

**Individualization, Citizenship, and Low Income Lone Mothers' Caring "Choices" in
Canada and Great Britain: Gender, Race, and Class Still Matter***

— DRAFT: SUBJECT TO REVISIONS —

Amber Gazso, Ph.D.
Department of Sociology, York University
Toronto, Ontario, Canada
agazso@yorku.ca

*Paper prepared for the *Social Policy Association* meetings, Edinburgh, Scotland, June 2009.

Abstract

This paper offers a comparative analysis of low income lone mothers' caring choices in Canada and Britain and how they are shaped by the inter-locking policy discourses of individualization, market citizenship, neo-liberalism, and the Third Way. More specifically, this paper compares how the individualization thesis yields different interpretations of Canadian and British lone mothers' caring choices when experiencing low income. On the one hand, mothers' use of income support benefits to care for young children suggests the ease with which women may shirk conventional models of family life and paid work in mothering alone. On the other hand, the intertwining of market citizenship with individualization in neo-liberal/Third Way policies can be viewed as detrimental to mothers' caring choices. Income support policies that increasingly uphold the notion that lone mothers deserve benefits when they participate in welfare-to-work programming and/ or actively seek out a 'life of one's own' via labour market participation concurrently prescribe and regulate their caring choices for young children – when/how/where/by whom. Accounting for the contextual specificity of mothers' experiences, I argue that this latter interpretation of the connection between caring choices and individualization vis-à-vis income support policy is more convincing than the former.

Additionally I argue that while variations exist, on the whole income support policies in both nations do not provide mothers with enough opportunities or resources for caring and paid work and so do not enable mothers' full emancipation from the confines of gender, race, and class stratification – pressing concerns in the political and economic climates of both countries today. Without careful attention to how Canadian and British government officials and policy makers may co-opt and manipulate individualization within income support policies, poor lone mothers will continue to experience challenges in meeting their family's care and financial needs: structural inequalities, including scarce and inadequate day care, will maintain mothers' need for income support; especially racialized mothers will remain perceived as an underclass and their labour market and family care behaviours will be disciplined as such through income support policies.

According to the report *Growing Unequal: Income Distribution and Poverty in OECD Countries*, single parent households in both Canada and Great Britain continue to experience poverty to a greater extent than other households (Organization for Economic Co-operation and Development 2008b). In particular, lone *mother* families experience greater income insecurity than other families. Recent Census data confirms that Canadian lone mother families are the poorest of all other economic family structures¹ (Statistics Canada 2008). Thirty-five percent of

¹ 2006 Census data on income in families relies on a definition of an economic family: a group of two or more persons who reside in the same dwelling and are related to each other by blood, marriage, common-law or adoption. Within this group, same-sex and opposite sex couples are counted (Statistics Canada. 2008. "Earnings and Incomes

all lone mother families had incomes below the after-tax Low Income Cut Offs (LICOs); families without anyone working full-time full-year were the poorest whereas 9.9% of lone mother families where someone did work full-time full-year were still poor. In Britain, the picture of poverty is much the same. Children within lone parent families were at a higher risk of low income, measured as 60% of median disposable income in equivalent households, than children in other family structures in 2004-2005 (National Statistics 2006). Over the period 2004-2006, lone mother families in the United Kingdom (UK) were more likely to experience low income than lone father families (The Poverty Site 2008).²

As the sole support for young children, lone mothers experiencing low income face challenging caring choices. In times of income insecurity, they often turn to support from the government in order to meet their own and their children's needs. Mothers' receipt of income support benefits provides them with opportunities to care for young children in ways that meet their nurturing and caregiving expectations. However, policy perceptions of mothers' caring in Canada and Britain significantly impact their choices too and differ because of how policies and programs have been transformed post-1990 and in the degree to which benefit amounts satisfactorily match contemporary standards of living.

Several scholars agree that the welfare-to-work reforms made to Canadian income support policies were more punitive and their implications more severe for lone mothers' caring choices than those made in Britain (Bashevkin 2002; Evans 2007; O'Connor, Orloff, and Shaver 1999). In Canada, neo-liberal restructuring has meant that caring is increasingly perceived as

of Canadians Over the Past Quarter Century, 2006 Census: Findings." Statistics Canada. Retrieved January 22, 2009, (<http://www12.statcan.gc.ca/english/census06/analysis/income/index.cfm>).

² Compared to Canadian data, the statistical data on poverty in Britain focuses more often on child poverty, which is attributed to particular households. Data reported in this way, however, confirms that lone mother households are the most poor of all households. Although the focus of this paper is on British lone mothers, UK data is cited here as further evidence of the poverty experienced by lone mother families.

secondary to labour market participation such that mothers' social citizenship rights to support have been replaced with market citizenship; they are perceived as "workers" first, "carers" second in their relationships with income support policy. While Canadian lone mothers may turn to income support to care for young children, they do so knowing that their participation in welfare-to-work programs is mandatory when their children are of very young ages and that the bulk of the every day and nurturing qualities of caregiving will most often be provided by others, e.g. family members, friends, day care centres. In contrast, in Britain the entrenchment of mothers' market citizenship relationships with income support policy has been weaker. Mothers may rely on income support benefits until their children are young adolescents. Despite some newer policy expectations that they will participate in welfare-to-work programs, mothers' participation in these programs is voluntary. Lone mothers appear to retain some social rights as "carers."

Recent developments in Britain, however, suggest that this may soon no longer be the case and that the two nations may become more similar in shaping lone mothers' caring choices through income support policy design and administration. In December 2008, the New Labour government announced the impending introduction of conditional benefit receipt for lone mothers with children as young as one year in the form of mandatory welfare-to-work requirements (Oliver 2008). This anticipated shift in the conceptualization of lone mothers' entitlement to income support in Britain follows that already undertaken by several Canadian provinces. Indeed, this shift illustrates Britain's changing receptiveness to broader policy and political discourses, many of which have played already important roles in both nations: individualization, market citizenship, neo-liberalism, and the Third Way.

This paper offers a comparative analysis of low income lone mothers' caring choices in Canada and Britain and how they are differently shaped by these inter-locking policy discourses. Additionally, I compare how the individualization thesis yields different interpretations of Canadian and British lone mothers' caring choices when experiencing low income. On the one hand, mothers' use of income support benefits to care for young children suggests the ease with which women may shirk conventional models of family life and paid work in mothering alone. On the other hand, the intertwining of market citizenship with individualization in neo-liberal/Third Way policies can be viewed as detrimental to mothers' caring choices. Income support policies that increasingly uphold the notion that lone mothers deserve benefits when they participate in welfare-to-work programming and/ or actively seek out a 'life of one's own' via labour market participation concurrently prescribe and regulate their caring choices for young children – when/how/where/by whom. Accounting for the contextual specificity of mothers' experiences, I argue that this latter interpretation of the connection between caring choices and individualization vis-à-vis income support policy is more convincing than the former. Additionally I argue that while variations exist, on the whole income support policies in both nations do not provide mothers with enough opportunities or resources for caring and paid work and so do not enable mothers' full emancipation from the confines of gender, race, and class stratification – pressing concerns in the political and economic climates of both countries today

Neo-Liberalism and the Third Way: Shared Discourses of Reform

Canada is a federal state where each province designs, administers, and reforms their own income support (or social assistance) policies and programs with the limited fiscal support of the federal government. In contrast, income support (or welfare) in Britain falls under the

governance of the unitary state of the UK. Despite these differences in governance, the two states have shared parallel trajectories of welfare reform since the 1990s; reforms have been made in response to globalization (e.g. macro-structural changes in corporate markets, locations of production, and international trade agreements) and in order for both countries to become more economically competitive (Baker 2006). As well, in both countries, neo-liberal and Third Way discourses on policy change have played varying roles in these parallel trajectories of reform.

Brown (2006: 693) observes that neo-liberalism “involves a specific and consequential organization of the social, the subject, and the state.” Neo-liberalism stresses a decreased role of the state and greater individual freedom, self-sufficiency and responsibility. Market rationality seeps into all facets of social and political structures and everyday life experiences. Public or social intervention in individuals’ lives is eschewed by governments who instead embrace and celebrate rational and self-interested material advancement (Howard 2007; Mahon 2008). State policies designed in accordance with this paradigm construct individuals as self-critical and individually responsible for their creating their own opportunities or dealing with the repercussions of those opportunities unmet (Howard 2007).

Closely connected to neo-liberalism or perhaps partially evolved because of it is the Third Way policy paradigm. Often credited to the UK and the work of Anthony Giddens, Dean (2006) observes, the Third Way is a middle way between capitalism and socialism and intended to respond to the imperatives of the “risk society” (Beck 1992). The Third Way is a compromise between the ‘old’ social democratic left of the 1960s-’70s and the ‘New Right’ of the 1980s-’90s (Dean 2006: 125-126). As a hybrid approach to navigate postindustrial and global markets, the Third Way attempts to accommodate globalization and balance between decreasing the role of the state and/or increasing the role of the market (Brodie 2007) through an emphasis on human

capital, partnerships, and community or social cohesion (Giddens 1998). In addition, the Third Way interweaves neo-liberalism with a more entrenched emphasis on social investment. Rights of citizens are accompanied by responsibilities – there are “no rights *without* responsibilities” (Giddens 1998: 65, italics added) – including the major responsibility of investing in one’s human capital through education in order to be a flexible and “responsible risk taker” (Giddens 1998:100); social policies and programs are to be redesigned to create such individuals who proactively anticipate risks of sudden unemployment and/or income insecurity. Individuals’ social inclusion is facilitated by their active labour market involvement.

Mahon (2008) maintains that while neo-liberalism has been the main paradigm behind restructuring of the Canadian welfare state, restructuring is more recently inspired by an inclusive liberalism. This form of liberalism draws on past principles of social liberalism, where the state is perceived to provide for individuals’ positive freedoms of opportunity and development. Neo-liberal principles do not fall away but are balanced with activation initiatives, such as work and training programs to invest in individuals’ human capital and build their potential (Mahon 2008). A mirror image of Third Way rhetoric, inclusive liberalism favours the use of social policies to instill within individuals the reflexive subjectivity required to meet the challenges of globalization.

The restructuring of social policies and programs in accordance with these paradigms has meant that citizenship is now conceived of in different ways than in the past. Post-war conceptualizations of the welfare state in Canada and Britain shared an understanding of the importance of the social security role of the state and its redistributive and protective functions in collectively protecting individuals from the social risks of unemployment, old age, and poor health. A particular and shared vision of social citizenship was also pursued, one in which

individuals were perceived as having social rights to state support when they experienced such collective risks (Dwyer 2004; White 2003); individuals' "social rights" of citizenship symbolized their entitlement relationships with the state through the very activity of their belonging to a national community (Marshall 1963).³

In our contemporary period, market citizenship has increasingly replaced individuals' social citizenship relationships with social policy and programs. This shift can be attributed to neo-liberal and Third Way policy discourses and varies in intensity in the two countries. According to Brodie (1997), when market citizenship eclipses social citizenship, individuals' active participation in the labour market is the basis from which they may make claims on state support. Considering the post-war Canadian welfare state and how particular policies and programs were designed on exactly this assumption, e.g. Unemployment Insurance, assuming individuals' market attachment to assess eligibility for support is not necessarily new. However, in the post-war Canadian welfare state, other policies and program co-existed alongside these, ones that did de-commodify individuals' entitlement relationships (Esping-Andersen 1990), e.g. universal health care or Medicare. Under neo-liberal and Third Way restructuring, emphasis on active and market citizen participation is intensified such that many social policies and programs for families have been re-designed or are designed to integrate people back into it the market rather than protect them from it (Jenson and Saint-Martin 2003).

³ The development of the post-war Canadian welfare state was intimately tied to its historical and evolutionary relationship with Great Britain. Rice and Prince (2000) observe the dramatic influence that John Maynard Keynes's *The General Theory of Employment Interest and Money* and Sir William Beveridge's *Social Insurance and Allied Services* (1942) had on social policy and construction of the welfare state in Canada. It was through Keynesian economic principles applied to social welfare policy that Canada's post-war social contract emphasized a collective sense of responsibility for citizens Yalnizyan, Armine. 1994. "Securing Society: Creating Canadian Social Policy." Pp. 17-71 in *Shifting Time: Social Policy and the Future of Work*, edited by A. Yalnizyan, T. R. Ide, and A. J. Cordell. Toronto: Between the Lines. or social citizenship.

Restructuring Income Benefits: In Brief

Although income support policies were never consistently based on universalism but rather residualism, and means-testing has always filtered through such policies (perhaps more so in Canada than Great Britain) (Siltanen 2006), there have been elements of social citizenship underpinning mothers' access to them that have considerably transformed as a result of the considerable influence of neo-liberal/Third Way discourses.

For example, historically Canadian mothers were perceived as entitled to social assistance on the basis of their social citizenship and/or their citizenship rights as mothers and/or carers. Lone mothers were initially perceived as “deserving” of support because of their socially valuable provisions of care for young children and their role in producing future citizens. Such an approach made sense given that policy was designed according to ideological assumptions about nuclear families; the state replaced the absent breadwinner (Little and Morrison 1999). And yet, from the 1970s onward, mothers' increasing dependency on the state – and thus the state's financial burden – became an ever growing area of contention, particularly among right-leaning politicians. As folded into the post-1990s restructuring of income support policies in Western Canadian provinces (British Columbia, Alberta, Saskatchewan), neo-liberal and Third Way discourses offered the means by which to correct dependency and create mothers more likely to actively participate in the labour market to the benefit of themselves, their families, and the greater economy. Mothers continue to be deserving of support so long as they behave in ways that epitomize market citizenship, such as by participating in mandatory welfare-to-work programming and, thus, demonstrate their individual responsibility for their own and their family's income security. To construct lone mothers as “workers,” the Western provinces restricted benefit amounts and access to support and enforced mothers' participation in welfare-

to-work programs through more plentiful surveillance (Gazso 2007a). In particular, income support policy was reconfigured on a gender neutral market citizenship model that assumed women and men have similar citizenship relationships with state support largely on the basis of their market attachment (Gazso 2009). Lone mothers in Canada are perceived to be genderless “responsible risk takers” who maintain their continued receipt of benefits through their active efforts at seeking employment.

In Britain, income support was also restructured from the 1990s onward but the qualitative shift in mothers’ citizenship relationships with policy has been less swift and far reaching. Historically, lone mothers have long been expected to focus on caregiving over paid work attachment. However, Dwyer (2002; 2004) observes that the logic of Third Way thinking and/or greater conditionality has been slowly “creeping” into individuals’ relationships with income support in Britain too. Compared to the effect of restructuring efforts in Canada, New Labour’s 1998 New Deal for Lone Parents appears less concerned with mothers’ social citizenship rights as carers and has a weaker emphasis on their market citizenship. Benefit amounts were cut and eligibility expectations were changed (O’Connor, Orloff, and Shaver 1999) but the New Deal introduced a voluntary welfare-to-work program for mothers on income support, which was intended to encourage lone mothers’ employment prospects, the reduction of child poverty, and thereby improve families’ overall standards of living (Klett-Davies 2007; Lund 2008). Paid work focused interviews were made mandatory for lone parents who were benefit recipients if their children were thirteen years and older (Dwyer 2004).

Comparing mothers’ total incomes on benefits also suggests differences in policy perceptions and values attached to mothers’ caring and paid work attachment. Evans (2007) finds that UK mothers’ weekly income (in pounds) is slightly better than that received by Canadian

mothers from Ontario. When engaged in paid work (at 35 hours a week) and receiving supplemental income benefits, their income is 34% more than Ontario mothers. In Britain, supplemental benefits are perceived by the government to provide mothers with further incentive to eventually exit assistance. In comparison, income supplements for Canadian working lone mothers and/or earnings exemptions are sparingly doled out or not at all. For example, in the province of British Columbia, mothers who choose to engage in paid work receive zero earnings exemptions; every dollar they earn is deducted from their total monthly income benefits. In contrast, Ontario mothers who are assistance for at least three months and have incomes that fall below monthly benefit amounts can qualify for a supplement.

Recent changes suggest that British mothers' social rights as carers may soon follow a similar downward spiral like the one observed for Canada. As Lister (2003) observes, even in Britain individuals' social citizenship rights are increasingly seen as contingent on fulfilling the duty of paid work. In 2008, the Labour party under the leadership of Gordon Brown announced the introduction of plans to mandate lone mothers' participation in welfare-to-work programming. Outlining expectations for lone mothers to prepare for paid work when their youngest child is between the age of one and seven (Grice 2008), the recent White Paper *Raising Expectations and Increasing Support: Reforming Welfare for the Future* signals an impending citizenship shift. Lone mothers' receipt of income support benefits are anticipated to end when their children reach age twelve and instead employable mothers (or "workers") will have to shift to a different benefit program, the Jobseekers Allowance and/or Employment and Support Allowance for the unemployed (Department of Work and Pensions 2008), which mandates their active participation in welfare-to-work programming and/or job searches.

In other research, I have shown how this upward/downward ratcheting of employability expectations contingent on the age of mothers' children is characteristic of the introduction of neo-liberal welfare-to-work programs in the Canadian Western provinces (see Gazso 2006). The age of a mother's youngest child at which they are expected to seek work has been ratcheted downward through consecutive waves of reform in various provinces. For example, in the province of British Columbia, this age has decreased from twelve, to seven, to three years old. And yet, the expectations of mothers' workforce attachment have been ratcheted upwards and enforced through measures varying from sanctions (e.g. reduced benefits) or outright expulsion from the caseload when certain time limits are reached (as in British Columbia). Similar changes seem imminent in Britain. It is anticipated that lone mothers' receipt of income support benefits will end and they will be moved to the Jobseekers Allowance and/or Employment and Support Allowance once their children reach age ten in October 2009 and age seven in October 2019 (Department of Work and Pensions 2008).

The likelihood that the British policy approach to lone mother families will soon mirror that taken in Canada is especially apparent in the implicit neo-liberal/Third Way discourse surrounding lone mother poverty and the role of the state. In 2002, deputy minister Murray Coell of the British Columbia Employment and Income Assistance program stated that the introduction of welfare-to-work programs signaled a shift from "a culture of entitlement to a culture of employment and self-sufficiency" (Ministry of Human Resources 2002: 2). Six years later, echoes of this neo-liberal rationalization are heard in a statement made by Chris Grayling, who suggested that "...Britain needs real welfare reform to end the entitlement culture" (Oliver 2008).

In her comprehensive analysis of Third Way reforms in Canada, Britain, and the United States, Bashevkin (2002) recognizes their different political and social contexts but maintains that some key reform directions were shared. In particular, Bashevkin maintains that Third Way reform strategies coalesce to erode social citizenship norms so that paid employment was and is perceived as *the* basis to claim support, thereby disrupting any social value attached to the unpaid work (or social reproduction) by so many women that makes paid work participation even possible. In her view, what is replacing any emphasis on social citizenship and the corresponding idea of the post-war welfare state in all three countries is a “rigid obligation-based orientation...a “responsibility obsessed state” – a duty state (133). In a similar argument, Dwyer (2004: 282) observes that under Third Way policies, “Rights are conditional on the acceptance of individual responsibilities.” Individual responsibilities, however, are market responsibilities. The contribution that mothers make as unpaid informal caregivers is weakening as a basis on which they can claim support (Dwyer 2004).

This brief comparison of the restructuring of income support policy in Canada and Great Britain reveals that the differences between policy perceptions of lone mothers’ citizenship relationships and how they are to be managed is slowly lessening. What is thus far missing in this comparative account is a deeper probing of how these policy shifts then translate into mothers’ caring options and impact their agentic choices. An application of the individualization thesis corrects for this oversight and yet yields different interpretations of Canadian and British lone mothers’ caring choices when experiencing low income.

Individualization: Two Interpretations of Mothers’ Caring Choices

The individualization thesis prompts scholars to understand and theorize how individuals flexibly and reflexively navigate their everyday lives in the midst of the global and structural conditions of the risk society (Beck 1992; Beck and Beck-Gernsheim 2001; Howard 2007; Lash 2001).⁴ Understood as a social condition of the risk society, individualization is further characterized by contradictory processes: the “disintegration of previously existing social forms” and individuals’ autonomy from them; an increase in “new demands, controls, and constraints imposed on individuals” (Beck and Beck-Gernsheim 2001: 2, 7).

Assumed within this perspective, then, is a ‘freeing up’ of individual choices, chances, and constraints by the very act of living in the midst of such uncertainty. Individuals are emancipated from tradition or “the idea that people behave in certain ways and understand their experiences on the basis of historically established forms of behavior and modes of interpretation (Howard 2007: 8).” Individualization particularly captures how individuals’ identity and behavior is no longer perceived as determined by their membership in particular groups, e.g. racial/ethnic groups, the working class. Instead, mobility is assumed and identities are fluid and reflexive. As Beck and Beck-Gernsheim (2001) argue, the risk society assumes democratization of individualization; individuals are expected to live a life of their own making and/or engage in a ‘do-it-yourself biography.’

Ideological assumptions underpinning conventional structures, e.g. the nuclear family, are also fractured and weaker so that it is easier for individuals pursue a ‘life of their own’ (Beck and Beck-Gernsheim 2001: 8). Beck (1992) maintains that individualization especially impacts women’s life course trajectories. Individualization assumes an intentionality and potentiality of

⁴ Post-industrial transformations and conditions of the risk society can range from globalization, environmental climate change, and technological warfare, to the retrenchment of the welfare state, fractured or more punitive social policies, and newer citizenship relationships.

individual lives, a newer lease on constructing one's self-identity and/or intimate relations and family formations. Released from stereotypically ascribed feminine roles and behaviours – as caregivers and housewives – women may pursue widened choice regarding market and family relations: the formation of none, one, or many intimate or “pure relationships”(Giddens 1992) or a family of one's own design that is not restricted to relations of blood, marriage, or adoption. From the individualization perspective, however, institutions do not simply disappear but modernize. Larger constraints within the political economy are still perceived to have some, albeit limited, effect in shaping individuals' choices and chances.

Howard (2007) observes an important area of debate within the individualization literature – whether or not institutions of late modernity subscribe individuals' identities and behaviours consistent with neo-liberal policy. Howard differentiates between scholars in favour of this position and those opposed. Scholars in favour of this position argue that neo-liberal policies might explicitly suggest individual choice and self-regulation but implicitly constrain individual freedom by enforcing “normative” actions and behaviours (e.g. a strong work ethic) onto individuals. Individuals who do not conform to this normalization risk policy sanctions, e.g. the withdrawal or reduction of income support benefits for mothers who do not meet welfare-to-work requirements. Other scholars maintain that the theoretical utility of individualization rests with its ability to explain away the importance of social structures, even for individuals who have relationships with them such as lone mothers who claim income support benefits (Howard 2007). Applied to the experiences of lone mothers on income support in Canada and Great Britain, the individualization thesis can indeed yield two different interpretations.

One interpretation would suggest that low income lone mothers choose income support benefits to care for young children. This choice is more so perceived as illustrating the ease with

which mothers may indeed shirk conventional models of family life and paid work in choosing to mother alone. Social structures like income support can in fact create or facilitate opportunities for mothering alone. Such a statement corresponds with an underlying assumption of the individualization thesis, that it is not a privileged form of subjectivity (Howard 2007) but one that cuts across class demarcations. Even if lacking education and other economic, social resources, and capital, lone mothers enjoy the benefits of the democratization of individualization by their very pursuit of mothering in the ways that they negotiate on the basis of their unique situations.

In *Going it Alone? Lone Motherhood in Late Modernity*, Klett-Davies (2007) explores whether the individualization thesis does allow for an explanation of the experiences of British and German lone mothers who mother while on income support benefits. She finds some evidence of British mothers who actively and agencially pursue their own life trajectories in various ways. Some mothers chose to live on income support because of the weight they assign to the status of motherhood and their subsequent preference of full-time or professional mothering. For example, Laura chose this role because of the quality of her time she could spend with her child: “I take being a mum as being a job and I do all the things that I would do if I was a teacher” (62). Some mothers who engaged in professional mothering like Laura, however, also acknowledged their negotiation of this choice in view of limited caregiving support or paid work opportunities. In Klett-Davies’ view, these mothers’ accounts of negotiation demonstrate the very reflexivity required in the creation of one’s biography; professional mothering symbolizes an individualized choice.⁵

⁵ Interestingly, in a study completed much earlier, Wijnberg and Weinger’s (1997) compared the experiences of low income British and American mothers pre-New Labour reforms. They find that British lone mothers’ sometimes felt

Even more individualized than professional mothers, Klett-Davies (2007) finds that some lone mothers were what she terms “pioneers.” These mothers epitomized even greater self-control and intentionality of individualization in their discussions of caring for their children. Unlike professional mothers, “pioneers” explicitly work against conventional norms and values surrounding paid employment and family life – there is no negotiation to be made between the two. And although they rely on state support in order to make ends meet, they do not perceive that they are dependent on the state or that they have had to make this choice to rely on benefits. Rather, “pioneers” perceive their receipt of income support benefits as “a means to an end or a guarantee of personal independence and autonomy, a kind of citizens’ right, as a wage for professional mothering or as a fair exchange for paying taxes in the past” (Klett-Davies 2007: 73). For example, Marie did not feel ashamed or stigmatized for relying on benefits and perceived them as providing her with independence: “I am seeing this in a way as taking time out because I am not going back to work until she is about 18 months old...I can afford to spend the time with Jessica. I do not have a husband to look after or a house to look after” (86).

In revisiting some of my own research on Canadian lone mothers’ experiences on social assistance in the Western provinces,⁶ I also find some evidence to suggest that some mothers perceive their receipt of social assistance and therefore any economic independence associated with it as a right. In Justine’s case, her choice of relying on social assistance in Alberta was for her own children’s best interests.

conflicted when they chose to engage in paid work because they were fully aware that their full-time (or professional) mothering was and would be supported by the government.

⁶ The research referred to here consisted of a mixed methodology comparative analysis of parents’ experiences of transforming citizenship rights to income support in British Columbia, Alberta and Saskatchewan (see also Gazso 2007a; 2007b; 2009). Although this project assumed the larger societal context of the risk society, scant attention was given to the individualization thesis during data collection and analysis; hence my reference to “revisiting” my qualitative interview findings.

The kids of today are the ones for tomorrow and if we didn't support them in some way... You know I'm not saying, hey, keep me on assistance for the rest of my life. But if there wasn't some outlet for us, we'd lose them. They would lose themselves, their identity. And just because a parent is on assistance doesn't mean, hey we're, we're assistance bums, as some of them are classified...

Additionally, I interpret the very activities and behaviours that mothers engage in while living on social assistance as evidence of their agency and/or individualized choices. The coping strategies that lone mothers used to balance policy expectations of their participation in welfare-to-work programming with their caregiving demands varied from learning the system in order to access often unknown resources and supports, drawing on physical and emotional support from family, friends or neighbours, and pawning household goods (e.g. televisions) for short-term monetary gain (Gazso 2007b, 19-20). In particular, some mothers engage in playing the system. These mothers make agentic choices that counter policy expectations of their willingness to succumb to the structural determination of their paid work attachment via welfare-to-work programming. They do so by presenting themselves as following rules and regulations when in fact they are not, by not following rules and regulations, and by following them to the extent that they make a difference in their situations.

A second interpretation of mothers' caring choices through an application of the individualization thesis would suggest something different. Although this interpretation also begins with the assumption that mothers choose income support in order to care for their children, it is mothers' subsequent caring experiences once on support that are viewed quite differently. Specifically, from this second interpretation, the intertwining of market citizenship with individualization in neo-liberal/Third Way policies is viewed as detrimental to mothers' caring choices. Income support policies uphold the notion that lone mothers deserve benefits when they participate in welfare-to-work programming. I argue that this is evidence of how

policy makers and government officials co-opt and manipulate individualization so that mothers' seek out a 'life of one's own' – but one that is socially and morally 'approved' as a result of their meeting mandated criteria. Tying mothers' income security to market citizenship produces income support policy that problematically and concurrently prescribes and regulates their caring choices for young children – when/how/where/by whom.

It is important to note that Klett-Davies (2007) makes no claims of generalizability of her findings to other mothers. She too critically reflects on her data to encourage others to question whether professional mothering and/or "pioneering" on income support is possible. And, other scholarship on the experiences of British lone mothers reveals that their experiences may significantly differ than the choice to mother fulltime, a choice shaped or created through individualization. Even before New Labour's push to activate mothers' workforce attachment, Standing (1997) finds that many lone mothers were reluctant to access income support benefits because of the stigma attached to their receipt. For those mothers who did, any positive outcomes of sole control over financial resources were outweighed by the very constraints of mothering alone and the limitations of doing so on low income. Braun, Vincent, and Ball's (2008) study of working poor families revealed that while some lone mothers engaged in full-time mothering, others who returned to paid work of any sort reported a positive change in their self-perception; paid work attachment provided them with an independent sense of self and allowed them to perceive themselves as good role models for their children. What surprised Braun et al. in their study was the level of ambivalence reported by some mothers about the benefits of staying at home to engage in full time child rearing. The majority of working mothers enthusiastically embraced formal child care, perceiving that some professionals were better qualified at caring than they were.

Canadian lone mothers' experiences also beg the question of whether lone mother on income support epitomizes individualized choice. My own research reveals that mothers who are expected to engage in welfare-to-work programming overwhelmingly share experiences as being disempowered to care (Gazso 2009). Being legally mandated to engage in programming counteracts their self-identity as a mother and their subsequent desires to provide for children until they can attend elementary school for a full day. Some lone mothers from Alberta, who are expected to work when their children are six months of age, were forthcoming about how they felt about their mothering being denied as a basis to claim support. Tracy Lynn explains: "I didn't want to leave him. Who wants to at six months? Like even EI [Employment Insurance] gives you a year [maternity leave], and the Alberta government still gives you six months. Like, that's crazy."

In both Canada and Britain, once perceived as a "worker" with citizenship rights attached to the market, mothers are subject to policy regulation of their caring choices. As noted earlier, the designation of employable and the expectation of participation in welfare-to-work programming is largely made on the basis of the age of a mother's youngest child. This very policy action inhibits individualized choices surrounding care. A mother's choice to care as a full time mother is replaced with the policy prescribed choice of placing their children in (un)licensed day care centres or in the care of friends, family, or neighbours – care that is not always readily available, a problem that will be discussed in more detail in the following section.

As Klett-Davies (2007) observes, low income mothers' actions and behaviours can be interpreted through the individualization thesis. Mothers' receipt of income support can reflect and shape their self-identities and opportunities. My own research also suggests this is the case for some Canadian lone mothers. However, the problem with endorsing this interpretation is that low income mothers on income support cannot and do not act and behave in ways independent of

policy constraints and their social location in the interlocking hierarchies of gender, race, and class. The very act of going onto assistance exposes mothers to powerful policy systems and larger stigmatic, sexist, and racist discourses about their belonging to an underclass that thereby shapes their choices and chances. To use the theoretical insights of Dorothy Smith (1987), mothers' agency and subjectivity is therefore text-mediated (or one could say disciplined) by the ruling relations governing income support policy design and administration. People may make choices and take chances but these are not free from social control and structured dependency, nor are choices made always in stable and secure contexts (Lash 2001).

In a related manner, the first interpretation of mothers caring choices also suffers from its emphasis on the individual. If we focus overmuch on how mothers may choose to mother alone through their receipt of income support benefits, we can overlook mothers' collective experiences of poverty, an oversight that is far too easily maintained in some political and policy circles. The first interpretation therefore risks the endorsement of individualistic explanations of poverty and a continued reluctance to address the problem of poverty collectively (Brodie 2007). Policy makers and government officials in both countries already manipulate and co-opt central tenets of the individualization thesis – that mothers do have the individual capacities to turn their lives around in a precarious global climate – in order to deny responsibility for marginalized groups and structural inequalities. Indeed, perhaps the individualization thesis too easily offers the ability to suggest that low income mothers can negotiate their lives at their own free will as individualized 'reflexive agents.' Thus, I turn to further fleshing out the significance of the second interpretation of mothers' caring choices below.

Social Inequalities and the Challenges that Persist

Applying the individualization thesis to qualitative interview data illustrates how mothers' caring choices and needs and the use of income support to meet them can be perceived in one of two different ways. However, because such data cannot be generalized to the experiences of all lone mothers, I turn here to statistical data to support my argument that the assumption that individualization emancipates individuals from the confines of gender, race, and class is a false one for mothers on income support.

Lone mothers in Britain and Canada not only share a greater likelihood of experiencing poverty than other family structures, some mothers' families are more likely to be poorer than others. In Canada, racialized, Aboriginal, and immigrant lone mothers are the poorest of all lone mother families (Status of Women Canada 2005). In Britain, non-white lone mother families are more likely to experience low income. Pakistani and Bangladeshi households were particularly impoverished in 2001 compared to white households (National Statistics 2006).

Lone mothers are also likely to share distinct labour market experiences contextualized by their gender and race/ethnicity. In both countries, women workers experience a labour market that is characterized by gender equality in pay and employment opportunities. Canadian Census data from 2001 demonstrates that even if both women and men worked full-time, full-year, women made just over 70 cents of every dollar earned by full-time, full-year working men (Statistics Canada 2001 Census: Earnings of Canadians); women's employment is often concentrated in gender segregated sectors, such as sales and service, that are characterized by low pay and inadequate benefits. Women in Britain also experience inequality in wage earnings. The gap between women's and men's median hourly income widened over the period 2007-2008 (National Statistics 2008a). More women than men work in part-time jobs characterized by lower

earnings, e.g. wages below the minimum wage (National Statistics 2008b). Among all Canadian women, especially racialized women are more concentrated in low paying (e.g. less than \$10 an hour) unstable jobs that lack union protection, benefits or security than non-racialized women (Fleras and Elliott 2003). Immigrant women who are racialized experience the greatest disadvantage in the labour market compared to Canadian-born women and men (and sometimes immigrant men), including wage disparity and concentration in job ghettos characterized by manual labour (e.g. manufacturing, service industries, and domestic work) (Fleras and Elliott 2003; Tastsoglu and Preston 2006).

Canadian and British mothers who do exit income support for paid work enter into this stratified labour market. It is therefore not surprising that many Canadian mothers who participate in welfare-to-work programming and do find employment more often than not end up in precarious employment that is characterized by irregular work hours, low pay, and few benefits (Evans 2007). Canadian mothers' caring choices are especially constrained and challenged by their participation in precarious employment (Evans 2007). Moreover, while variations exist, on the whole income support policies in both nations do not provide mothers with paid work opportunities that can translate into good caring choices.

When perceived as having market citizenship relationships with policy and/or equal opportunities in the labour market, mothers' caring needs are assumed to be met through purchase on the market (Mahon 2008). But meeting these caring needs is by far the biggest challenge faced by lone mothers. In a comparison of Australia, Ireland, New Zealand, and the United Kingdom, Kilkey (2000) maintains that the United Kingdom has shown the weakest effort in ensuring the affordability of childcare for mothers returning to full-time paid work. More recently, however, Evans (2007) observes that increases in child benefits and the minimum

wage, new tax credits and the National Child Care Strategy are all reforms in Britain that seem to more favourably facilitate lone mothers' caring choices. In contrast, Canada does not have a national nor universal child care program. Although the Conservative government introduced a Child Care Allowance of \$100 for each child under age six in 2006, this does not cover the cost of licensed child care nor does it solve the problem of limited day care spaces (Evans 2007) or how hours of operation of child care centres must be negotiated alongside mothers' paid work hours. Currently, mothers who are eligible to receive the Canada Child Tax Benefit, a separate benefit from income support, then have this amount clawed back dollar for dollar from their total income support cheque in several provinces.

Individualization, then, does not mean lone mothers' full emancipation from the confines of gender, race, and class stratification. Even when they exit income support, existing structural inequalities, including bad jobs and scarce and inadequate day care, may actually maintain many mothers' continued need for income support. For some mothers, this need must further be contextualized by their different and racialized experiences. In turn, mothers' continued need for income support in both countries risks the construction of an "underclass." According to the OECD (2008a), countries characterized by low social mobility and high earnings inequality like the UK are more likely to produce an "underclass," where families are poorer for longer periods of time and so are their children. Compared to Canadian children, children of poor families in the UK are already more likely to experience poverty as adults too (Organization for Economic Co-operation and Development 2008b).

Conclusion

As Howard (2007) observes, since many social problems remain structural in late modernity, individualization therefore produces tensions, contradictions, and paradoxes (Howard 2007). The two different interpretations of low income mothers' caring choices and their relationships with income support policy are certainly an illustration of these very contradictions. The relationship between individualization and lone mothers' caring choices can be interpreted in one of two ways. Individualization appears to open up opportunities for low income lone mothers' choices concerning when and how to mother. The receipt of income support can itself be perceived as a mother's choice to manage her economic needs and caregiving demands. Alternatively, it is the way that individualization is co-opted and manipulated in neo-liberal/Third Way policies that income support can be viewed as inhibiting mothers' caring choices.

The strong neo-liberal/Third Way rhetoric surrounding dependency and the need to invest in mothers' work ethic would suggest that a lone mother's choice should not be that of going on welfare. If a mother chooses income support to act as a stand-in breadwinner (Klett-Davies 2007), then policy will "correct" this choice and conform mothers' behaviours and attitudes to the morally and socially approved choice of paid employment. So while income support policy can purport to meet the objectives of social inclusion and investment in facilitating individuals' personal choices and chances through work-focused programming, it can simultaneously inhibit these and other actions of individualism in its prescription of "appropriate" ones. As Peck and Tickell (2002, cited in Mahon 2008: 344) argue, neo-liberal policy reforms are not just about rolling back the state but are also about rolling out a newer "disciplinary apparatus to contain the marginalized and disposed."

Interwoven with income support policy, the democratization of individualization can then disappear. When a mother turns to or “chooses” income support in a time of need, she connects with policy designed in ways that co-opt and manipulate individualization to construct her caring choices in a particular way, to reflect a particular citizenship relationship with policy – flexible, responsible risk taking on the basis of a market citizenship relationship – one that hampers rather than facilitates her caring choices. And it is the complex ways that gender, race, and class intersect to inhibit low income mothers’ paid work opportunities and caring choices that suggest still further problems with how individualization becomes intertwined with market citizenship in neo-liberal/Third Way income support policies. This is more obvious for Canadian mothers than British mothers. In Canada, it is exactly when lone mothers embrace personal freedom in their pursuit of a life of one’s own design that they are corrected, steered in a different direction. If mothers are innovative and adjust their self-actualization to survive on income support with creative strategies but are caught in engaging in fraudulent behavior – e.g. playing the system – then these behaviors are sanctioned.

Recent policy developments, however, suggest that this prescription of mothers’ caring choices and greater intensification of their market citizenship relations with policy may soon develop in Britain too. It is exactly for these reasons that we need to devote more careful attention to how Canadian and British government officials and policy makers co-opt and manipulate individualization within neo-liberal/Third Way infused income support policies in ways that exacerbate rather than facilitate lone mothers’ caring choices.

References

- Baker, Maureen. 2006. *Restructuring Family Policies: Convergences and Divergences*. Toronto: University of Toronto Press.
- Bashevkin, Sylvia. 2002. *Welfare Hot Buttons: Women, Work, and Social Policy Reform*. Toronto: University of Toronto Press.
- Beck, Ulrich. 1992. *Risk Society: Towards a New Modernity*. London: Sage Publications.
- Beck, Ulrich and Elisabeth Beck-Gernsheim. 2001. *Individualization*. London: Sage Publications.
- Braun, A., C. Vincent, and S.J. Ball. 2008. "'I'm so Much More Myself Now, Coming Back to Work' –Working Class Mothers, Paid Work and Childcare." *Journal of Education Policy* 23:533-548.
- Brodie, Janine. 1997. "Meso-Discourses, State Forms and the Gendering of Liberal-Democratic Citizenship." *Citizenship Studies* 1:223-241.
- . 2007. "The New Social"isms": Individualization and Social Policy Reform in Canada." Pp. 153-169 in *Contested Individualization: Debates about Contemporary Personhood*, edited by C. Howard. New York: Pgrave Macmillan.
- Brown, Wendy. 2006. "American Nightmare: Neoliberalism, Neoconservatism, and De-Democratization " *Political Theory* 34:670-714.
- Dean, Hartley 2006. *Social Policy: Short Introductions*. Cambridge: Polity
- Department of Work and Pensions. 2008. "General Changes to Income Support for Lone Parents from November 2008." Department of Work and Pensions. Retrieved April 10, 2009, (http://www.jobcentreplus.gov.uk/JCP/stellent/groups/jcp/documents/webcontent/dev_015981.pdf).
- Dwyer, Peter. 2002. "Making Sense of Social Citizenship: Some User Views on Welfare Rights and Responsibilities." *Critical Social Policy* 22:273-299.
- . 2004. *Understanding Social Citizenship: Themes and Perspectives for Policy and Practice*. Bristol: The Policy Press.
- Esping-Andersen, Gøsta. 1990. *The Three Worlds of Welfare Capitalism*. Cambridge: Polity Press.
- Evans, Patricia. 2007. "(Not) Taking Account of Precarious Employment: Workfare Policies and Lone Mothers in Ontario and UK." *Social Policy & Administration* 41:29-49.

- Fleras, Augie and Jean Leonard Elliott. 2003. "Unequal Relations: An Introduction to Race and Ethnic Dynamics in Canada." 4th edition. Toronto: Prentice Hall
- Gazso, Amber. 2006. "Creating Social Cohesion? The Paradoxes of B.C. Welfare Reform." *Canadian Review of Social Policy* 57:46-70.
- . 2007a. "Balancing Expectations for Employability and Family Responsibilities While on Social Assistance: Low Income Mothers' Experiences in Three Canadian Provinces." *Family Relations* 56:454-466.
- . 2009. "Gendering the "Responsible Risk Taker": Citizenship Relationships with Gender Neutral Social Assistance Policy." *Citizenship Studies* 13:45-63.
- Gazso, Amber 2007b. "Staying Afloat on Social Assistance: Parents' Strategies of Balancing Work and Family." *Socialist Studies* 3:31-63.
- Giddens, Anthony. 1998. *The Third Way: The Renewal of Social Democracy*. Cambridge: Polity Press.
- Giddens, Anthony 1992. *The Transformation of Intimacy: Sexuality, Love & Eroticism in Modern Societies*. Stanford University Press.
- Grice, Andrew. 2008. "Cameron joins Labour revolt on single mothers." *The Independent*. Retrieved January 13, 2009, (<http://www.independent.co.uk/news/uk/politics/cameron-joins-labour-revolt-on-single-mothers-1192832.html>).
- Howard, Cosmo. 2007. "Introducing Individualization." Pp. 1-24 in *Contesting Individualization: Debates About Contemporary Personhood* edited by C. Howard. New York: Palgrave MacMillan.
- Jenson, Jane and Denis Saint-Martin. 2003. "New Routes to Social Cohesion? Citizenship and the Social Investment State." *Canadian Journal of Sociology* 28:77-99.
- Kilkey, M. . 2000. *Lone Mothers Between Paid Work and Care: The Policy Regime in Twenty Countries* Aldershot: Ashgate Publishing.
- Klett-Davies, Martina 2007. *Going it Alone? Lone Motherhood in Late Modernity*. Burlington: Ashgate Publishing Company.
- Lash, Scott 2001. "Forward by Scott Lash: Individualization in a Non-Linear Mode." Pp. vii-xiii in *Individualization*, edited by U. Beck and E. Beck-Gernsheim. London: Sage Publications.

- Lister, Ruth. 2003. *Citizenship: Feminist Perspectives*. Washington Square: New York University Press.
- Little, Margaret Hillyard and Ian Morrisson. 1999. "'The Pecker Detectors are Back': Regulation of the Family Form in Ontario Welfare Policy." *Journal of Canadian Studies* 34:110-137.
- Lund, Brian. 2008. "Major, Blair, and the Third Way in Social Policy." *Social Policy & Administration* 42:43-58.
- Mahon, Rianne. 2008. "Varieties of Liberalism: Canadian Social Policy from the 'Golden Age' to the Present." *Social Policy & Administration* 42:342-361.
- Marshall, T. H. 1963. *Sociology at the Crossroads: And Other Essays*. London: Heinemann.
- Ministry of Human Resources. 2002, "2001/02 Annual Report: A New Era Update", Retrieved January 8, 2004 (<http://www.mhr.gov.bc.ca/publicat/REPORTS/annrpts.htm>).
- National Statistics. 2006. "Low Income: Fewer Children in Poverty in Recent Years." Retrieved January 22, 2009, (<http://www.statistics.gov.uk/cci/nugget.asp?id=333>).
- . 2008a. "Gender Pay Gap: Gender Pay Gap Widens." National Statistics. Retrieved June 2, 2009, (<http://www.statistics.gov.uk/cci/nugget.asp?id=167>).
- . 2008b. "Low Pay Jobs: 288,000 Jobs Below the National Minimum Wage in the UK." National Statistics. Retrieved June 2, 2009, (<http://www.statistics.gov.uk/cci/nugget.asp?id=591>).
- O'Connor, Julia S., Ann Shola Orloff, and Sheila Shaver. 1999. *States, Markets, Families: Gender, Liberalism and Social Policy in Australia, Canada, Great Britain and the United States*. Cambridge: Cambridge University Press.
- Oliver, Jonathon. 2008. "Welfare mothers to be forced to work." in *The Sunday Times, Times Online*.
- Organization for Economic Co-operation and Development. 2008a. "Are We Growing Unequal? New Evidence on Changes in Poverty and Incomes Over the Past 20 Years." Organization for Economic Co-operation and Development. Retrieved January 22, 2009, (<http://www.oecd.org/dataoecd/48/56/41494435.pdf>).
- . 2008b. "Growing Unequal? Income Distribution and Poverty in OECD Countries." Organization for Economic Co-operation and Development Retrieved May 25, 2009, (http://www.oecd.org/document/53/0,3343,en_2649_33933_41460917_1_1_1_1,00.html)

- Siltanen, Janet. 2006. "Paradise Paved? Reflections on the Fate of Social Citizenship in Canada." *Citizenship Studies* 6: 395-414.
- Smith, Dorothy. 1987. *The Everyday World As Problematic: A Feminist Sociology*. Boston: Northeastern University Press.
- Standing, K. . 1997. "Scrimping, Saving and Schooling: Lone Mothers and 'Choice' in Education." *Critical Social Policy* 17 (51): 79-99.
- Statistics Canada. 2009. 2001 Census: Earnings of Canadians. Statistics Canada. Retrieved January 12, 2007 (<http://www12.statcan.ca/english/census01/products/analytic/companion/earn/canada.cf>).
- . 2008. "Earnings and Incomes of Canadians Over the Past Quarter Century, 2006 Census: Findings." Statistics Canada. Retrieved January 22, 2009, (<http://www12.statcan.gc.ca/english/census06/analysis/income/index.cfm>).
- Status of Women Canada. 2005. "Report on Status of Women Canada's On-line Consultation on Gender Equality " Status of Women Canada. Retrieved April 25, 2008, (http://www.swc-cfc.gc.ca/resources/consultations/ges09-2005/finalreport_index_e.html).
- Tastsoglu, Evangelia and Valerie Preston. 2006. "Gender, Immigration and Labour Market Integration: Where We Are and What We Still Need to Know." *Atlantis* 30:46-59.
- The Poverty Site. 2008. "United Kingdom: Low Income by Family Type." The Joseph Rowntree Foundation Retrieved May 3 2009 (<http://www.poverty.org.uk/05/index.shtml>).
- White, Deena. 2003. "Social Policy and Solidarity, Orphans of the New Model of Social Cohesion." *Canadian Journal of Sociology* 28:51-76.
- Wijnberg, M.H. and S. Weinger. 1997. "Marginalization and the Single Mother: A Comparison of Two Studies." *Affilia* 12:197-214.
- Yalnizyan, Armine. 1994. "Securing Society: Creating Canadian Social Policy." Pp. 17-71 in *Shifting Time: Social Policy and the Future of Work*, edited by A. Yalnizyan, T. R. Ide, and A. J. Cordell. Toronto: Between the Lines.