 27.3 percent of female lone parents and 17.2 percent of couples with and without children. Moreover, the results of the multiple regression analysis conducted indicate that this reason for requiring IA is statistically significant in accounting for a portion of the variability in the duration of IA receipt among the female lone parent group but not among the other family status groups under consideration.

Chapter Four:

A Comparative Evaluation of Income Assistance in British Columbia

Introduction

This chapter presents a comparative analysis of IA based on the case study presented in Chapter Three. I begin by discussing the substantive implications of the case study findings for lone mother households receiving IA benefits in BC. Then , in keeping with the comparative framework introduced in Chapter Two, I turn to the examples of Canada and Sweden to provide a comparison of the relative effectiveness of policy approaches in alleviating the economic vulnerability of lone mothers and their children.

4.1 Income Assistance and Lone Mother Households

Results of the analysis presented in Chapter Three indicate that the dynamics of IA receipt differ for lone mother households. First, female lone parents experience a longer duration of receipt than do single individuals and couples with and without children. Second, employability potential, as defined in the present study, has less of an impact on duration of IA receipt among female lone parents than among single persons and couples with and without children. Third, reason for requiring IA benefits is particularly

significant in accounting for variability in duration of IA receipt among women heading lone parent families.

What do these findings mean for lone mothers and their children receiving IA benefits in BC? To begin, these families are likely to experience a longer duration of receipt than single, childless persons and couples with and without children. This is significant in that while these families are receiving benefits, they must live on a level of income dramatically below most established poverty lines. As previously noted, the Social Planning and Research Council of BC found that the maximum benefit available to a single mother with a five year old child falls short of actual basic costs of living by 45 percent (1993: i). In addition, while receiving IA benefits, these mothers are not able (by virtue of both IA policy and their low income level) to build assets as a buffer between their families and future poverty.

It is important also to consider the implications of recent policy changes surrounding the IA Program in BC. To begin, the new Youth Works and Welfare to Work Programs reflect the government's strengthened efforts to encourage recipients to leave welfare for employment. Under these programs, lone parents are required to participate in job search and work preparation programs when their youngest child reaches the age of 7 years. This approach is based on the premises that lone mothers on IA have inadequate education or work experience, and that any job will provide a

solution to dependency on IA benefits. These premises are not, however, supported by empirical evidence. Gender-based job segregation means that for many women, the jobs available do not pay wages at a level adequate to meet basic living expenses and are also likely to offer little or no opportunity for advancement. As noted by Kathryn Edin:

> ... the presumption that a transition from welfare to work represents a move toward self-sufficiency or economic well-being ignores the fact that low-wage jobs neither pay enough to remove a family from poverty nor guarantee future access to better-paying jobs (1995: 2).

With regard to educational qualifications, results of the present study indicate that over 30 percent of lone mothers receiving IA in BC have obtained a post-secondary certificate, diploma, or degree. Moreover, although extent of work experience is not reported in the present study, other research indicates that many lone mothers on social assistance are not lacking in this area. For example, reporting the results of in-depth interviews with 214 women heading lone parent families and receiving AFDC payments in four US cities, Edin reports:

> The women interviewed emphasized that they did not forgo low-wage work in favour of welfare because of their lack of experience in the labour force, but precisely because they had such experience. Among the welfare respondents interviewed, 83 percent had work experience and 65 percent had worked within the last five years. On average, these mothers had

> accumulated 5.6 years of work experience before their current welfare spell (1995: 4).

Thus, job search and employment training may not be the only measures required to help lone mothers achieve independence from IA:

> Given that adequate and stable employment is an effective cure for poverty, government policies should be directed at reducing the polarization of low and high incomes, and at improving employment creation in Canada. (Hubka, 1992: 21)

Also noteworthy is the recent elimination of the flat rate exemption on earned income for all IA recipients with the exception of those receiving disability benefits. As discussed in Chapter Three, prior to this change in policy, families with dependent children were allowed to retain, without a reduction in benefits, the first $200 per month of any income they earned plus 25 percent of additional income over $200. With the elimination of the flat rate exemption, however, these families are now allowed to keep only 25 percent of employment income for a maximum of 12 months in a 36 month period.

This policy change may be particularly significant for lone mothers. Previous research has found there to be strong motivation among these women to achieve financial independence and indicates they often develop their own strategies to work toward that goal (see, for example: Gorlick and Pomfret, 1993). Faced with the competing demands of child care and

employment, one strategy women may engage in is to remain as active in the paid labour market as is possible while providing or arranging for the necessary care of their dependent children. According to Edin's study, "...many unskilled and semi-skilled single mothers use welfare as one part of a broader strategy to improve their human capital, so that they can better compete for those jobs that will permit them to obtain some semblance of economic security." (1995: 2). That this is a common strategy among female lone parents on IA in BC is suggested by the relatively large proportion of this group (27.3%) who report receiving IA as a supplement to employment income.

Female lone parents may, however, require additional support to assist them to meet the often conflicting demands of providing for their dependants both physically and financially. As Edin notes:

> The majority of American families still have two parents to split child-rearing responsibilities and/or can afford to hire someone to mind their children, but the vast majority of poor families have only one parent. Faced with a job that doesn't pay the bills, some commentators claim, the poor should surmount their difficulties by simply working more hours. But for parents who have sole responsibility for their children, every hour spent in the workplace is an hour children must spend without a parent (or often without any adult supervision).... Perhaps part of the reason why poverty has increasingly become a women's and children's issue is that men, whether married or single, parents or not, have seldom had to take child-minding into consideration as they have

made their economic choices. (1995: 8).

4.2 Comparing Canadian and Swedish Welfare State Policies

In evaluating the IA program in the context of the relative effectiveness of Canadian and Swedish policy approaches in enabling lone mothers to successfully combine paid work with unpaid care giving, it is useful to begin by considering the forces that have shaped policy development in these welfare states.

Social and demographic trends have differentially influenced policy development in Canada and Sweden (Eardley et al., 1996a and 1996b; Baker, 1995). Canada's historical reliance on land settlement through immigration has resulted in the Canadian population being much more heterogeneous than that of Sweden. As Maureen Baker notes: "This diversity makes it difficult for any one point of view to have primacy in influencing government, especially when there are few formal structures through which citizens can express their views." (1995: 338). Second, the large-scale entry of women into the paid labour force occurred later in Canada than in Sweden. Third, birth rates remained higher longer in Canada than in Sweden and Canada's population therefore remains relatively young. Lastly, the rate of lone parenthood has been higher in Sweden than in Canada, and increases

in that rate have been experienced for a longer period in Sweden. These social and demographic trends have shaped not only social welfare policies in Sweden, but also labour policies.

Canadian and Swedish policies have also been influenced by differing political structures and ideologies (Eardley et al., 1996a and 1996b; Baker, 1995). In Canada, policy development has been characterized by disputes over jurisdiction since the British North American Act of 1867 established the division of power between the federal and provincial/territorial governments (Baker, 1995; Guest, 1985). This lack of cohesion is exacerbated by Canada's geographic size, its diverse population, and strong cultural and regional interests. Moreover, Canadians have never voted a left-wing government into Ottawa and it has been argued that Canada's parliamentary system tends to over-represent the interests of white middle- and upper-class males (Baker, 1995). Thus, Maureen Baker maintains:

> Family policies [in Canada] have, until recently, emphasized the nuclear family with a male breadwinner and family head, notwithstanding cultural variations, the growing presence of women in public life, and wide variations in lifestyles. Furthermore, self-reliance, individualism, and family privacy continue to be important values in Canadian law and policies. (1995: 338)

In contrast:

> Sweden has a central government and a long tradition of social democratic governments which have placed

> a strong emphasis on citizenship rights and social insurance. In addition, a larger percentage of the population is unionized, many middle-class employees among them, and there has been a long-term alliance between labour unions and the Social Democratic party. Furthermore, corporatism or the formal inclusion of unions, employers, and government in policy formation has provided labour with a stronger voice in policy. All these factors have led to more effective work and family policies initiated at an earlier date in Sweden. (Baker, 1995: 334)

Economic and labour market trends have also influenced policy development in Canada and in Sweden (Baker, 1995). For example, although Canada's unemployment rate is higher than that of many industrialized countries, including Sweden, full employment policies have never been implemented by either Liberal nor Conservative Canadian governments. "Instead, they have concentrated their efforts on wage subsidies, retraining, temporary job creation, and income security programs." (Baker, 1995: 336).

Recent changes in the Canadian labour force have also perpetuated the creation of more non-standard jobs than permanent full-time positions (National Forum on Family Security, 1993). The rate of unionization in Canada is also relatively low compared to that of Sweden (Baker, 1995). And, unlike Sweden, "Canada has never had a legal avenue through which the voices of labour can be heard in policy decisions, apart from the vote,

petitions to members of Parliament, and submissions to parliamentary committees." (Baker, 1995: 338).

Turning now to evaluating the relative success or ineffectiveness of different policy approaches, cross-national differences between Canada and Sweden are most notable if we define success according to two criteria of particular significance to lone mother households: the extent to which policies alleviate family and child poverty, and their effectiveness in assisting parents to meet the conflicting demands of work within the paid labour market and unpaid care giving work within the family. As Maureen Baker notes:

> ... as more comparative work is completed, it becomes apparent that some countries have created social programs which protect families and children from poverty and work-related conflicts better than others (1995: 4).

Looking first at the extent to which welfare state policies serve to reduce poverty, Canada's record is not enviable. Child poverty rates, for example, are higher in Canada than in many industrialized nations:

> The current situation of child poverty in Canada is intolerable. During the past several years, the number of children living in poverty has been about one million, and it appears to be increasing. While the poorest Canadian families (and middle-income families) have suffered a decline in their share of total income during the past decade, the richest have increased their share. Even though Canada is one of the richest industrialized nations in the world, it has

> one of the worst poverty rates for children and families. (Hubka, 1992: 19)

Moreover, Canadians who experience poverty tend to experience it for a longer duration than do many of their European counterparts because Canada's social assistance programs redistribute income less effectively (Baker, 1995). This is evidenced by a comparison of pre- and post-transfer poverty rates. In Canada, 24 percent of all families with children are poor pre-transfers, while 18 percent remain poor post-transfers (Phipps, 1993). In contrast, of all families with children in Sweden, 22 percent are poor prior to transfers, while only 5 percent remain poor post-transfers. Looking specifically at lone parent families, cross-national differences in pre- and post-transfer poverty rates are particularly dramatic. Prior to taking transfers into account, 58 percent of lone parent families in Canada and 50 percent of their Swedish counterparts are poor; while 48 percent remain poor in Canada after transfers, however, the post-transfer poverty rate among lone parents in Sweden is only 8 percent.

With regard to the effectiveness of welfare state policies in assisting parents to combine paid work with unpaid care giving, comparisons of Canadian and Swedish family-related policies again indicate that Canada's record is less than enviable.

For example, maternity benefits have only been offered to Canadian mothers since 1971 and, as they are linked to recent labour market participation, such benefits are still only an option for those mothers who meet provincial requirements for maternity leave through the Unemployment Insurance Program (Phipps, 1993). To be eligible for paid maternity leave, Canadian women must have at least 20 weeks of previous insurable employment. If this eligibility requirement is met, a new mother may take up to 17 weeks of paid leave, paid at 60 percent of previous earnings. Additional parental leave is also available to either parent to a maximum of 10 weeks, again paid at 60 percent of previous earnings.

It is also noteworthy that parental leave was not extended to men in Canada until an amendment to the Unemployment Insurance Act was implemented in 1990; this apparent Canadian reluctance to recognize men as care givers reflects the persistence of the premise that child care is primarily the responsibility of mothers, whether they raise their children alone or in two-parent households.

In contrast, maternity and parental leave in Sweden is not tied to recent labour market attachment and policies surrounding such leave are comparatively generous in terms of eligibility, rates, and maximum duration of coverage (Phipps, 1993; Kamerman and Kahn, 1983). Provided they are covered by national health insurance, new mothers or fathers in Sweden may

take up to 12 months of leave paid at 90 percent of previous earnings, and an additional 3 months leave is available with a flat-rate allowance. Such leave may be taken at any time before the child reaches the age of 8 years. Swedish parents are also entitled to take unpaid child care leave at any time before the child reaches the age of 18 months and are entitled to up to 60 days per child per year of paid leave to care for sick children under the age of 10. Swedish parents of children under the age of 8 are also entitled to limit their work day to 6 hours (with pro-rated pay). As noted by Shelley Phipps, "The availability of maternity benefits to all [Swedish] families with new children again seems to indicate the acknowledgement of social responsibility for the care and well-being of all children." (1993: 19).

Also of particular importance to lone mother households are policies surrounding child care services. Access to affordable quality child care does not guarantee the employment of mothers, however, its absence represents a barrier to employment, particularly for women raising children on their own.

In Canada, policies surrounding child care emphasize private responsibility for children. Three policy objectives have been identified as characteristic of Canadian policies surrounding child care:

> the establishment of a safety-net capable of ensuring child care services to those families and children deemed to be in greatest socio-economic need...; the encouragement of recourse to private market-based or

> voluntary services; the assurance of minimal standards of care. (Ergas, 1990: 179).

In contrast, as with policies surrounding maternity and parental leave, the Swedish policy approach to child care reflects the assumption that child care is a public responsibility. Two characteristics in particular distinguish Swedish child care policies from those of Canada (Ergas, 1990). First, Sweden has established a complex network of child care services which, in principle, are universally accessible. As there is some shortage of child care spaces, a priority system has been established whereby a full-time place in a day nursery is guaranteed for children between 18 months and 7 years of age whose parent(s) are students or employed. As noted by Yasmine Ergas:

> Swedish policy thus seems to distinguish between different kinds of needs more on the basis of parental involvement in employment and education than on the basis of family income or structure. Its underlying rationale appears to be the creation of an integrated system linking employment, education and child care services rather than of a safety-net to assist families facing particular hardships. (1990: 180).

The second defining characteristic of Swedish child care policy is its emphasis on the direct provision of public services and the secondary role played by private, market-based child care arrangements (Ergas, 1990: 179).

As a final example, child maintenance payments are also an important potential resource for lone parent households. In Canada, child maintenance is regarded as a private transfer, thus it is the lone parent household that

bears the burden in the event of default in payment. In contrast, Swedish policy allows for guaranteed maintenance payments made by the state to custodial parents. As a result, 100 percent of lone parent families in Sweden receive child maintenance payments, compared to about 24 percent of Canadian lone parent families (Phipps, 1993: 20).

Dating back to the 1930s and stemming from concern over low birth rates, Swedish policy has served not only to encourage women to have children, but also to encourage mothers to enter and remain in the paid labour market. Consequently, in Sweden, decreases in women's labour force participation rates associated with child bearing and child rearing had all but disappeared by the late 1970s and by the late 1980s, labour force participation patterns were comparable for women and men. Policy development in Sweden "... came to be framed not only as an issue of women's right to work but as working women's (and later on men's) right to marry, have children and have time to spend with their children." (Jonung and Persson, 1994: 47).

Summary

The policies of the Canadian and Swedish welfare states have been differentially influenced by social and demographic trends, political structures, ideologies, and economic and labour market forces. These

influences have led to differences in policy approaches across Canada and Sweden, differences that are particularly significant for lone mother households.

In Canada, the support of children is regarded primarily as a private parental responsibility; state intervention is minimal and confined to cases where lack of intervention could result in severe deprivation or danger to the child. Thus Canadian policies surrounding maternity and parental leave, child care, and child maintenance are less than comprehensive and far from universal in their coverage. In contrast, the Swedish approach to family-related policy rests on the philosophy that children represent a public responsibility. As noted by Sheila Kamerman, "European countries have a long history of acknowledging that children are a major societal resource and that the whole society should share in the costs of rearing them." (1980: 24).

Thus, Sweden has been more successful than has Canada in enabling lone mothers to meet the often conflicting demands of providing for their children both financially and physically. The Canadian policy approach has also been less effective in protecting lone mother households from experiencing poverty as was indicated by the comparison of pre- and post-transfer poverty rates.

As a result, many lone mothers in British Columbia must rely on IA benefits for all or a substantial portion of their income. Lone mother

households experience a longer duration of IA receipt that do others and while they are receiving benefits, they must live on a level of income far below established poverty lines.

Conclusion

The Canadian welfare state has failed to develop a comprehensive policy system to address the requirements of loan mothers to provide for their children both financially and physically. In the absence of such a system, many lone mothers in BC as well as throughout Canada must rely on IA benefits for all or a substantial portion of their income. However, as a social assistance program, IA was designed as the payer of last resort in Canada's safety net of social welfare programs. Designed only to assist people with basic living expenses during times of need, IA policy does not address the effect of women's role as unpaid care giver within the family nor their differential position within the paid labour market.

The Swedish example has shown that policies surrounding maternity and parental leave and child care assist women in entering and remaining in the paid labour market. However, in Sweden, "... such policies would have been of minor importance had there not been a steadily rising demand for the female workforce." (Jonung and Persson, 1994: 52). Therefore, labour-related policy also needs to undergo reform in Canada with the goal of achieving full employment and slowing the growth of atypical employment.

Moreover, ideological changes must occur surrounding the importance accorded to unpaid care giving and these changes must occur within families, within work organizations, and within the Canadian welfare state. As articulated by Sheila Neysmith:

> Assessing possibilities for change necessitates an analysis of the relationships among the domestic sphere, the world of paid work, and the state. The nature of these bonds produces many of the contradictions facing women as they try to combine their public and private lives (1993: 274).

Canadian mothers raising their children on their own will continue to face substantial barriers to achieving independence from social assistance programs until more comprehensive and progressive family- and labour-related policies are implemented.

Further research is required to determine how policy can best support Canadian lone mothers as both care givers and financial providers. To begin, more in-depth analyses need to be conducted to identify all of the variables that affect the economic status of lone mother households. For example, there are variables not included in the present analysis that undoubtedly affect the ability of lone mothers to juggle the demands of paid work and unpaid care giving, such as the number and ages of their dependants. In addition, further insight could be gained from qualitative analyses of the strategies used by lone mothers to earn income while being primary family

care givers, and the barriers they face in caring for their children both financially and physically. Lastly, additional comparative analyses could contribute to our understanding or cross-jurisdictional and cross-national differences in policy approaches and their effectiveness in supporting lone mother households.

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Appendix A

Table 1: British Columbia Income Assistance Program: Asset Exemption Levels[18]

Category	Asset Exemption Level
Individual (under age 55)	$500
Childless couple (both under age 55)	$1,000
Single parent (under age 55) with 1 child	$5,000 plus $500 for each additional dependant
Two parent family (both under age 55) with 1 child	$5,500 plus $500 for each additional dependant
Couple, one handicapped or over age 55	$5,500 plus $500 for each additional dependant
Individual, handicapped or over age 55	$5,500 plus $500 for each additional dependant

[18] This table reports asset exemption levels as of December, 1995 (BC Ministry of Social Services, *GAIN Act and Regulations, Volume 1A*).

Table 2: British Columbia Income Assistance Program: Monthly Shelter Allowance by Family Size[19]

Family Size	Monthly Shelter Allowance
1 person	$325
2 persons	$520
3 persons	$610
4 persons	$650
5 persons	$700
6 persons	$730
7 persons	$760
8 persons	$780
9 persons	$800
10 persons	$820

[19] BC Ministry of Social Services, *GAIN Act and Regulations, Volume 1A*.

Table 3: British Columbia Income Assistance Program: Monthly Income Exemption Levels[20]

Recipient Status	Income Exemption Level
The recipient has no dependants, is under 65 years of age, is an employable person and is not a handicapped person.	$100.00 plus 25% of net earnings exceeding that amount.
The recipient has no dependants, and is an unemployable[21] person.	$100.00 plus 25% of net earnings exceeding that amount.
The recipient has no dependants, is under 65 years of age and is a handicapped person.	$200.00 plus 25% of net earnings exceeding that amount.
The recipient has one or more dependants, each individual in the family unit is under 65 years of age, one or more individuals in the family unit are employable persons and no individual in the family unit is a handicapped person.	$200 plus 25% of net earnings exceeding that amount.
The recipient has one or more dependants, no individual in the family unit is a handicapped person and each individual in the family unit is an unemployable person.	$200 plus 25% of net earnings exceeding that amount.
The recipient has one or more dependants and one or more individuals in the family unit is a handicapped person	$200 plus 25% of net earnings exceeding that amount.

[20] BC Ministry of Social Services, *GAIN Act and Regulations, Volume 1A.*

[21] To be considered 'unemployable', an individual must be aged 65 or older or have a medical practitioner certify that they are temporarily or permanently incapable of accepting employment because of a physical or mental infirmity (BC Ministry of Social Services, *GAIN Act & Regulations, Volume 1A*).

Table 4: Duration of Current Income Assistance Receipt by Family Status

Months of Current IA Receipt	Single Men	Single Women	Couples With and Without Children	Female Lone Parents	Total
0	39 (5.5)	27 (9.2)	30 (12.6)	13 (5.2)	109 (7.3)
1	38 (5.3)	19 (6.5)	11 (4.6)	8 (3.2)	76 (5.1)
2	40 (5.6)	26 (8.9)	16 (6.7)	10 (4.0)	92 (6.2)
3	45 (6.3)	15 (5.1)	17 (7.1)	12 (4.8)	89 (6.0)
4	37 (5.2)	18 (6.1)	10 (4.2)	15 (6.0)	80 (5.4)
5	44 (6.2)	16 (5.5)	10 (4.2)	12 (4.8)	82 (5.5)
6	50 (7.0)	13 (4.4)	16 (6.7)	13 (5.2)	92 (6.2)
7	56 (7.9)	13 (4.4)	8 (3.4)	11 (4.4)	88 (5.9)
8	43 (6.0)	12 (4.1)	8 (3.4)	11 (4.4)	74 (5.0)
9	39 (5.5)	15 (5.1)	11 (4.6)	16 (6.4)	81 (5.4)
10	38 (5.3)	20 (6.8)	13 (5.5)	15 (6.0)	86 (5.8)
11	37 (5.2)	10 (3.4)	12 (5.0)	13 (5.2)	72 (4.8)
12	36 (5.1)	11 (3.8)	13 (5.5)	9 (3.6)	69 (4.6)
13	43 (6.0)	19 (6.5)	21 (8.8)	14 (5.6)	97 (6.5)
14 +	127 (17.8)	59 (20.1)	42 (17.6)	77 (30.9)	305 (20.4)
Total	712 (100.0%)	293 (100.0%)	238 (100.0%)	249 (100.0%)	1,492 (100.0%)
Mean	7.815	7.451	7.471	8.964	7.880
Median	8.000	7.000	8.000	10.000	8.000
Mode	14.000	14.000	14.000	14.000	14.000
Standard Deviation	4.576	5.013	5.086	4.720	4.790
Standard Error	0.172	0.293	0.330	0.300	0.120
95% Confidence Interval for the Population Mean	7.48 - 8.15	6.87 - 8.03	6.82 - 8.12	8.37 - 9.55	7.64 - 8.12

Table 5: Employable/Unemployable Classification by Family Status

Employability Status	Single Men	Single Women	Couples With and Without Children	Female Lone Parents	Total
Employable	661 (93.0)	246 (84.2)	225 (94.5)	230 (92.7)	1,362 (91.5)
Unemploy-able	50 (7.0)	46 (15.8)	13 (5.5)	18 (7.2)	127 (8.5)
Total	711 (100.0%)[22]	292 (100.0%)[23]	238 (100.0%)	248 (100.0%)[24]	1,489 (100.0%)[25]

[22] 1 missing case.

[23] 1 missing case.

[24] 1 missing case.

[25] 3 missing cases.

Table 6: Participation in Government-Sponsored Education/ Training by Family Status

Participation in Sponsored Education or Training Program	Single Men	Single Women	Couples With and Without Children	Female Lone Parents	Total
Have Not Participated	520 (73.0)	204 (69.6)	157 (66.0)	161 (64.7)	1,042 (69.8)
Have Participated	192 (27.0)	89 (30.4)	81 (34.0)	88 (35.3)	450 (30.2)
Total	712 (100.0%)	293 (100.0%)	238 (100.0%)	249 (100.0%)	1,492 (100.0%)

Table 7: Level of Formal Education Completed by Family Status

Level of Education	Single Men	Single Women	Couples With Children and Without	Female Lone Parents	Total
Less than a High School Diploma	240 (33.7)	60 (20.5)	68 (28.6)	64 (25.7)	432 (29.0)
High School Diploma	129 (18.1)	50 (17.1)	51 (21.4)	29 (11.6)	259 (17.4)
Some Post-Secondary	137 (19.2)	91 (31.1)	47 (19.7)	56 (22.5)	331 (22.2)
Completed Post-Secondary Certificate or Diploma	179 (25.1)	80 (27.3)	64 (26.9)	92 (36.9)	415 (27.8)
Completed University Degree(s)	27 (3.8)	12 (4.1)	8 (3.4)	8 (3.2)	55 (3.7)
Total	712 (100.0%)	293 (100.0%)	238 (100.0%)	249 (100.0%)	1,492 (100.0%)

Table 8: Reason for Current Income Assistance Receipt by Family Status

Reason for Current IA Receipt	Single Men	Single Women	Couples With and Without Children	Female Lone Parents	Total
No Job; Not UI Eligible	489 (68.7)	198 (67.6)	135 (56.7)	136 (54.6)	958 (64.2)
UI Pending	128 (18.0)	53 (18.1)	31 (13.0)	20 (8.0)	232 (15.5)
Supplement Income	24 (3.4)	15 (5.1)	41 (17.2)	68 (27.3)	148 (9.9)
Supplement UI	11 (1.5)	9 (3.1)	10 (4.2)	8 (3.2)	38 (2.5)
Other Reason	60 (8.4)	18 (6.1)	21 (8.8)	17 (6.8)	116 (7.8)
Total	712 (100.0%)	293 (100.0%)	238 (100.0%)	249 (100.0%)	1,492 (100.0%)

Table 9: Age by Family Status

Age Group	Single Men	Single Women	Couples With Children and Without[26]	Female Lone Parents	Total
19 to 24 Years	206 (28.9)	118 (40.3)	41 (17.2)	36 (14.5)	401 (26.9)
25 to 29	148 (20.8)	48 (16.4)	51 (21.4)	56 (22.5)	303 (20.3)
30 to 34	154 (21.6)	30 (10.2)	48 (20.2)	59 (23.7)	291 (19.5)
35 to 39	79 (11.1)	24 (8.2)	47 (19.7)	60 (24.1)	210 (14.1)
40 to 44	54 (7.6)	21 (7.2)	24 (10.1)	28 (11.2)	127 (8.5)
45 to 49	42 (5.9)	26 (8.9)	9 (3.8)	8 (3.2)	85 (5.7)
50 to 54	22 (3.1)	15 (5.1)	9 (3.8)	7 (0.8)	48 (3.2)
55 to 59	7 (1.0)	11 (3.8)	9 (3.8)	----	27 (1.8)
Total	712 (100.0%)	293 (100.0%)	238 (100.0%)	249 (100.0%)	1,492 (100.0%)
Mean	30.874	31.341	33.307	32.321	31.595
Median	30.000	27.000	32.000	32.000	30.000
Mode	23.000	21.000	25.000	35.000	23.000
Standard Deviation	8.877	11.060	9.294	6.940	9.170
Standard Error	0.333	0.646	0.602	0.440	0.240
95% Confidence Interval for the Population Mean	30.22 - 31.53	30.07 - 32.61	32.12 - 34.49	31.46 - 33.19	31.13 - 32.06

[26] For couples, the ages of applicants are reported.

Table 10: Duration of Previous Income Assistance Receipt by Family Status

Previous Months of IA Receipt	Single Men	Single Women	Couples With and Without Children	Female Lone Parents	Total
1	64 (9.0)	33 (11.3)	33 (13.9)	16 (6.4)	146 (9.8)
2	89 (12.5)	44 (15.0)	23 (9.7)	19 (7.6)	175 (11.7)
3	93 (13.1)	37 (12.6)	19 (8.0)	13 (5.2)	162 (10.9)
4	70 (9.8)	32 (10.9)	23 (9.7)	22 (8.8)	147 (9.9)
5	50 (7.0)	18 (6.1)	16 (6.7)	16 (6.4)	100 (6.7)
6	49 (6.9)	9 (3.1)	11 (4.6)	9 (3.6)	78 (5.2)
7	57 (8.0)	17 (5.8)	20 (8.4)	8 (3.2)	102 (6.8)
8	43 (6.0)	20 (6.8)	13 (5.5)	17 (6.8)	93 (6.2)
9	36 (5.1)	8 (2.7)	17 (7.1)	12 (4.8)	73 (4.9)
10	27 (3.8)	15 (5.1)	8 (3.4)	17 (6.8)	67 (4.5)
11	29 (4.1)	14 (4.8)	7 (2.9)	18 (7.2)	68 (4.6)
12	33 (4.6)	12 (4.1)	23 (9.7)	19 (7.6)	87 (5.8)
13	34 (4.8)	15 (5.1)	14 (5.9)	23 (9.2)	86 (5.8)
14 +	38 (5.3)	19 (6.5)	11 (4.6)	40 (16.1)	108 (7.2)
Total	712 (100.0%)	293 (100.0%)	238 (100.0%)	249 (100.0%)	1492 (100.0%)
Mean	6.139	6.020	6.471	8.313	6.532
Median	5.000	5.000	6.000	9.000	6.000
Mode	3.000	2.000	1.000	14.000	2.000
Standard Deviation	3.964	4.200	4.192	4.430	4.200
Standard Error	0.149	0.245	0.272	0.280	0.110
95% Confidence Interval for the Population Mean	5.85 - 6.43	5.54 - 6.50	5.94 - 7.01	7.76 - 8.87	6.32 - 6.74

Table 11: Results of Five Regression Equations Measuring the Effects of Select Variables on Duration of Income Assistance Receipt (N = 1,492)[27]

Predictor	Model 1	Model 2	Model 3	Model 4	Model 5
Single Females	-.030 NS	-.028 NS	-.028 NS	-.028 NS	-.026 NS
Couples	-.026 NS	-.024 NS	-.024 NS	-.032 NS	-.032 NS
Female Lone Parent	.089 **	.093 **	.088 **	.085 **	.057 *
Unemployable Classification		.053 *	.030 NS	.021 NS	.019 NS
Participation in Sponsored Program		.070 **	.063 *	.063 *	.048 NS
High School Diploma		-.105 ***	-.087 **	-.082 **	-.070 *
Some Post-Secondary		-.080 *	-.068 *	-.065 *	-.057 NS
Complete Post-Secondary Certificate/Diploma		-.141 ***	-.127 ***	-.138 ***	-.117 ***
Completed University Degree(s)		-.107 ***	-.106 ***	-.118 ***	-.104 ***
UI Pending			-.239 ***	-.237 ***	-.211 ***
Supplement Income			-.072 *	-.076 **	-.094 ***
Supplement UI			-.012 NS	-.009 NS	-.006 NS
Other Reason			-.126 ***	-.126 ***	-.116 ***
Age				.090 ***	.078 **
Previous IA Receipt					.188 ***
Constant	7.815	8.454	9.194	7.781	6.513
Adjusted R Squared	.009 **	.032 ***	.092 ***	.099 ***	.131 ***

[27] The significance levels of .05, .01, and .001 are indicated by *, **, and *** respectively. Those variables that are not significant are indicated by 'NS'.

Table 12: Results of Four Regression Equations Measuring the Effects of Select Variables on Duration of Income Assistance Receipt by Family Status[28]

Predictor	Single Men (n = 712)	Single Women (n = 293)	Couples With and Without Children (n = 238)	Female Lone Parents (n = 249)
Unemployable Status	.019 NS	.089 NS	-.140 *	.019 NS
Participation in Sponsored Program	.094 *	.039 NS	.039 NS	-.079 NS
High School Diploma	-.109 *	-.061 NS	-.073 NS	.050 NS
Some Post-Secondary	-.121 **	-.008 NS	.005 NS	.026 NS
Completed Post-Secondary Certificate or Diploma	-.138 **	.006 NS	-.177 *	-.067 NS
Completed University Degrees	-.140 ***	-.172 **	.030 NS	-.018 NS
UI Pending	-.247 ***	-.189 **	-.160 *	-.184 **
Supplement Income	-.062 NS	-.082 NS	.003 NS	-.230 **
Supplement UI	.025 NS	-.116 *	-.015 NS	.046 NS
Other Reason	-.043 NS	-.158 **	-.153 *	-.236 ***
Age	.129 ***	.085 NS	.058 NS	-.099 NS
Previous IA Receipt	.190 ***	.223 ***	.206 **	.103 NS
Constant	5.759	5.495	6.089	11.768
Adjusted R Square	.167 ***	.160 ***	.118 ***	.102 ***

[28] The significance levels of .05, .01, and .001 are indicated by *, **, and *** respectively. Those variables that are not significant are indicated by 'NS'.

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