

**WHAT'S LIFE REALLY LIKE?  
SINGLE MOTHERS' PERCEPTIONS**

**BY**

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submitted to the Faculty of Graduate Studies  
in Partial Fulfillment of the Requirements  
for the Degree of**

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**Department of Family Studies  
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ABSTRACT

This study provides an in-depth analysis of 14 low-income, female, single parents living in low-income areas in Winnipeg, Manitoba. Through the use of open-ended interviews, this study explored how these women perceived their shelter environments and financial resources.

Based on the participants' perceptions of their circumstances, a typology of single mothers was generated. Generally, two polar views were held by participants, either they accepted their circumstances or they did not and sought to change them. Four groups of single mothers were developed using one of these two views as the common link. Other factors that influenced these groups included such factors as personal characteristics, history, and plans for the future. The needs of each group varied considerably in the typology. This typology would be very useful for direct client service as well as program development. There are numerous implications of the findings in this study.

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## CHAPTER ONE: INTRODUCTION

Although the percentage of single parents in Canada has not changed much over the years (from 12% in 1941 to 13% in 1991), the reasons for becoming a single parent have changed (Oderkirk & Lochhead, 1992). In the past, women became single parents primarily due to widowhood, whereas today it is mostly because of divorce or never-having-been married. Despite the percentage not changing, the actual number of single parents has increased significantly over the years. For instance, from 1961 to 1991 the number of single-parent families increased from 347,400 to 954,700. This increase is more than four times the growth in two parent families with children during the same time period (Lindsay, 1992).

Historically, female, single-parent families headed by women have greatly outnumbered single-parent families headed by men. For instance, in 1991, the number of female, single-parent families was four times that for male, single-parent families (McKie, 1993). This is significant because females generally experience worse situations than males. For instance, female, single parents have lower rates of labour force participation, and lower levels of education and occupational status than male, single parents (McKie, 1993). Not surprisingly, income differentials are also large. For example, in 1990, the mean income for women in single-parent families was only \$26,550

compared to \$40,792 for men (Rashid, 1994).

Although female, single-parent families face many economic and social stressors, one of the most common and fundamental problems among them is poverty. With limited incomes, many single mothers have great difficulty meeting their basic needs for food, clothing and shelter. Many experience housing problems in terms of affordability and suitability, as well as problems accessing services such as child care, transportation, higher education, and recreational activities for children.

Given the large number of female, single-parent families, their multitude of problems, and the fact that governments are cutting back on social services, it is imperative that programs and policies designed for these families reflect their needs. The fact that the number of these families is steadily increasing and that Manitoba has one of the highest rates of child poverty in Canada suggests that the situation will only worsen without intervention.

Although there is considerable literature on the housing needs of families, the specific needs of low-income, female, single-parent families have largely been neglected. Those housing researchers who have considered female, single-parent families tend to do one of two things - either they use the inclusive term 'single-parent family' (c.f. Anthony, Weidemann, & Chin, 1990; Leavitt, 1984), or they classify single mothers into very rigid

categories based on pathways to single parenthood<sup>1</sup> (c.f. Klodawsky, Spector, & Rose, 1985; Klodawsky & Spector, 1988; Spector & Klodawsky, 1993). Both of these practices are problematic. For instance, using the inclusive term 'single-parent families' may result in the assumption that these families, regardless of gender, ethnicity, or income level, experience the same problems. Similarly, categorizing single mothers based on pathways to single parenthood may result in inappropriate characteristics being assigned to them<sup>2</sup>. Furthermore, pathways to single parenthood indicate only part of the picture. There is much more going on for these women than can simply be identified through pathways to single parenthood. This leads to the last point, that few studies have used a qualitative methodology. Thus, little is known about the perceptions low-income, female, single parents hold regarding their shelter needs. This study addressed many of these issues.

#### Research Objective

The purpose of this study was to explore the perceptions of low-income, female, single parents living in low-income areas of

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<sup>1</sup> Pathways to single parenthood include widowed, separated divorced, or never married.

<sup>2</sup> For example, never married single mothers tend to be young, have low incomes, and very few assets (Spector & Klodawsky, 1993). Classifying a 40 year old single mother, who has a career and owns her own home, in this category would result in inappropriate assumptions.

Winnipeg<sup>3</sup>. Of particular interest were the perceptions that these women held about their shelter environments and financial resources. A qualitative approach was adopted as it was people's perceptions of their experiences that were of most interest. This approach is based on an interpretive paradigm which allows the investigator to acquire an understanding of the factors that shape people's lives (Bogdan & Biklen, 1982; Chapman & Maclean, 1990; Denzin & Lincoln, 1994). The underlying assumption of this paradigm is that behavior must be understood in relation to the subjective meanings that individuals construct, and that those meanings are multiple, socially constructed and context dependent (Chapman & Maclean, 1990). It is for these reasons that a qualitative approach was considered to be an appropriate means of achieving this objective.

#### Outline of Chapters

Chapter Two begins with an overview of poverty and its consequences, followed by a discussion of social assistance, shelter environments and the issues facing female, single-parent families. In Chapter Three the methodology is presented and a case is made for using a qualitative approach. Then, the underlying theoretical perspective is discussed, followed by a description of the method. Chapter Four discusses the data.

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<sup>3</sup> All participants except one lived in inner city neighbourhoods.

Specifically, it describes the demographic background of participants and the perceptions held by single mothers, followed by a discussion of a typology of single mothers. Finally, there is a discussion and recommendations section, followed by a summary and conclusion.

CHAPTER TWO: POVERTY, SOCIAL ASSISTANCE, AND SHELTER  
ENVIRONMENTS

As a significant proportion of single parents have low incomes, this chapter considers poverty and its consequences for parents, children, and society. Following this is a brief overview of Canada's social assistance program. This chapter concludes with a review of the issues that female, single-parent families face in their shelter environments.

Poverty and Its Consequences

Although there are many differences among female, single parents, over half of them live in poverty<sup>4</sup> (58% in 1992) (National Council of Welfare, 1994a). According to Rosenbaum (1988), "poverty is a terrible affliction, involving substandard living conditions, reduced physical and mental health status, and an overall diminution of life opportunities" (p. 37). As a result of poverty, many parents live in stressful situations characterized by marital strife or social isolation. They often feel inadequate in meeting the basic needs of their families and, consequently, feel frustrated and powerless in their attempts to help themselves or their families achieve a better future (Oderkirk, 1992). Often, parents transfer their distress and frustrations to their children.

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<sup>4</sup> Poverty is defined according to Statistics Canada's Low Income Cut-Offs (LICOs). See Appendix A for more information on LICOs.

There are many negative consequences for children who live in poverty. For instance, the development of the child is sometimes compromised because of a parent's lack of time, inability to pay attention to and address the child's needs, and absorption with other family crises (Danzinger & Danzinger, 1993). These children have a greater likelihood of health problems, dropping out of school, and perpetuating the cycle of poverty (National Council of Welfare, 1990; Social Planning Council of Winnipeg, 1992; Ryerse, 1990; Greene, 1991). Poor children are also at a higher risk for abuse and neglect, delinquency, drug and alcohol abuse, and various mental health problems such as low self-esteem and suicide (Ryerse, 1990; Greene, 1991).

These consequences of poverty affect not only individual children and their families, but society as a whole (Greene, 1991). Society pays in terms of the increased government costs associated with health care. As well, an under-educated and less productive labour force leads to greater reliance on unemployment insurance and social assistance (Social Planning Council of Winnipeg, 1992; Greene, 1991). As a result of child poverty, "greater burdens are placed on the justice system and the prisons, and the future generation grows up stigmatized, marginalized and deprived" (Greene, 1991, p. 21).

It is for these reasons that action must be taken to reduce

the number of Canadian families living in poverty. However, before steps can be taken to address poverty, it is imperative that governments and social service agencies understand what this phenomenon means to people who experience it. This study moved us one step closer to this goal by broadening our understanding of the meaning of poverty for low-income, female, single parents.

#### Social Assistance

As discussed, a significant proportion of single-parent families have low incomes. Many of these families rely on social assistance as their primary source of income. Some parents are unable to work or cannot locate suitable employment; others cannot access affordable child care. Often, separated or divorced female, single parents receive social assistance because their former spouses do not pay adequate child support (National Council of Welfare, 1994b).

To be eligible for social assistance, people have to exhaust almost all of their assets, and pass an income-based needs test. This test determines whether or not income is sufficient to meet a family's basic needs (National Council of Welfare, 1993a). Each province has a different method of calculating social assistance rates, as well as a list of special needs for which it will provide extra assistance. Generally, social assistance includes a minimal amount for food, clothing, shelter, utilities and personal and household needs (National Council of Welfare,

1993a).

Many people believe social assistance is a program that deters people from actively seeking employment. Contrary to popular opinion, "the welfare system does provide some financial incentives to work, but the incentives vary greatly by household type. There are strong incentives for single employable people and two-earner couples to work in most provinces but strong disincentives for other types of recipients" (National Council of Welfare, 1993b, p. 30). The next section describes several of these incentives and disincentives.

Social assistance recipients are often eligible for supplementary health benefits, including special assistance for prescription drugs, dental care, and eye glasses. In Manitoba, one incentive for single-parent families and disabled people who enter the work force is that they can have their health benefits extended for up to one year (National Council of Welfare, 1993b).

A major disincentive for many persons with children, such as single mothers, is the shortage of adequate and affordable child care. Even with assistance, the high costs often make staying at home more economically feasible than working at a minimum wage job (National Council of Welfare, 1993b).

Housing can be an incentive or disincentive for single mothers to work. Those recipients in the private rental market stand to gain if they enter the work force because their rent

remains constant<sup>5</sup>. This means if they get a job, any money left after the rent is paid belongs to them. Even if their income increases, their rent remains the same, and the extra money can be used for other purposes. Conversely, those who live in social or subsidized housing tend to lose when they enter the work force. "Once their earnings increase beyond a certain amount, it is possible they could face rent increases at the same time that their welfare cheques are shrinking because of high welfare tax-back rates" (National Council of Welfare, 1993b, p. 44).

Although the last two sections have discussed poverty and its consequences, as well as social assistance, the information was not based on the perceptions of those who have experienced such circumstances. To facilitate change, it is necessary to look beyond the number of people and the amount of money that is paid through social assistance programs, and ask these people what they need to help them secure a better future. This is one reason why the perceptions of low-income, single mothers were explored in this study. The next section discusses shelter environments and the issues that face many female, single-parent families.

#### Shelter Environments and the Issues facing Female, Single-Parent Families

Being a female, single parent is very challenging. For

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<sup>5</sup> This holds true only if the renter is not receiving a rental supplement.

instance, roles that are typically shared by two parents are the responsibility of one parent, which puts a tremendous amount of stress on that parent (Spector & Klodawsky, 1993). With this in mind, the designers of one Canadian housing project, LeBreton Flats, tried to incorporate the needs of single mothers into their project's design. Specifically, prior to developing this housing project, these designers consulted with service providers who counselled single parents. These service providers provided the designers with a long list of problems that single mothers reported facing. For example,

boredom of no adult contact for mothers at home with children; the usual lack of a car and its mobility and convenience; the insecurity of renting and the lack of control over their environment; the diverting of food money to supplement rent payments; the unfavorable attitude of many city areas toward single-parent families; lack of day care (thus preventing mothers from seeking employment); insufficient financial support for training in a job skill; the absence of a father figure for the children; the necessity for many children to play in the hallways of apartment buildings; and so on (Soper, 1980, p. 323).

Other concerns identified by the single mothers who were counselled by these service providers included: (a) the lack of suitable housing for the increasing number of single-parent

families, many of whom have low incomes, (b) the need for social acceptance, (c) the consequences of the physical environment, such as housing, on lifestyles, and (d) the importance of including women's perceptions of their own lifestyles when designing housing for them. Unfortunately, very little research addresses the shelter environments of single mothers or their perceptions of their shelter situations.

In the limited literature that has focused on female, single-parent families and their shelter environments, the emphasis has been limited to the affordability of dwellings, availability of housing, security of tenure, household maintenance, privacy, safety, and suitability for transition. Service issues have emphasized the availability and accessibility of necessary services. Although many of these issues have been mentioned in other studies, Klodawsky et al. (1985) used them as criteria<sup>6</sup> for assessing the shelter needs of Canadian, single parents. These researchers developed this comprehensive set of criteria by drawing from the literature on women and environments, formal and informal discussions on contemporary families, and housing policy analyses. They developed profiles of

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<sup>6</sup> The criteria developed by Klodawsky et al. (1985) were more extensive than I described and included: affordability, accessibility, security of tenure, appropriate facilities for children, minimal household maintenance, opportunities for sharing and support, privacy, suitability for transition, and cost effective use of public and private funds.

single parents based on census data and other large data sets, which included information on marital status<sup>8</sup>, income levels, labour force participation, expenditures, and shelter-related characteristics'. Each single-parent profile they developed was assumed to have different shelter needs; however, single mothers were never asked about their situations. Consequently, the shelter needs may have been different had single parents' perceptions been considered. By considering single mothers' perceptions of their situations, the present study addressed this issue.

The next sections describe issues for single parents as identified in the literature. First, housing and neighbourhood issues are identified, then service issues, followed by a discussion of neighbourhood satisfaction and its supporting theoretical perspectives. This chapter ends by comparing other Canadian shelter studies with the present study.

#### Housing and Neighbourhood Issues

Several housing and neighbourhood issues were mentioned in

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<sup>7</sup> For example, Family Expenditure Survey, Household Income Facilities and Equipment Survey, and other data sets collected by Statistics Canada.

<sup>8</sup> As defined by Klodawsky et al., marital status primarily referred to the way in which single parents attained that status, ie) widowed, separated/divorced, and never-married. I refer to these categories as pathways to single parenthood.

<sup>9</sup> Shelter-related characteristics include information on tenure, dwelling type, and housing quality.

the literature. Seven primary housing and neighbourhood issues were described including; affordability of dwellings, availability of housing, security of tenure, household maintenance, need for privacy, and suitability for transition, level of safety, and neighbourhood satisfaction. Each of these issues are discussed in the following section.

#### Affordability of Dwellings

Housing is deemed affordable if a single-parent family is able to secure adequate housing, given the family's income, and has enough money left to meet other needs, such as food and clothing (Klodawsky & Spector, 1988). Generally, the low incomes of female, single parents constrain their access to affordable housing (Leavitt, 1984). This is especially problematic for females who typically have less earning potential than males. Given their financial position, few female, single parents are able to own homes (Leavitt, 1984). Most are long-term renters (Spector & Klodawsky, 1993) which explains their concentration in public housing (Klodawsky, Spector, & Hendrix, 1983).

#### Availability of Housing

In general, availability of housing refers to the number of suitable housing units available for families with children (Klodawsky & Spector, 1988). Female, single parents often have problems locating suitable housing that is available. According to Klodawsky and Spector (1985), the supply of both publicly

subsidized and low-cost private market housing that is safe and accessible to services does not meet the demand. One reason for this low supply is that, in the last several years, there has been little incentive to provide such housing in the private market in Canada (Klodawsky & Spector, 1988). This has had a negative impact on low-income Canadians, including female, single parents (Spector & Klodawsky, 1993). As a result, the responsibility for providing moderately-priced housing has been taken up largely by non-profit housing organizations (Spector & Klodawsky, 1993).

Discrimination against single parents in the rental market further exacerbates the availability problem. Discrimination is frequently based on gender, marital status, and presence of children (Anderson-Khleif, 1981; Leavitt, 1984; Taub & O'Kane, 1981). Also, it is not uncommon for female, single parents to face additional discrimination on the basis of their socioeconomic status or race. According to Anderson-Khleif (1981), female, single parents with low incomes are considered financial risks by many landlords. Furthermore, Leavitt (1984) reported that being a member of a visible minority often leads to discrimination because these persons typically have less income and education, more children and fewer resources than others. In short, finding housing that is both suitable and available is difficult for female, single-parent families because the supply

is low, and these families are often victims of discrimination.

#### Security of Tenure

Security of tenure reflects the risk of having to move because of dwelling conversion, demolition, or eviction (Klodawsky & Spector, 1988). Since many female, single-parent families have low or moderate incomes, they are vulnerable to the risk of eviction due to an inability to pay the rent. Housing that is affordable and available is often at risk of conversion to condominiums (Klodawsky & Spector, 1985; Mulroy & Lane, 1992; Spector & Klodawsky, 1993), or demolition. This makes the security of tenure for these families precarious.

Having a secure place to live is of utmost importance to female, single parents, given that many are adjusting to traumatic situations, such as divorce, death of a spouse, birth of a new baby, or dissolution of an abusive relationship (Anderson-Khleif, 1981; Spector & Klodawsky, 1993). Furthermore, stable homes and neighbourhoods are important factors that contribute to positive child development and good mental health among adults (Leavitt, 1984).

#### Household Maintenance

As the supply of suitable dwellings for female, single-parent families is very limited, many live in housing that requires major repairs (Klodawsky & Spector, 1985; Spector & Klodawsky, 1993; Wiesenthal, Weizman, & Mockler, 1991). For

instance, results from a 1982 survey in Canada, indicated that female, single parents under 18 allocated a higher percentage of their income to household maintenance than other family types with similar incomes (Klodawsky & Spector, 1985). This puts tremendous strain on these individuals to fix the problems themselves or hire someone else to do it. Often these alternatives are not feasible (Klodawsky & Spector, 1988; Spector & Klodawsky, 1993). Hence, housing maintenance is a substantial problem for many female, single-parent families.

#### Need for Privacy

Female, single-parent families, just like other families, have a need for privacy. Because they often reside in rental units, they not only need privacy within the family unit, but also from other tenants. According to Spector and Klodawsky (1993), this need may not be met in such units. For instance, rental units tend to be small, lack basements and yard space. These shortcomings are often coupled with inadequate sound proofing, which is a significant problem because children are often noisy (Spector & Klodawsky, 1993). As well, many mother-led families may lack privacy because they share accommodations (Wiesenthal et al., 1991), live in their parents' homes (Anderson-Khleif, 1981), or live in complexes largely comprised of other single-parent families (Klodawsky & Spector, 1988).

### Suitability for Transition

Suitability for transition refers to the changing conditions of female, single-parent families and their need for flexibility in both financial and physical arrangements (Klodawsky & Spector, 1988). According to Klodawsky and Spector (1988),

housing needs vary for different single-parent families at different stages of transition. At one end of the spectrum could be a need for short-term emergency shelter. Somewhere "in the middle" is perhaps a need to start again, perhaps in rented accommodation without the encumbrance of long-term commitments. At the other end is a need for long-term housing in which to establish a stable, nurturing environment. Housing options are needed which recognize that transition takes forms different from those experienced by nuclear families (p. 153).

### Level of Safety

The level of safety that the housing environment and surrounding neighbourhood offers female, single-parent families is important. This includes the safety of both the children and the parents. Often, female, single parents have been victims of sexual harassment from landlords, victims of abuse from previous partners who may still pose a threat, and victims of assault as a consequence of living in poor neighbourhoods (Spector & Klodawsky, 1993). They often feel at risk for theft and

vandalism, and are concerned that drug dealers (Wiesenthal et al., 1991), sniffers, prostitutes, or gangs will approach them or their children.

Another safety issue concerns the physical condition of the housing, which may be in a state of disrepair. For instance, dwellings frequently have defective plumbing, electrical wiring problems, or structural damage to walls, floors, and ceilings. Other safety concerns included inadequate lighting, poor visibility of surroundings (Spector & Klodawsky, 1993), and building security (Wiesenthal et al., 1991). Regardless of the nature of the problems, safety is a large issue for female, single-parent families.

#### Service Issues

As well as housing and neighbourhood issues, some service issues were discussed in the literature. Primarily two service issues were described, availability and accessibility of services. Because these two issues were closely related, they are discussed together in the next section.

#### Availability and Accessibility of Services

Availability of services and support concerns the ability of the neighbourhood to provide support and sharing through community-based facilities, such as child-care services, school playgrounds, and various community groups. A significant problem facing female, single-parent families is the absence of necessary

services such as child care, transportation, emotional support, and information sharing (Klodawsky & Spector, 1985; Spector & Klodawsky, 1993). According to Leavitt (1984), female, single parents may need a variety of services including "assistance with food preparation, overcoming adult isolation, ... and securing well-paying jobs" (p. 19). These families also need access to facilities that are appropriate for children, such as safe play areas near their housing units (Klodawsky & Spector, 1988). Few housing environments, aside from some co-operatives and a few social housing complexes, offer such services. If services are available, the question then becomes one of accessibility.

Accessibility of services refers to the ease with which one can access required services, schools, and employment opportunities. Accessibility is influenced by both the time and stress that is involved in travelling to and from daily activities (Klodawsky & Spector, 1985). Since female, single-parents families are heavy users of public and community services (Ahrentzen, 1991), it is crucial that these services be accessible. Many women do not own vehicles, and are forced to rely on public transportation systems, which are often inadequate. This further impedes the accessibility of necessary services. For example, transportation difficulties restrict employment opportunities, community activities, and opportunities to make friends and share resources (Klodawsky & Spector, 1985,

1988; Spector & Klodawsky, 1993). Therefore, it is not surprising that neighbourhoods offering stores, public services, employment opportunities, and adequate public transportation are in demand by female, single-parent families (Ahrentzen, 1991).

Unfortunately, these neighbourhoods are often relatively expensive places to live and thus inaccessible to female, single-parent families (Klodawsky & Spector, 1993).

#### Neighbourhood Satisfaction

In addition to the shelter issues (housing, neighbourhood and service issues) that have been discussed, another relevant shelter issue needs to be explored, neighbourhood satisfaction. Neighbourhood satisfaction is important to consider because it contributes to quality of life. However, few researchers have looked specifically at the neighbourhood satisfaction of single mothers. For example, Cook (1988) compared neighbourhood satisfaction among low-income, female, single parents in suburban areas with that of those living in urban areas. She found that for both urban and suburban single mothers, neighbourhood noise and safety levels were important predictors of satisfaction. Cook (1988) also found employment status<sup>10</sup> to play a role in determining neighbourhood satisfaction of suburban, single

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<sup>10</sup>Employed suburban, single parents tended to be more satisfied with their neighbourhoods than unemployed suburban, single parents or urban single parents regardless of employment status.

parents.

Anthony et al. (1990) studied the housing perceptions of low-income single-parents. They reported that the age and number of children were factors that affected which variables contributed to residential satisfaction. For example, where teenagers were present, site appearance, maintenance, similarity of neighbors, yard space, and interior space contributed to satisfaction; whereas for respondents with preschool children, management of the housing development was the only predictor. As the number of children increased, the number of variables that contributed to residential satisfaction decreased.

There are three main theoretical perspectives that have been used to organize studies on neighbourhood satisfaction - the urban scale<sup>11</sup>, compositional<sup>12</sup>, and quality of life<sup>13</sup> perspectives

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<sup>11</sup> The urban scale perspective argues that "increases in population size and density of a city would produce psychic overload, anonymity, and a number of other psychological consequences which, in turn, would weaken local sentiments and solidarities" (Lee & Guest, 1983, p. 288).

<sup>12</sup> The compositional perspective purports that neighbourhood satisfaction is determined by the attributes of the neighbourhood. These include socioeconomic status, race, housing tenure, and presence of children in the household. These variables influence a household's probability of ending up in a gratifying neighbourhood (Lee & Guest, 1983).

<sup>13</sup> Some quality of life researchers look at the precise measurement of 'objective' social indicators (ie. environmental adequacy, local safety, public school adequacy, and housing satisfaction), whereas others focus on the individual's subjective perceptions and interpretations of such indicators (Lee & Guest 1983).

(Lee & Guest, 1983). Neighbourhood satisfaction studies that used subjective perception to indicate quality of life are the most pertinent to the present study. Using this perspective, the following factors have been found to contribute to neighbourhood satisfaction: residential quality<sup>14</sup> (Cook, 1988; Fried, 1982; Lee & Guest, 1983; Michelson, 1980), housing satisfaction<sup>15</sup> (Herting & Guest, 1985; Lee & Guest, 1983; Newman & Duncan, 1978), adequacy of the social environment<sup>16</sup> (Cook, 1988; Herting & Guest, 1985), and, overall, satisfaction with life (Rent & Rent, 1978).

#### Other Canadian Shelter Studies in Comparison to the Present Study

Besides the work of Klodawsky et al. (1985), very few Canadian studies have explored the shelter needs of single mothers. The research that has been done is very different from the present study. For instance, Stewart (1991) investigated the effect divorce had on housing and neighbourhood satisfaction; standard of living and financial situations; quality of life satisfaction; and coping strategies of middle-class, single, custodial females. The participants were found through divorce

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<sup>14</sup> Residential quality includes such things as access to the natural environment, sense of safety, home ownership, available services, sense of neighbourhood and community, household density.

<sup>15</sup> Housing satisfaction includes exterior and interior characteristics of the house, and structural considerations.

<sup>16</sup> Adequacy of the social environment refers to the type of people, level of friendliness and level of privacy.

records, and were interviewed using primarily closed-ended questions.

Wiesenthal et al. (1991) also used primarily closed-ended interviews to explore the perceptions that single mothers held about their residences. Specifically, they were interested in the perceptions these women held about their abilities to carry out child rearing duties and improve their quality of life, given the design of their dwellings. Researchers also wanted to determine what design features these women thought would help ease their situations. Most participants were of low-income status.

McFadyen (1994) used objective and subjective measures to explore single mothers' perceptions of rental opportunities, factors that affect housing satisfaction and residential mobility, and the importance of neighbourhood satisfaction. These participants lived in an inner-city neighbourhood, most had low-incomes, and many were highly educated.<sup>17</sup>

Two other studies should be mentioned - Sparling (1992) and Rose and le Bourdais (1986). Sparling (1992) analyzed the socioeconomic and housing conditions of the native, single-parent population in Winnipeg using census data. Similarly, Rose and le Bourdais (1986) relied on census data to compare the socioeconomic characteristics of inner-city and suburban

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<sup>17</sup> According to McFadyen (1994), 67% of the single mothers had completed at least grade 12.

single-parent families.

Compared to the present study, previous studies either used different methods (Rose & Le Bourdais, 1986; Sparling, 1992; Stewart, 1991; Wiesenthal et al., 1991), studied different populations (Rose & le Bourdais, 1986; Stewart, 1991; Sparling, 1992), or focussed on other shelter issues (McFadyen, 1994; Rose & le Bourdais, 1986; Sparling, 1992; Stewart, 1991; Wiesenthal et al., 1991). Furthermore, while past research has identified some issues that appear to be problematic for female, single parents, few studies asked these women what they perceived as issues. By asking single mothers their perceptions of their shelter environments and financial resources, this study broadened the understanding of the issues facing these families. The next chapter describes the methodology used in this study.

## CHAPTER THREE: METHODOLOGY

## The Case for Qualitative Research

The purpose of this study was to explore the perceptions of low-income, female, single parents living in low-income areas of Winnipeg. The focus was on the perceptions that these women held about their shelter environments and financial resources. Much of the research on female, single-parent families, particularly those studies which focussed on housing needs, used a quantitative approach (c.f. Wiesenthal et al., 1991).

Quantitative methods are supported by a positivist paradigm which views the world as composed of observable and measurable facts. Therefore, quantitative research designs are very specific, structured, controlled and deductive with their goals being prediction, verification of hypotheses and generalization of relationships (Chapman & Maclean, 1990; Glesne & Peshkin, 1992). Although this approach has provided useful information about single-parent families, it cannot contribute to the understanding of the perceptions of female, single parents.

A qualitative approach, on the other hand, was appropriate for studying the perceptions of female, single-parent families because it is based on an interpretive paradigm. In general, the goals of this paradigm are explanation, discovery and understanding of meanings. This paradigm assumes that behavior has to be understood in relation to the subjective meanings that

individuals construct (Chapman & Maclean, 1990). Furthermore, the data, which are generated through in-depth interviews or participant observation, are highly descriptive and expressive of the actual thoughts and feelings of the participants (Snyder, 1992). Hence, a qualitative approach to understanding the shelter and financial issues faced by female, single-parent families brings much depth to single-parent family research.

#### Symbolic Interactionism as the Theoretical Perspective

Symbolic Interactionism is one of several perspectives that has been particularly important in the development of qualitative research. As such, it was the theoretical framework for this study, a study that explored single mothers' perceptions of their shelter environments and financial resources. This perspective purports that people act toward things based on the meanings that those things have for them (Gilgun, 1992; LaRossa & Reitzes, 1993; Mackie, 1987; Morse & Field, 1995). These meanings arise through the process of interaction, and are managed and modified through an interpretive process (LaRossa & Reitzes, 1993).

This study embraced the work of W.I. Thomas, one of the first scholars to link symbolic interactionism and family studies. He developed a very important concept, the definition of the situation, which suggests that behaviour cannot be understood apart from the subjective interpretations given to situations (LaRossa & Reitzes, 1993). In the words of Thomas (1928), "if men

(sic) define situations as real, they are real in their consequences" (p. 572). This means that people only know the world as they experience it, and can only react based on their interpretations of that situation. Therefore, "researchers must tap into this experience and attempt to understand the meanings that experiences have for people in order to understand their world" (Higgitt, 1994, p. 20). In the present study, this meant asking single mothers how they defined their situations. More specifically, the concern was how they perceived their shelter environments and financial resources. As single mothers' perceptions of their situations influence how they will react in any given situation, it is important that researchers, service providers, laypersons, and policy makers understand these women's realities so that they can respond accordingly. As a symbolic interactionist perspective would facilitate an understanding of the shelter and financial issues faced by single mothers based on their own interpretations, it was the theoretical perspective utilized in this study.

#### Research Strategy

The data for this study came from a larger project, entitled "Poverty and Housing Issues among Single-Parent Families in Winnipeg: A Comparison between Male-led and Female-led Families" that was conducted by researchers in the Department of Family Studies, University of Manitoba, and the Institute of Urban

Studies, University of Winnipeg. This project was approved by the Ethical Review Committee, Faculty of Human Ecology, at the University of Manitoba.

Although this study used data that was already collected, I participated as a research assistant in the original data collection. Thus, I will briefly describe the process that took place. The method used in the larger project was in-depth interviews. These interviews were conducted either in the participants' homes or at other mutually agreeable locations. The time required for each interview was approximately 1 to 1 1/2 hours. At each interview the principal investigator and the assistant were present. One conducted the interview, while the other took detailed notes. The notes were transcribed as soon as possible afterwards and read by the primary investigator.

A guide outlining general topics was used and the interviewer clarified responses through follow-up questions and probes. The guide consisted of 20 topics. These topics were: demographic information; perceptions about being a single parent; being a male or female, single parent; household tasks; child care arrangements; special programs for single parents; employment; education; support services; accessibility of services; attitudes of service providers; role of neighbours; children's participation in extra-curricular activities; current housing; neighbourhood; mobility; household maintenance; privacy;

and tenure. The interviews were informal and flexible to facilitate both a relaxed atmosphere and the generation of unanticipated data.

There were 28 participants<sup>18</sup> (14 male, 14 female) in this study. The criteria for selection included (a) perceiving oneself as low income, (b) living in a low-income neighbourhood, and (c) identifying oneself as a single parent. They were found primarily in three ways. First, most participants were located through various service organizations operating in the inner city. These organizations embraced a variety of mandates that may have appealed to different types of people. The organizations included non-profit, community-based agencies, one large agency with North American affiliates, schools, a health clinic, and government agencies. Second, snowball sampling was also used where participants were found through referrals from other participants. Third, as the study progressed, theoretical sampling was used to help the researchers explore theoretical 'hunches' that were emerging from the data (Morse & Field, 1995).

I used some of the data generated from the female participants to explore the perceptions that female, single parents held about their shelter environments and financial resources. These data included information on the following

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<sup>18</sup> Participants were paid honorariums for their participation.

topics: programs for single parents, support services, accessibility of services, attitudes of service providers, role of neighbours, current housing, neighbourhood, household maintenance, and privacy.

Data were analyzed using qualitative content analysis as it allowed the researcher to go beyond the surface meanings of the transcripts to analyze the deeper meanings embedded in the content (Holsti, 1969). In other words, this research strategy attempts to infer what is implied or meant by the participants. In content analysis the researcher uses a consistent set of codes<sup>19</sup> to indicate blocks of data containing similar meanings (Morgan, 1993). As the data are read over and over again, further codes are noted by the researcher, who then tries to interpret patterns in these codes. It is the researcher's role to develop an understanding of the context discovered through coding. According to Morgan (1993), the goal of qualitative content analysis is to explain patterns in the data and arrive at an understanding of what is going on. In summary, qualitative content analysis is used to develop codes from the data. These codes are then applied to blocks of data with similar meaning. This regularity of codes is considered as the discovery of patterns that guide further interpretations of the data.

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<sup>19</sup> These codes are generated from the data, they are not predetermined (Morgan, 1993).

To follow is a brief description of the process that took place during data analysis. After the interviews were transcribed and organized with the aid of Ethnograph<sup>20</sup>, I read the data several times to become familiar with the content and get a sense of the persistent words, phrases or themes that would be coded later. Then, I analyzed the data line by line and wrote descriptive code names into the right hand margin of the transcripts (Morse & Field, 1995). According to Morse and Field (1995), "these codes apply to phrases, sentences or groups of sentences within the data that represent common concepts" (p. 159). More than one code was sometimes given to a sentence or phrase. The purpose of this initial coding was to reassert the realities of the participants using similar words and phrases (Morse & Field, 1995).

Throughout the coding process, notes were written explaining what I thought was going on. As data accumulated, initial codes were grouped together and categorized. Later, the categories were recategorized and further elaborated. "Categorizing involved a higher level of abstraction than initial coding. Here, the goal was to identify the relationships of the dimensions or the properties of the categories" (Morse & Field, 1995, p. 160).

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<sup>20</sup>Ethnograph is a computer program designed for sorting text-based data. It "enables you to code, recode, and sort files into analytic categories. You can review text, mark segments, and then display, sort, and print segments in any order or sequence you desire" (Seidel, Kjolseth & Seymour, 1988, p. 4).

After this, I went back to the literature and generated further questions. As a result of this process, some concepts became more important than others. Again the data were examined and patterns or relationships among categories were identified. This cyclical process continued until the categories became saturated in content, which meant no new information was emerging from the categories (Morse & Field, 1995). At this point, an emerging model (ie. a typology) was developed to explain what was going on.

## CHAPTER FOUR: DATA ANALYSIS

This small scale in-depth study explored low-income, single mothers' perceptions of their shelter environments<sup>21</sup> and financial resources. The findings suggested that these women had quite diverse needs and resources. Building on these findings, a typology of low-income, single mothers and their shelter environments was developed, a typology quite unlike what is found in the limited research.

This study is quite different from previous research which, for the most part, has been one of four types: literature reviews, position papers, essays, or proposals designed to meet the shelter needs of single-parent families (Ahrentzen, 1991; Leavitt, 1984; Mulroy & Lane, 1991; Soper, 1980; Taub & O'Kane, 1980). Few empirical studies have been conducted, and of those, most did not include participants who were primarily of low-income status (Anderson-Khleif, 1980; Stewart, 1991), used quantitative approaches (Stewart, 1991; Wiesenthal et. al, 1991), relied heavily on census data and other secondary data sources (Klodawsky et al., 1985; 1988; Sparling, 1992; Spector & Klodawsky, 1993), or had a different topical focus (McFadyen, 1994). Thus, the present study adds to previous research by expanding the body of qualitative literature available on female,

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<sup>21</sup> Shelter environments include housing issues, neighbourhood characteristics, and availability and accessibility of services.

single-parent families, and examining a largely neglected topic area.

There are some similarities between the findings of this study and past research. For example, both past research and this study find such things as childcare, financial resources, and multiple demands to be problematic. Despite the similarities, differences are also apparent. For instance, some mothers in this study referred to positive aspects of single parenthood, such as having a sense of control, a sense of accomplishment, and high motivation levels. The following section discusses, in detail, the findings of the present study, referring to its similarities and differences when compared with previous literature (c.f. Klodawsky & Spector, 1985; 1988; Spector & Klodawsky, 1993; Wiesenthal et. al, 1991).

#### Demographic Background of Participants in Study

For this study, 14 low-income, single mothers were interviewed. All of these women lived in low-income areas in the city of Winnipeg. These mothers ranged in age from 18 - 49 years with six participants being less than 30 years old. Collectively, the women had 23 children, ranging from seven weeks to 21 years. Almost half of these children were under five years of age. Households ranged in size from two to five persons with the majority consisting of two persons.

The shelter arrangements were generally rental units. Of the

14 single mothers, 13 resided in rental units and one owned the house in which she lived. Thirteen of the 14 single mothers reported depending on social assistance for all or part of their income; only three were employed. Of the 14 mothers, seven had a grade 10 education level or less; none had completed more than grade 12. Eight of the single mothers indicated an aboriginal background. Others came from a variety of backgrounds, such as English, Irish, French, German, Jamaican, Mulatto, and Ukrainian. Each participant was interviewed for approximately 1 1/2 hours using open-ended questions. The next sections describe the perceptions single mothers' held about the quality of their lives, shelter environments, and financial resources.

#### Perceptions Held by Single Mothers

This study explored the perceptions low-income, single mothers held of their shelter environments by interviewing them on three main topics: quality of life, shelter environments, and financial resources. From these interviews, many issues emerged and these are presented in the following sections. Then the findings of this study were compared with the findings of previous research, concluding with possible explanations for the differences between the present findings and the findings of previous research.

#### Quality of Life: Perceived Negative and Positive Issues

One topic that was explored with participants was their

quality of life. From their responses, two types of issues emerged - negative issues and positive issues. The first section discusses the negative issues perceived by the single mothers; whereas, the second section describes the positive ones.

### Negative Issues

Many negative issues arose through the discussions with the participants. Five main issues emerged including loneliness, the stress associated with managing multiple roles and demands, a shortage of money, numerous child-related issues, and, dealing with the stereotypical views held by others. Each of these issues is discussed at length in subsequent sections.

Loneliness. Loneliness was a prevalent issue for many single mothers. From their responses, it became apparent that there were two different kinds of loneliness experienced by these women. One kind of loneliness related to being physically alone. This type of loneliness was the most frequently mentioned hardship by the participants. In one mother's words, "it's (being a single mother) scary. You're by yourself. There is no one else to help you." Another simply said, "the hardest thing is not having someone there with you to support you." Other participants made similar statements.

The other kind of loneliness refers to the emotional feeling of loneliness. Several mothers mentioned feeling lonely when they were asked about the negative aspects of single parenting. For

example, one mother replied, "no one to talk to, lonely." Similarly, another said, "the loneliness of not having a partner...It's very hard, especially after a long relationship." As described earlier, Klodawsky and Spector (1985), Leavitt (1984) and Spector and Klodawsky (1993) reported that single mothers often had a lack of supports and felt lonely.

Multiple roles and demands. All participants were fulfilling multiple roles, and consequently, had many diverse demands placed on them, adding stress to their lives. Managing multiple roles resulted in many single parents experiencing role conflict. For example, one participant said, "I'm mom, girlfriend, friend...I need to establish that I'm me first and mother second." A similar example came from a working mother. She said, "it's a struggle (being a single mother), especially for a working mom. I'm busy, there's no time." It is not surprising that many participants indicated having difficulties managing because handling all of these demands alone is both mentally and physically taxing. In the words of one mother, "it gets hard at times wanting a break. In the beginning, it was hard when she (the child) cried for five hours straight (pause). It's hard. I live on the third floor and have to carry her (the child) down in a knapsack (pause). It's hard planning to go back to school. There's no one to watch her. Someone to do bottles etc. With no sleep it gets pretty hard." It is evident that the numerous roles and demands placed on single

parents may result in difficulty performing even routine daily activities (ie. feeding and comforting the child, sleeping, working). This evidence has serious implications for the lives of single parents in various settings such as career, parenting, and schooling. These findings are similar to those of Spector and Klodawsky (1993), who found that the multiple roles and demands facing single mothers tended to put much stress on them.

Living on low incomes. Low incomes often made single parenting difficult. For example, many participants said such things as, "money makes single parenthood tough", "the financial end (makes single parenting hard)", "money, now that's an issue!" Living on low incomes has many implications for these families. One of the strongest implications of low incomes is the restriction on lifestyle options. Many single parents reported how difficult it was to meet the family's basic needs for food, clothing and shelter. For instance, one participant said, "it's hard being a single parent. Making sure they're fed and clothed. With prices today it's really hard." In terms of housing, some participants talked about how difficult it was to find adequate housing given the money that social assistance provides. In the words of one mother, "...It's not good to stay in low rentals, a dump, with four kids. You can't live elsewhere for the money welfare gives us."

A second implication of living on a limited budget is the

stress of consuming all income and having little or no money available for emergency situations. The following example clearly illustrates this concern. When asked what was negative about being a single mother, one participant replied, "no financial needs (ie. means) to transport the child in case of an emergency. You have to take a bus. You're on a budget. It's hard and stressful."

Another implication for many participants is not having enough money to utilize some of the services that would help ease some of their demands. This includes such things as child care and transportation. For instance, several participants mentioned being unable to afford babysitters; others talked about having to care for their children because, "the subsidy didn't come through." (For more information on childcare, see section entitled Child-Related Issues on p. 43). Furthermore, a few participants reported experiencing difficulties accessing transportation because they did not have enough money. For example, one participant talked about being able to afford to take the bus to her destination but not back.

It is clear that for many single parents money was a hardship which impacted various areas of their lives. These areas ranged from meeting the basic needs of the family to having money to access some of the services that may help to offset some of their multiple responsibilities. (For more discussion on money,

see section titled "Financial Resources" on p. 75).

Child-related issues. Participants frequently mentioned that child-related issues made single parenting difficult. These issues primarily focussed on childcare and the lack of respite from parenting responsibilities. For example, one participant said she could not afford to pay a babysitter nor did she know of anyone who could babysit; consequently, she could never take breaks from her childrearing duties. Besides money, another problem associated with childcare was its physical inaccessibility (ie. lack of transportation). Specifically, one mother indicated how inconvenient it was to go out because she had to take a bus or walk her child somewhere for care, and then pay for it. In summary, affordability and accessibility of childcare were common problems associated with single parenting.

Single parents also mentioned the burden of sole parenting responsibilities as adding extra stress to their lives. For instance, one young participant talked about how difficult it was to deal with getting up for nightly feedings and numerous crying episodes. Another participant mentioned that it was hard for her to know the whereabouts of her children. Furthermore, several participants indicated disciplining the children was problematic. In the words of one participant, "discipline is hard because I struggle with my son, he doesn't listen...A man's stern hand sometimes helps to get him motivated."

Many participants implied that some of these responsibilities may not have been so problematic had there been someone else available with which to share the responsibilities. In the words of one participant, "all my time and energy are gone for the kids. Before (when I was married) I had time to go out and do things." Another participant clearly stated her feelings about single parenting and handling the responsibilities alone. She said, "the disadvantage of being a single parent is that there's only one parent to oversee the children. There should be two people in a family because it's really tough (to parent alone)."

Stereotypical view of single mothers. Dealing with society's stereotypes was problematic for several participants. As they said, "society looks down upon single parents." Participants discussed being stereotyped in many ways. First, they felt stereotyped because of their source of income. In the words of one participant, "people say, single parent, four kids, she's on welfare!" Second, participants felt their parenting abilities were also stereotyped. For example, one participant said she did not usually reveal her status as a single mother because she believed that people would blame her if her child misbehaved. Third, some participants mentioned being judged on the lifestyle. For example, one participant indicated how it is acceptable for married women to stay home with their children, yet unacceptable

for single mothers to do so. These findings are similar to those of Anderson-Khleif (1981), Leavitt (1984), and Taub and O'Kane (1981) who reported that single mothers often experience discrimination because of their status as single parents.

### Positive Issues

Several positive aspects of single parenthood emerged during the interviews with participants. These positive aspects focussed on a sense of control, a sense of accomplishment, and motivation levels. The following sections explore each of these aspects in detail.

Sense of control. Participants frequently referred to the sense of control associated with being single parents. Specifically, many single mothers indicated feeling in control because they made decisions by themselves. For example, one mother said, "you don't have to worry about the other partner, just about me and my child. I make my own decisions. I feel much happier, even though I'm tired, I feel stronger inside." Similarly, another one said, "now (that I'm a single mother) it's better because I have to make decisions. It built up my character. At first it was me, me, me. No one to help me but now I feel good about it because I face my own battle. I take care of myself." Out of the three positive aspects that arose through this study, this sense of control was the most common theme among participants. This commonality points to its importance.

Sense of accomplishment. Another positive theme that arose was the sense of accomplishment that single parenting gave participants. Many participants indicated that being a successful single parent made them feel proud because it was something they did alone. For example, one mother said, "there is more sense of accomplishment (when you are a single parent). I know I did it all by myself. If I can do this, I can do anything." Similarly, another mother said that one of the positive things about being a single mother was "seeing your child grow. You have a sense of accomplishment because you did it on your own." This sense of accomplishment may help to offset the impact of some of the negative aspects that were reported by participants. Offsetting some of the negative aspects may help single parents perceive their role in a more positive light.

Motivation. Motivation was the third theme that emerged. Some participants indicated that single parenthood motivated them to improve their situations. For instance, one participant said, "being a single parent has done a lot for me wanting more for myself. I want a lot more for my life now." Another mother, who said she abused her first set of children, wanted to improve herself so her second set of children might have a better quality of life. In her words, "I didn't want my boys to grow up with that (a mother who drinks and abuses). I went into a treatment centre and put the boys into care (Child and Family Services). I

was using alcohol to cope. It was good going into the centre."

These examples illustrate that some of the participants chose to shift what could have been interpreted as negative circumstances to something more positive - motivation to attain a better quality of life for themselves and their families. This is an important finding because it demonstrates the crucial role that perception plays in determining people's reactions to various circumstances.

Despite the difficulties associated with being a single parent, participants clearly identified some positive aspects as well. To know that these women thought that being a single parent helped them to be motivated, experience a sense of accomplishment and control brings a different perspective to the literature which tends to emphasize the negative side (c.f. Klodawsky & Spector, 1988; Spector & Klodawsky, 1993).

#### Shelter Environments

The second topic that was explored with participants was their shelter environments. From the interviews, three main issues arose: housing issues, neighbourhood satisfaction issues, and service issues. The first section explains the housing issues expressed by the participants and the second discusses neighbourhood satisfaction issues. The third section describes the service issues that emerged.

### Housing Issues

Many housing issues emerged through the interviews with the participants. Five primary issues were discussed including location, choice, tenure, satisfaction, and maintenance. Each of these issues is examined in ensuing sections.

How single mothers located housing. An issue that was frequently mentioned by many participants was how they located their housing. Three main ways were mentioned by participants. One way was through someone they knew informing them about available housing. For example, one participant, who thought her apartment was too small and hot, inquired at the main office about getting a larger apartment. In her words, "I went to the caretakers and cried. I said I couldn't stay there any longer on the third floor with the heat, so she (landlord) said she had one on the main floor in another building (in the same complex). I took it." When asked how she found her apartment, another participant simply said, "my friend X found it (my apartment) for me." Another participant, who talked about being dissatisfied with the neighbourhood, said a friend looked into a co-op in the suburbs for her. In her words, "My girlfriend checked it (the co-op) out. We are both going to put in an application...it's better over there. No more core area." Although these examples are all slightly different, in each one someone other than the participant located the housing.

Another way that participants located their housing was through newspaper advertisements. For instance, when asked how she found her current housing, one mother bluntly stated, "I looked in the [newspaper] for an apartment." Similar statements were made by others. It seemed as though it was not difficult for these participants to find a place to live since they responded very casually to the question and quickly found apartments.

A third way that many participants found their housing was through workers at Manitoba Housing. In the words of one participant, "I had to find housing fast, so Manitoba Housing got me this one quick." Many other participants referred to living in buildings managed by Manitoba Housing. How single mothers locate their housing is an important finding because earlier studies have not identified this as an issue.

It is important to mention that of the participants who referred to how they found their housing, not one of them said that it was very difficult to locate. This finding is contrary to that found by previous researchers. As described earlier, Klodawsky and Spector (1985; 1988) mentioned several difficulties that single mothers often encounter when trying to find housing. These included such things as the units being unsuitable for families with children, inaccessible to necessary services, and unsafe.

Choice. While two mothers indicated having no choice of

housing, many others believed they did have housing choices. These mothers said things like, "it's my choice to leave", "I picked it (the dwelling)", and "I felt like I had a choice and I wanted to pick a good place." Although previous research did not directly discuss housing choices, it did mention that single mothers tended to have difficulties finding suitable housing as a result of their low incomes, and presence of children. This implies that they had few housing choices. Therefore the present finding, is contrary to that implied by previous research (c.f. Anderson-Khleif, 1981; Klodawsky & Spector, 1988; Spector & Klodawsky, 1993).

Rapoport (1980) purports that choice is an important factor in determining housing satisfaction. Because these single mothers perceived themselves as having choices regarding their housing units, according to Rapoport, it then follows that they would feel satisfied with their housing (for more information on housing satisfaction, see section entitled Housing Satisfaction on page 55).

Tenure. All but one participant in this study rented her housing unit; and, most indicated that these units were social housing units. These findings are typical of those identified by other researchers who focussed on single mothers. For instance, Leavitt (1984), and Spector and Klodawsky (1993) reported that renting is often the only option available to single parents

given their low incomes.

As discussed earlier, Klodawsky and Spector (1988), Mulroy and Lane (1992) and Spector and Klodawsky (1993) suggested that security of tenure<sup>22</sup> was often an issue for single mothers. However, this was not supported in this study. In fact, in the present study most participants did not mention their security of tenure. Those who did, indicated that they could remain at their present locals for as long as they wanted. For instance, one participant said, "(I feel I can stay here as long as I want) because we're not really noisy. I don't party. I'm not smashing it up. They (landlords) want someone who is a [good tenant]." Another one simply answered "yes" when asked if she felt she could stay in her current dwelling as long as she wanted. Thus, for the participants in this study, security of tenure was not a pressing issue.

Housing satisfaction. When participants were asked about their housing, surprisingly, they generally perceived it as satisfactory. They referred to it as "meeting their needs", and being "in good shape". When asked specifically about the condition of their dwellings, most participants responded positively. Responses ranged from "Pretty good. In good enough shape" to "It's in good shape. I like it a lot." However, it is

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<sup>22</sup> According to Klodawsky and Spector (1988), security of tenure reflects the risk of having to move because of dwelling conversion, demolition, or eviction.

important to note that we did not see participants' homes. These findings were solely based on participants' perceptions. By some other objective standard, participants housing may have been considered run-down and needing repair as has been reported in the literature on single mothers (c.f. Klodawsky & Spector, 1985; Spector & Klodawsky, 1993; Wiesenthal et al., 1991).

Space was one factor that seemed to contribute greatly to participants' housing satisfaction. In fact, almost all the participants perceived they had enough space. However, of those, there was a range in their answers. At one extreme there were participants who perceived themselves as having a lot of space. For instance, one participant said, "This is a nice place. I have two bedrooms, a huge closet, bathroom, lots of space. I've never had a problem with space." When asked if she felt she had enough space, another participant answered, "(Yes), It's three floors, a townhouse with a backyard." At the other extreme, there were participants who felt that the space in their dwellings just met their needs. For example, when asked if her apartment was large enough, one participant simply stated, "It meets our needs." Another participant said, "I live in a duplex on the second floor. There are two bedrooms. It's small, but it's enough for (my son) and me."

Most of the participants for whom space was not a problem had something in common; they lived in dwellings that had more

than one floor or had a basement. These 'extra floors' seemed to help. In the words of one mother, "physically there is enough space to get away. Having two floors helps. (My daughter) needs her space as well." Similarly another mother, who lived in a townhouse, said, "...there's lots of space. A great big basement, laundry room, dining room, kitchen, living room, upstairs bedrooms, bathroom." Again, these findings are different from those of previous research, which reported that lack of privacy and spatial constraints were frequently problematic for female, single-parent families (c.f. Anderson-Khleif, 1981; Klodawsky & Spector, 1988; Spector & Klodawsky, 1993, Wiesenthal et al., 1991).

Household maintenance. Almost all participants relied on landlords for their household maintenance. While a few participants perceived their landlords as doing an adequate job of maintaining their dwellings, the majority were not satisfied with this service because it was unreliable. For instance, when one participant was asked who took care of her household maintenance, she replied, "They have something called a caretaker I've always had to put in a second notice and then have to call maintenance for action. It's frustrating." Similarly, another replied, "I just phone housing and someone looks after our area. He's not good about coming though. You phone and leave messages with him and he never calls back. You need to phone the office to

get attention." Another participant's response provides a clear example of the unreliability of some landlords. She said, "They don't want to do nothing. Along one wall in the living room, I can see my basement. I asked for a paint job and they never came. They ripped off the tile three months ago and no one has fixed them yet". The prevalence of household maintenance problems have been well documented by other researchers including Klodawsky and Spector (1988), Spector and Klodawsky (1993) and Wiesenthal et al. (1991).

Since participants did not have the money to hire someone to fix their maintenance problems, some coped by trying to fix small things on their own. For instance, one mother said, "I don't bother to call them (landlord) for little things. Sometimes I try to fix things myself." Similar comments were made by other participants. They mentioned trying to fix things, such as a loose bannister on the staircase, or broken lights by themselves. These examples illustrate that not only is household maintenance a source of stress for the participants, but their options are very limited - tolerate an unreliable landlord, fix the problem themselves, or leave it unresolved. This lack of feasible alternatives has also been referred to by other researchers such as Klodawsky and Spector (1988) and Spector and Klodawsky (1993).

#### Neighbourhood Satisfaction Issues

Throughout the interviews with participants, several issues

arose that were perceived as contributing to neighbourhood satisfaction. These issues included services and amenities being available in their neighbourhood, having supportive neighbours, and feeling safe. Each of these are discussed in the following sections.

In general, participants were satisfied with their neighbourhoods. For example, comments like, "yes, it's a good neighbourhood", and "it's (the neighbourhood) pretty good", were quite common. Only two mothers reported dissatisfaction with their neighbourhood, and one mother did not make any reference to her neighbourhood.

Proximity to services and amenities. Proximity to services and amenities seemed to play an important role in participants' satisfaction with their neighbourhoods. Since most participants mentioned it as contributing to being satisfied, its importance was apparent. In one participant's words, "That's why I picked this place, I can go to the bank, pay my bills, [shopping mall] is right here, bus service is great." Similarly another said, "the kids are stable (in this neighbourhood), conveniences are great as I don't drive. There's a school, groceries, McDonalds." Other participants talked about being satisfied with their neighbourhood because it was close to work and school, their mothers' homes, bus stops, grocery stores and parks. Given that most participants had to rely on public transportation, it is not

surprising that the proximity of services and amenities was an important factor that contributed to their satisfaction with their neighbourhoods. These findings are similar to those reported by other researchers. For instance, Klodawsky and Spector (1985), Leavitt (1984), and Spector and Klodawsky (1993) reported that availability and accessibility of services to be a paramount issue for single parents. Other researchers who relied on subjective perceptions as indicators of quality of life, found that the availability of services was a strong contributing factor to overall neighbourhood satisfaction (c.f. Cook, 1988; Fried, 1982; Lee, 1981; Lee & Guest, 1983; Michelson, 1980).

Neighbours as supports. It quickly became evident that having supportive neighbours contributed to participants' satisfaction with their neighbourhoods. In fact, most participants identified their neighbours as sources of support. Neighbours typically provided two kinds of support - general support and support with the children. General support means offering emotional or physical assistance as needed. For instance, one participant indicated that she asked her neighbours for help all the time. According to her, "That was why I wanted to move here. I knew people here." Another simply said, "I got to know my neighbours because I might need help one day." These examples illustrate that these participants used their neighbours as general supports, to offer backup when it was needed.

The other kind of support focussed on the children. Specifically, neighbours seemed to contribute to participants levels of satisfaction because they were a source of childcare. According to one mother, "I have a sitter in place in case I need her. She is a Christian lady who is a single mom in the next building. She takes him and he has a playmate. If she can't take him, my mom does (who also lives in the building)." Several other participants referred to their neighbours helping them out by caring for their children. Spector and Klodawsky (1993) found similar evidence that neighbours were an important source of support for single parents. Furthermore, having supportive neighbours also adds to single parents overall sense of neighbourhood and community, which has been found to contribute to neighbourhood satisfaction (c.f. Cook, 1988; Fried, 1982; Lee, 1981; Lee & Guest, 1983; Michelson, 1980).

Level of safety. Safety was an important issue for many participants when they were considering their satisfaction with their neighbourhoods. Participants generally fell into three categories - those who felt safe, those who felt "sort of" safe, and those who felt unsafe. The majority of participants reported feeling safe in their neighbourhoods. For example, one participant talked about feeling safe because everyone looked out for each other. Other participants said they felt safe even with gangs in the area. As one said, "if I don't bother them, then

they won't bother me." Several participants subscribed to this logic. Taking this approach allowed these participants to perceive their neighbourhoods as safe.

There were other things that contributed to participants feeling safe. One thing was having supportive neighbours. In the words of one participant, "...it's a good neighbourhood. It's quiet. I look in the paper at all the shooting and crime. It's scary. This is a good neighbourhood because everyone looks out for each other. I feel safe." Big dogs were another thing that helped make participants feel safe. For instance, when one participant was asked about safety, she said, "I'm surrounded by big dogs at my place and they bark when someone walks by. I find it pretty safe." Although Spector and Klodawsky (1993) and Wiesenthal et al. (1991) reported that single parents often feel unsafe, this was not the case for some participants in this study.

The second category of participants were those who indicated they "sort of" felt safe. There were two participants who fell under this category. For example, one participant said, "I feel safe in a way, yah" as if she was unsure of herself. She went on to say, "it's not the nicest neighbourhood, but you won't get raped or mugged...Usually it's (the neighbourhood) pretty nice. I picked it". The other participants said, "Yes in one way I do (feel safe), but the other way I don't feel safe. You just don't

walk alone at night. I chose this place because of the village".

The third category of participants were those who felt unsafe. Very few participants fell into this category. One said, "No, (I don't feel safe) not at night. I don't know what I'd do if I didn't have cab fare at nine or ten at night I wouldn't feel too safe. In the daytime, some little girls were playing outside and a man was driving around and trying to pick them up...The neighbourhood is kind of rough, especially around cheque time." Another one said, "No, it's (not safe)...kids are exposed to so many things, drugs, condoms, needles, junkyards, etc...I keep them inside, which isn't healthy for them." Both of these examples show that safety is an issue for some participants. Although the earlier finding differed from previous research, this finding is similar to that of Wiesenthal et al. (1991) who found that single parents often feel at risk for crime and are concerned that drug dealers, sniffers or gangs will approach their children.

A few participants referred to things that could make their neighbourhoods safer. These suggestions included: more patrols walking in the neighbourhood because "it helps keep the trouble under control", the mayor "red zoning" an area where prostitutes hang out, more youth oriented clubs, getting the police more actively involved, and having the community "set up something to do about the johns etc."

As Cook (1988), Fried (1982), Herting and Guest (1985) and others have argued, perceptions of being safe, proximity to services and amenities, and supportive neighbours all contributed to neighbourhood satisfaction in this study.

### Service Issues

Many service issues were generated during the interviews with the participants. Six main issues emerged. These include the following: type of services, awareness of services, use of services, barriers to services, how to make information on services available, and services that are perceived as necessary. Each of these issues is discussed in the next sections.

Types of services. Most participants used a variety of services to help them manage their lives. For instance, participants mentioned family, friends, neighbours, co-workers, and church groups. These can be classified as informal services because there is no formal service being provided. In other words, the support occurs usually because there is a bond between the informal service provider and the single parent. There are no policies and procedures to follow, just feelings. Other services such as Andrew Street Family Centre, Native Women's Transition Centre, Mount Carmel Clinic, North End Women's Centre, Family Centre of Winnipeg, Augustine Resource Centre, Child and Family Services, Villa Rosa, which were mentioned by participants, can be classified as formal services because they have a mission,

programs, paid staff, and policies and procedures to follow.

Participants can be classified into four groups based on their use of formal and informal services. The first group consisted of participants who were largely self-sufficient, thus, they had little reliance on formal or informal services. Almost half of the participants fell into this group. There seemed to be three reasons that these women relied mostly on themselves:

1) some perceived that no services were available, 2) some knew of services, yet chose not to use them, and 3) others felt they did not need help.

The second group was comprised of participants who relied primarily on informal services. Just over a quarter of the participants fit into this group. Of these participants, most felt they knew all they needed to know and preferred to rely on family and friends. One member of this group was a very young mother who relied heavily on her family to help raise her child.

The third group included participants who relied heavily on both formal and informal services. Almost a quarter of the participants fit into this group. These women seemed to need more help than others did. For example, some felt that they needed to be connected with various services and supports to be successful single mothers. These participants felt that using various services would help fill some of the gaps that result from being a one-parent family. For example, one mother felt that, "Boys get

certain traits from their dad and girls need certain traits from their moms", so she is considering making an application for a Big Brother for her son or linking him up with an older male cousin.

The fourth group consisted of participants who relied almost entirely on formal services. Only one participant fit into this group. Having been involved in an abusive relationship, she did not have access to family support or friends. She indicated that her only option was service agencies.

In summary, participants tended to rely more on informal support services than formal ones. There are several reasons why this may be the case. Some participants felt their only option for support was informal services, because they were unaware of formal ones. Another reason for relying more on informal services may relate to the sense of accomplishment that many single parents reported feeling when they raised their children alone. In the words of one mother, "I know I did it all by myself. If I can do this, I can do anything." Other mothers seemed to subscribe to similar reasoning. For these women, relying on formal services may take some of the credit away from them.

Awareness of services. Most participants were aware of at least a few formal services. For instance, most participants could name two or three service agencies or programs. Those who were most aware gained this knowledge in several ways. Some

mothers knew what services were available because they had worked, or knew someone who had worked for a service agency. For instance, one participant who was employed in a service agency said if she needed help she would get it from her colleagues at work. Similarly, another participant felt she had sufficient knowledge because she "took all that" when she worked for a service agency. Another way that participants increased their awareness of services was through their contact with social workers. For example, when asked how she knew about programs for single parents, one mother replied, "I found out through my social worker. There's a lot of help for single parents." Other participants came from families where their mother or father had careers or were financially advantaged. Growing up in an advantaged home may have resulted in these single mothers developing skills that enabled them to find the services they needed. The last way that participants mentioned gaining knowledge about services was through phone lists, booklets, or "tons of flyers" that they had accumulated.

When asked specifically, only three participants indicated they were not aware of support services. However, they described various services that they used. For several reasons, when compared with other participants, these mothers seemed to lack confidence in their abilities and had limited skills to find out what was available. For instance, these mothers either grew up in

families who were poor, were very young and inexperienced, or came from another country.

Use of services. Among those participants who were aware of various services, there were differences in their usage. Based on these differences, participants were classified into three groups. At one extreme, there was a group of participants who used many programs and services. In the words of one participant, "we (single mothers) need motivation, routine, skills, self esteem, exercise and workshops. Workshops really help. I probably would have given up on myself if I didn't have these things." Another mother spoke of her intense involvement at Osborne House, Andrew Street Family Centre and Women's Circle. She said, "I'm like a kid in a candy store. I took on too much. Here (Andrew Street Family Centre) I'm in the painting program, cooking club, bingo caller...Women's Circle is good money-wise because they have a lot of activities but you don't have to pay, just volunteer time." Another mother made similar references. These mothers seemed to have one thing in common. They all had, at one time or another, reached a point of desperation. For example, one mother was so desperate to get out of an abusive relationship that she attempted suicide. Another desperately wanted to change her ways. This participant was an alcoholic who had abused her first set of children and wanted to prevent these things from happening with her second set of children, so she enrolled in

various programs. Yet another mother came from a family where poverty had gone on for generations. She was desperate to break the cycle and would do anything to help herself. She said, "you need to talk to a support worker, counsellor, anyone to help you." Many of these women felt that, without access to such services, they may not have made it. In other words, they reached out for help from various services because they were desperate to change their situations.

At the other extreme, there was a group of participants who were aware of services, but chose not to use them. In general, these mothers felt they did not need them. For example, when asked if she used any programs for single parents, one mother replied, "No...I feel I took all that in homemaking in Child and Family Services for five years. I worked with single moms and dads." Another said, "No, I've never taken any course for single parents. When she (her daughter) was younger, I felt I didn't need them...I heard about some programs and thought, 'I'll never need that kind of program'." These examples illustrated that, while the reasons these women felt that they did not need outside help differed, the underlying theme was "I don't need them."

Between the two extremes was a third group. These mothers knew of many services and may have used them occasionally, but they were largely self-sufficient. For instance, one mother said, "I'm very stubborn. I like to do it on my own. I'm very confident

that I can do very well." Another mother said, "I like to figure things out for myself. I need a little bit of outside help, but I have a good head on my shoulders. I learn better through experience." Most of these participants or a close relative had worked in social services agencies at one time, so they were very aware of their options. Also, having worked in such facilities may have made seeking help an acceptable option. The main difference between this group and the first group was that they were able to weigh their options and make rational decisions. Conversely, the first group was so desperate to rectify their situations, that they utilized many services to attain this goal. The rational element may have been missing due to their level of urgency.

Barriers to services. Through the interviews with participants it soon became apparent that there were many barriers blocking their access to services. The three main barriers were childcare, transportation, and fear. Several participants referred to childcare as a major barrier to services. There were primarily two reasons for this barrier. First, childcare is expensive. For instance, one mother talked about not being able to 'get away' because "I don't have the money to pay a babysitter." Similarly, another mother commented on how difficult it was to get babysitters because she did not have enough money to pay them. Second, finding a suitable person

to provide childcare is often problematic. For example, one mother mentioned having to cancel dentist appointments because she could not find anyone to watch her children. Since it was often hard for participants to both find adequate childcare providers and then pay them, accessing services for themselves became difficult. Ahrentzen (1991), Klodawsky and Spector (1985; 1988) and Spector and Klodawsky (1993) found similar evidence in their research. In general, these researchers reported that finding adequate and affordable childcare is often a problem for single parents, making it difficult for such families to utilize services.

Lack of transportation was another barrier to services for many participants. Participants often mentioned how difficult it was to get involved in various services because they did not drive. As one mother said, "I tried to get him (her son) into soccer. Because I don't drive, it's hard to get to the field. It was too hectic with a young one. I tried bike riding to the fields. It still bothers me that he can't be in a sport because I can't get him to practice." Other single mothers talked about services being too far away. For example, one mother said when she inquired about various services, one service provider asked her if she had a car. According to her, "things are usually too far away (to get to without a car)." Other participants indicated relying on public transportation which was both costly and time

consuming. For instance, one mother said she could afford to take the bus to her destination but, "I couldn't afford to take the bus back. I used to walk back from places." Others mentioned various transportation issues such as, "transportation is an issue" or "shopping-wise, (better) transportation would be a bonus...it was terrible in the winter time because it was a 20 minute walk to the store." As discussed earlier, many other researchers suggested that transportation was one of the greatest barriers facing single mothers (c.f. Ahrentzen, 1991; Klodawsky & Spector, 1985; 1988; Spector & Klodawsky, 1993).

A fear of Child and Family Services (CFS) seemed to be another barrier to services. Several mothers indicated they did not ask for help because they were afraid of repercussions from CFS. Their greatest fear seemed to be that CFS would remove their children from them. According to one participant, "I get scared that if I ask for help, CFS will step in. The fear of CFS is a big thing. Because you're single, you're scared they are going to take your kids away." When asked how they thought people should get information about services, one participant replied, "Tell people. Let parents know you're not going to report them to the government." In other words, for people to actually use services, they need to be reassured that CFS is not going to be informed. These examples suggest that fear of losing their children may be a barrier to asking for assistance, an issue that was not

discussed in prior research.

How to make information on services available. How to make information on services available to single parents was an issue of interest to many participants. This was indicated by the fact that most of them readily offered suggestions. Almost all the suggestions focussed on print media, such as bulletins, flyers, posters and newspapers. For example, when asked how she felt information could get out to people, one mother replied, "bulletin boards, posters, unemployment centres, because I don't know where to go. When I see posters, I'll get the number and call." Another mother said, "a newsletter to let you know about programs." These were typical responses. The only other suggestion was simply to "tell people", which suggests that various people, such as service providers and peers disseminate this information through word of mouth. The willingness to provide suggestions on how to circulate information on available services implies that this was an important issue for many participants.

Necessary services. Throughout the interviews, it became evident that there were several services that participants thought would be useful, yet to their knowledge were not available. Based on the information provided by participants, there appeared to be gaps in the following service areas: child-related services, physical support services, group support

services, and transportation services.

Under child-related services, the following services were mentioned as necessary: organized activities for children and youths, more childcare programs, parenting programs, and a program that enforced child support payments. These suggestions imply that single mothers have a strong need for more services geared to enhancing and protecting the lives of their children.

As indicated earlier, several participants indicated that managing all their parental responsibilities is a very physically and emotionally taxing job. Therefore, it is no surprise that several participants had suggestions for ways to decrease both their physical and emotional demands. In terms of lessening the physical demands, several suggestions were put forth. These suggestions focussed on the need for outside help to share some of the workload. Specific suggestions included: a homemaker, homecare workers, and a 'buddy' for teenage children. With regards to emotional demands, the most common service that these women felt they needed was a support group. In one mother's words "(I would like) support groups for single parents. There's a lot of single parents. We're all feeling the same way - tired...It's hard. My married friends can't understand." Similarly, other mothers talked about needing more places and gatherings where single parents could talk and share experiences. They felt this would help them to realize that they were not alone. Another

related suggestion was the need for mentors - someone to provide alternatives that the mothers themselves had not thought about. Specifically, one mother talked about how helpful it would be to listen to the stories of others and try some of the things that others had done to cope. Decreasing both the physical and emotional demands on single mothers may help to make their lives more manageable.

As mentioned by several participants, transportation is a barrier for many single parents. Therefore, it logically follows that having accessible and affordable transportation options would benefit single-parent families. In fact, one participant mentioned that a special type of transportation for single parents may be helpful. In her words, "like a Sunday school bus. It would make it easier to get around. Even if we had to pay something, like a handi-transit." She thought that having a transportation system specifically to take single parents to and from their appointments and commitments would greatly alleviate the stress currently associated with travel. One theme seemed to be underlying most of these suggestions, and that was how physically and emotionally difficult it is to manage alone.

#### Financial Resources

The third topic that was examined was the perceptions that participants held about their financial resources. Four main areas were explored: sources of income, feelings associated with

social assistance, managing on limited incomes, employment history and plans for the future. Each of these are discussed in the subsequent sections.

#### Sources of Income

Regardless of their source of income, all participants perceived themselves as having limited financial resources. Three different sources of income were mentioned: social assistance, band funding, and employment income. Some of the participants reported receiving their income from a combination of these sources. However, most depended on social assistance as their main source of income. Reference was made to band funding<sup>23</sup> by three of these participants. For instance, one participant wanted her band to pay for educational upgrading so she could increase her skill level. Another, who spent her time designing clothing, wanted the funding so she could attain the professional skills she needed to market her designs. In her words, she wanted band funding to "get my designs out." Having their wages topped-up by social assistance was mentioned by two other participants. Topping up wages provides financial incentive for people to go to work instead of living solely on the money that social assistance provides. It increases their income from what they would have

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<sup>23</sup>According to Indian and Northern Affairs Canada (personal communications, July 17, 1997) band funding is money that native bands have set aside so funds are available if their treaty members choose to go to school or participate in a training program.

received had they remained unemployed (National Council of Welfare, 1993b). Only one participant was supported solely by employment income.

#### Feelings Associated with Social Assistance

An important insight from this study was understanding how low-income, single mothers felt about social assistance. Half of the participants described having negative feelings about receiving social assistance. They used very negative words to express these feelings; words such as, "guilty", "degraded", "uncomfortable", "deprived", "awful" and "bitter". According to one participant, she was "sick of it". Several spoke about their embarrassment as recipients of social assistance. Some participants described how proud they felt when they could pay part of their rent out of their earnings instead of using money from social assistance. In one mother's words, "I had to pay the rent and my own bills. This made me feel real good. Real proud. I said to the landlord, 'that's my hard working money' when I paid the rent."

#### Managing on Limited Incomes

Participants used a variety of strategies to manage on their limited incomes. For instance, most participants relied on food banks, bought no-name products, and looked for sales. They almost always shopped at second hand stores, or less costly stores such as Zellers, Kmart, BiWay or Walmart. One participant's words

typify most of the participants comments. According to her, "(I get clothes at) different places. Most of the time second hand stuff, like Value Village, Gospel Union, Salvation Army, Bargain stores. Anywhere I can get a deal. Sometimes Zellers." Very few talked about shopping at trendy stores as this requires more money than social assistance provides.

Several participants mentioned budgeting as a strategy. For example, one mother said, "I've been on my own since I was 17 years old and been a very careful budgeter. I always work on a goal. Every year I work toward a big purchase." Another said, "I try to budget ... Sometimes I see things I really want and put money down. It's hard." A third participant thought her income was sufficient to live on. In her words, she had, "enough for the necessities, but no extras...It is enough if a person budgets properly." These participants acknowledged that it was not easy to live on a limited income, but that it was possible if you budgeted.

A common practice among participants was bartering. For instance, one mother talked about how she repays her five friends for babysitting her child. Specifically she said, "I cook them dinner for helping out." Others talked about caring for their friends' children or paying their friends a small amount of money in return for being driven to the grocery store. In this way, single mothers cope with their limited incomes by trading goods

and services for something that they need, yet cannot afford. According to the participants this seemed to be a practice that worked out well for all those involved.

A few mothers talked about doing odd jobs to earn some extra money. For instance, one mother talked about wanting to enrol her children in a sport. When asked how she could afford that, she replied, "I do crafts. That brings in extra money. That's how I can live on welfare." Another mother, who volunteered in the sewing room at a social service agency, said she managed on social assistance by making "two blankets for the centre and one for myself." She kept the money from the sale of the one blanket for herself. Doing odd jobs for pay was one way that these participants could live on their limited incomes. For these participants, doing odd jobs was not seen as work, but a means of survival.

Several participants spoke of sacrificing one item to get another. For example, one mother mentioned not eating fruits and vegetables so her daughter could have something that she needed, such as clothes for the winter. Another talked about foregoing Pepsi, which she drank often, so she could buy shoes and clothing. Similarly, another said she sacrificed bottled milk for powdered milk when money was really limited. Although for many of these participants it was sometimes very difficult to sacrifice various items and it often took careful planning, this was one

more way that allowed them to manage on their limited budgets.

Another strategy was to use free services provided through social service agencies. For instance, one mother who relied very heavily on formal service agencies said, "Thank God for places like this (Andrew Street Family Centre). I couldn't make it otherwise. I tried to be on my own, but I couldn't do it." Using free services was often a way that participants enhanced the quality of their lives without having to spend any money.

#### Employment History and Future Plans

Most participants had been employed at some point in their lives. These women tended to work for low wages in traditionally female fields, such as the food and beverage industry, service sector, domestic jobs, or retail positions. However, two very young participants had never held jobs for longer than a couple of days. One worked at a bingo hall on Saturdays, while the other worked as a secretary for two days and packed pickles for one day. Three mothers did not indicate having a history of employment. Only three mothers were currently employed - two of them were working full time as secretaries for social services agencies, and the other was a casual shift worker in the maintenance department of a hospital.

There were primarily two reasons why most of these mothers were not currently employed. Having limited skills and education was the most commonly stated reason. For example, according to

one mother, "I need more training. A \$5 an hour job won't help. It's not worth it. If I worked for this I would just make enough for groceries and rent." Another mother talked about how hard it was to find a job when you have a lower level of education. These mothers clearly recognized the role that skills and education played in their likelihood of securing employment.

Many participants were trying to address these shortcomings through additional education or training. Generally, three different means were discussed - completing high school, attending university, or taking some training in a trade. Several participants planned to complete grade 12, which required that they take upgrading. In the words of one mother who was currently in grade 10, "I had to do something with myself to get off welfare. That's why I went back to school." Another mother, who also recognized her educational limitations, said, "I wanted a better job, so I went to Adult Education. They put me back to grade 8, then 9 and 10. When I'm finished that I will go for a career so I can be more financially stable."

Another way that participants planned to increase their skill levels was by attending university. For instance, one participant, who was currently working on completing grade 12, said, "I'm going to graduate this year. Then I'm going to go to university into social work. Ever since I was 17 years old I wanted to do this...It's something I want to do so I'm going to

do it." Her commitment to attaining this goal was evident. Another mother, who was in grade 11, also talked about her dreams of getting a university degree. She mentioned that she had always wanted to get a degree, but now that she was a single mom it would take more time to attain this goal.

The other way that participants thought that they could increase their skills was through training for a trade. Several had such plans. For example, one mother said, "I want to go back to school and get into computers, that's the way to go (in today's society)...I need more training." Another one mentioned going to a community college to become a medical secretary, while others talked about taking bookkeeping courses and designing courses. Regardless of whether they had plans to complete grade 12, obtain university degrees or a trade certificate, all of these participants understood the reality of limited education and skills in terms of future employment. This finding has been well documented by other researchers including Klodawsky and Spector (1985; 1988), National Council of Welfare (1994b), and Spector and Klodawsky (1993).

The other reason many participants stated for not being employed was that their children needed them. These participants chose to stay at home. In one mother's words, "right now they really need me. One parent left. They need me. If I just stay with them a couple of hours a day that's not good. I worked seven

days when (my eldest son) was small. It's too hard on the kids." Another mother, who used to be employed by an insurance company, talked about her ex-husband's drinking problem and the fact that he worked nights. She thought that these facts alone created an unstable environment for her children. In the end, she quit her job to offer some stability to her children. In this way, it is evident that the well-being of the children played a major role in some participants employment patterns.

#### Quality of Life, Shelter Environments, and Financial Resources:

##### Possible Explanations for the Different Findings

As illustrated in the previous sections, many differences arose between the findings of the present study and previous studies in the areas of quality of life, shelter environments, and financial resources. There were primarily two ways in which the present findings differed from those reported in previous research. First, this study presents some findings that have not yet been identified; and, second, it provides other findings that directly contradict those reported by other researchers. Possible explanations for both of these differences are provided in the following sections.

##### New Findings

To reiterate, several findings from the present study bring new insight to the research on low-income single mothers because they have not been identified by other researchers. One possible

explanation for these findings was the method of data collection. This study used in-depth interviews, consisting of open-ended questions, to explore the perceptions participants held about their shelter environments. Thus, participants had the freedom to tell their stories as they saw them. These issues may not have been accessed had we used a different method, such as a structured interview or a closed-ended survey. As stated earlier, most of the previous work in this area used quantitative methods or relied heavily on secondary data, producing a different type of understanding (c.f. Klodawsky et al., 1983; Klodawsky & Spector, 1985; 1988; Sparling, 1992; Spector & Klodawsky, 1993; Stewart, 1991; Wiesenthal et al., 1991).

#### Different Findings

As stated, many findings of the present study do not coincide with those reported by other researchers. There are five possible explanations for these differences that were pointed out in the previous sections. One possible explanation may be that the present study focussed solely on low-income participants; consequently, all were living under relatively the same circumstances. In contrast, other researchers tended to rely on census data and other large data sets which included information on all single parents regardless of socioeconomic status (c.f. Klodawsky et al., 1983, Klodawsky & Spector, 1985; 1988; Spector & Klodawsky, 1993). Census data or other large data sets would

result in a wider range of responses, and average or middle scores are usually what is reported in the findings.

A second plausible explanation may be that the current study focussed on low-income single parents who lived primarily in inner-city neighbourhoods. Again, this is a very specialized population. Previous research studies tended to include single parents from larger geographic areas which included both urban and suburban neighbourhoods. The issues facing single parents in other areas may be different than the issues facing those living in inner-city neighbourhoods partially because they represent a different population.

A third feasible explanation may be that the majority of participants in the present study had a long history of poverty and may have become used to the quality of their lives which included their level of living, shelter environments, and financial resources. Conversely, some of the previous studies conducted with single parents included a high proportion of participants who once were part of a higher income group (c.f. Anderson-Khleif, 1980; Stewart, 1991). The people who enjoyed the material benefits available to higher incomes families would experience a serious drop in their level of living as a result of becoming single parents. Thus, they would tend to view their circumstances much more negatively, because they would be judging it from a different point of reference.

A fourth potential explanation for the differences in the findings may be that the current study relied on participants' perceptions of their situations, which is a subjective indicator. By using this indicator, such things as their quality of life, shelter environments, and financial resources may appear to be quite adequate. However, if these factors were evaluated using some other more objective standard, such as the Core Need Model (see Appendix B) or Statistics Canada's Low Income Cut-Offs (see Appendix A), then their situations may have been classified as inadequate.

A fifth possible explanation for some of the difference in findings is the process by which participants were recruited for this study. Specifically, many were found through various service agencies, thus, they must have been in contact with some service providers to have known about the study. This process may account for their awareness of services. Thus, we must be careful not to assume that all single mothers are as connected as these ones, since they represent a specialized population.

Rather than any one of the above explanations accounting for all the differences, it is more likely that a combination of factors has influenced the differences between the findings of the present study and those from previous ones. In some instances, one explanation applies more strongly, whereas in others it plays a minor role. What is most important to

understand is the significant impact that focussing on the perceptions of a small specialized population has on findings. This point has been illustrated over and over again throughout this study. In general, much more detailed information is gathered which, as shown, uncovers many things that would otherwise go undiscovered.

#### Emerging Typology of Single Mothers

As illustrated, there are many differences among female, single-parent families. Other researchers, such as Klodawsky and colleagues also labelled this group as being heterogeneous, but this was stipulated within very rigid categories<sup>24</sup>. The present study found that heterogeneity is even greater than that indicated by Klodawsky et. al. In fact many differences were found within these groups, consequently, there is not much benefit in solely classifying single-parents according to Klodawsky et al's categories because much valuable insight may be lost. In response to these shortcomings, an emerging model called the **Circumstantial Perceptual Typology (CPT)** was developed and is in the early stages of conceptual development.

In the **CPT**, two polar views were held by participants, either they accepted their circumstances or they did not accept their circumstances and sought to change them. Those who were satisfied with their circumstances and were willing to live with

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<sup>24</sup> widowed, separated/divorced, and never-married.

their present situations were categorized as **Accepters**. On the other hand, those participants who were not satisfied with their circumstances and sought to modify them were categorized as **Changers**. **Changers** can be further classified into three types: *Independent Planners, Confident Movers, and the Distant Hoppers*.

### **Accepters**

Those participants who were classified as **Accepters** were primarily in their mid-to-late thirties. Their ethnic backgrounds varied. Most had been poor for a very long time, either growing up in poverty or living in poverty throughout their adult lives. Consequently, they had limited experiences with which to compare their present circumstances. The common link among them was acceptance of their situations, viewing them as "just the way things are", thus having few concrete plans for change.

Overall, **Accepters** were quite realistic about their employment and financial situations, recognizing the limited opportunities for employment given their limited skills and education levels. They also recognized that their financial situations were not likely to improve while on social assistance.

Regarding their lives, **Accepters** generally felt there were some areas over which they had little control. For instance, some believed they had no control over their housing; others thought they had little control over their employability; yet others perceived they had limited control over the places they went

because they had to rely on others for transportation.

Almost all **Accepters** were satisfied with their neighbourhoods for primarily two factors; one a sense of connectedness with the neighbourhood; and, two a sense of safety because of less crime than other neighbourhoods. This shows how **Accepters** rationalized their satisfaction with their neighbourhood, a behaviour that is consistent with that found by Lee and Guest (1983) who suggest that neighbourhood satisfaction may include some type of justification or rationalization by the participant.

Generally **Accepters** did not use many services, neither formal or informal. They cited two reasons for not using many formal services; lack of awareness and lack of need. Furthermore, they relied minimally on informal services, such as family, friends, neighbours, co-workers, or church groups, tending to rely only on one or two people for assistance and support. If these **Accepters** felt there was little they could do to change their circumstances, then it is expected that they would not rely heavily on services to affect change.

### Changers

**Changers** are those participants who were working towards modifying their present circumstances. However, **Changers** varied in the type and number of steps they were willing to take to improve their situations, therefore they also varied in the

likelihood of success. **Changers** were divided into three types: **Independent Planners**, **Confident Movers**, and **Distant Hoppers**. Each with its own subset of characteristics.

### **Independent Planners**

The group classified as **Independent Planners** was comprised of young (under 23 years), aboriginal, single mothers with children three years of age or younger. All of these mothers were enrolled in high school. None were employed and all depended on social assistance.

Coming from families who were financially secure was a common link among **Independent Planners**. Becoming single mothers substantially changed their financial status. In the words of one mother, "I'm used to having expensive clothes, money, going out and spending all the time. (When I lived at home with my family) I had a phone, TV, everything, a stereo, answering machine. And my bedroom, it was huge. Now I don't have that money. It's been a big change."

All **Independent Planners** had experience with childrearing. Because they had taken care of younger brothers and sisters, parenting was not perceived as a new phenomenon. These experiences seemed to have increased these mothers' level of confidence in their ability to parent. For example, one mother said, "When I was a child, I used to watch my sister a lot so for me it (parenting) comes naturally. It's easy. I'm used to it."

Generally, **Independent Planners** were very driven to improve their current situations, had clearly defined goals for their futures, and planned to eventually become financially self-sufficient. Because of their clearly defined goals, they had a strong chance of succeeding.

In several areas of their lives, **Independent Planners** demonstrated a grounding in reality. For instance, one **Independent Planner** intending to go to university later found out she was pregnant. She was very realistic about the effect a baby would have on her life realizing that it would take her longer than first planned to attain her goals.

**Independent Planners** perceived themselves as having choices, reporting knowledge of many more services than they actually used, selecting only those resources they felt they needed. In terms of their futures, all **Independent Planners** perceived they had choices regarding educational opportunities and career fields.

**Independent Planners** were very aware of both formal and informal services. Preferring to be self-sufficient, their overall use of such services was minimal. The group's main source of support came informally from friends, who helped in babysitting, provided companionship and support, transportation, and maintenance.

**Independent Planners** were generally satisfied with their

housing indicating it met their needs and was in fairly good repair. They also indicated their neighbourhoods were "fairly nice." Two main factors seemed to contribute to this feeling - proximity of conveniences and level of safety.

**Independent Planners** considered it rather difficult to manage on their limited incomes. However, they differed in their perceptions of what they felt was essential - some mothers considered as necessities certain items they were used to having, whereas other mothers considered the same items as luxuries. For example, although one **Independent Planner** thought "the financial end" of being a single mother was difficult, she could stretch her money far "enough for the necessities, but no extras." In contrast, another **Independent Planner** thought it was very hard to manage, especially, "if you want to buy something, you have to sacrifice. I buy Pepsi. I like having it all the time. I would sacrifice it for food and clothing."

Overall, **Independent Planners** were highly motivated to improve their current situations because they grew up in environments where they were used to having fine things, getting what they wanted, and were not used to struggling as part of their reality.

### **Confident Movers**

This was a small group consisting of two Aboriginal mothers and one Jamaican mother. They ranged in age from 21 to 39 years

old. None were employed. Each member had between one and three children.

**Confident Movers** were similar to **Independent Planners** in that they also had many plans in place and saw themselves as financially stable in the future. However, their goals were not as clearly defined as the **Independent Planners**.

In contrast to **Independent Planners**, **Confident Movers** perceived their housing and surrounding neighbourhood negatively and were planning to move. The reasons for their dissatisfaction with their housing were spatial constraints, lack of privacy, problems with temperature control, and a lack of security. The main reason for their dissatisfaction with their neighbourhoods was a perceived lack of safety.

**Confident Movers** knew about formal services, including Native Women's Transition Centre, Andrew Street Family Centre, Taking Charge!, Big Brothers and Big Sisters, and Family Centre of Winnipeg, yet most used only one or two of these services, and this use was quite infrequent.

On the other hand, **Confident Movers** relied very heavily on informal supports, particularly family and friends, for transportation, babysitting, clothing for the children, emotional support, or help in decision making. When asked what services they felt were needed, **Confident Movers** responded, "Groups for single parents" because they desired contact with others who

could understand them.

**Confident Movers** generally enjoyed being single mothers, thought it enhanced their lives, and increased their career drives. As one **Confident Mover** said, "Being a single parent has done a lot for me with wanting more for myself. I want a lot for my life now. She (the child) really makes me happy." Others talked about feeling more in control. Specifically, each proudly said, "I make the decisions." Becoming single mothers seemed to increase the confidence these women had in their abilities and their drive to succeed. However, they felt stereotyped by society. For example, they referred to the stereotype that all single parents are bad parents.

**Confident Movers** felt that their incomes were adequate, but that it was "tough sometimes." As one **Confident Mover** said, "It's just enough for us to live on. Just enough, there's no extras...It's not something you want to live on for the rest of your life."

### **Distant Hoppers**

The size of this group was considerably smaller than the size of the **Independent Planners** and the **Confident Movers**, making it difficult to extrapolate common demographic information. The only common demographic factor that could be identified was limited education (grade 8 or less).

Although **Distant Hoppers** had limited education levels, they

had made the decision to continue their schooling. One had already returned, while the other had registered to start in the fall, indicating that both were trying to improve their situations. Since they were at a Grade 8 level, they had a long way to go to achieve the same level as a member of the **Independent Planners** or **Confident Movers**.

Both **Distant Hoppers** had career goals; one wanted to become a veterinarian, the other a counsellor. Yet neither **Distant Hoper** had any concrete plans for attaining these careers. Beyond the short term goal of high school, they were very present-oriented and lacked long term plans. Because they were both far from completing high school, thinking about long term careers may have been too overwhelming at this point.

**Distant Hoppers** were highly dependent on various services. One **Distant Hoper** relied heavily on formal services such as Osborne House, Andrew Street Family Centre, Women's Circle, Child and Family Services, Winnipeg Harvest, Social Assistance, and Flora House; the other **Distant Hoper** relied on some formal services, but was primarily very dependent on informal service providers such as her mother, father, aunts (paternal and maternal), and the baby's father. This strong reliance on others for support may indicate that **Distant Hoppers** may not take full responsibility for their lives.

**Distant Hoppers** perceived their housing to be very good.

However, it was one **Distant Hoper's** first apartment and she had not yet moved in, and the other **Distant Hoper** had just completely redecorated the entire house. For these reasons, they may have romanticized their homes to some degree.

**Distant Hoppers** were satisfied with their neighbourhoods and perceived them as safe. Both were cognizant of gangs in their neighbourhoods, but felt "if you mind your own business, no one bothers you." **Distant Hoppers** were also very connected to their neighbourhoods using many of its services.

In summary, **Distant Hoppers** desired change, but set their goals very high without having adequate information. Even when taking very small steps towards their goals, they are unlikely of making any significant advances.

#### Risk Levels Associated with CPT

Different risk levels can be associated with **Accepters** and each group of **Changers**. For example, both **Accepters** and **Distant Hoppers** were at greater risk for perpetuating the cycle of poverty than **Independent Planners** and **Confident Movers**. One reason **Accepters** may be at risk was their lack of desire for change and acceptance of their situations, consequently they were not motivated to take significant steps towards improvement. In contrast, **Distant Hoppers** may be at risk because of their self-perception of being so deeply enmeshed in poverty that getting

out would be a difficult task, requiring more time and motivation than they had.

Another example of different risk levels are those associated with **Independent Planners**. They were probably the most likely to succeed because they were the most grounded and motivated. They also came from a stronger starting place than the other groups.

Service providers may find this CPT useful in two ways, direct client service and program development. First, for client services, the CPT could help service providers get a better understanding of the range of needs among single mothers. Their improved understanding would better equip them to identify services to suit the wide range of needs of single-parent clients.

Second, the CPT could be used for program development and evaluation. Program developers could use this typology to develop services to meet the needs of clients in all the groups of this typology. Understanding the range of needs among single mothers would help to ensure that few needs go unmet. In this way, existing programs such as Taking Charge!<sup>25</sup> may use it to

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<sup>25</sup> Taking Charge! is a program that is designed to help single parents on social assistance become self-sufficient. It links single parents with various services in the city that will help them gain the skills, training, and education needed to secure adequate employment. Taking Charge! removes some of the barriers facing these families by providing a transportation allowance, short-term childcare, and programs that are free of charge.

evaluate the adequacy of their services to ensure no group is being underserved.

### Discussion and Recommendations

A number of recommendations can be generated from this study. Because many of these recommendations overlap, the sections are loosely structured around quality of life, housing issues and neighbourhood characteristics, service issues, and financial issues.

#### Quality of Life

One issue that was found to affect participants quality of life was loneliness. To help decrease loneliness service providers and community groups could develop more activities, such as art classes, family-day picnics, or game days at their agencies and community centres. These group activities would offer an opportunity for single mothers to interact with other adults as well as spend time with their children.

A second issue that influenced participants' quality of life was managing multiple responsibilities. For instance, participants mentioned having difficulty with childcare arrangements, household duties, multiple roles, and parenting duties. Underlying each of these difficulties was the stress associated with managing multiple demands. Many single parents could benefit from having a respite worker or a homemaker come into their homes once a week to relieve them of some of their

responsibilities. Perhaps service providers could enable single mothers to participate in programs that would give them a break from their demands which may help to revitalize them, thus making their lives more manageable.

For several participants, dealing with society's stereotypes of single mothers influenced their quality of life. Because of the harm caused by stereotypes, service providers could play a role in dispelling such stereotypes. Two suggestions come to mind. First, the general public needs to be educated about the diversity among single parents and the positive aspects to single parenting. Second, service providers need to broaden their awareness of the effects on motivation that stereotyping has on single mothers. On one hand stereotypes may lead some single mothers into a self-fulfilling prophecy, believing that because all single mothers do not want to work there is no point in trying. On the other hand, the single mother stereotype may affect other single mothers positively, motivating them to do whatever it takes to abolish the stereotypes. Therefore, service providers need awareness of the positive and negative effects of these stereotypes in order to determine the next appropriate step for the single mothers.

Although several problematic issues were found to affect participants' quality of life, there were also several positive issues such as a sense of control, a sense of accomplishment, and

high levels of motivation. Knowledge of these positive issues may be helpful for service providers who are developing programs because they could be used as a base on which to build programs. The focus would then be on the single mothers' strengths instead of on their weaknesses.

One pilot project in Winnipeg that focuses on strengths is, "Senior Mentors for Single Parents"<sup>26</sup> developed with these three issues in mind<sup>27</sup>. In response to the first issue, a sense of control, Mentors help single parents to discover what educational, career, and service options are available to them, but the final decisions are the single parents. Second, to reinforce a sense of accomplishment, Mentors acknowledge the good job single parents are doing with regards to raising their children, making educational and career plans, and balancing all of their demands. Mentors are to acknowledge and positively reinforce the single parents for all the steps, regardless of how

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<sup>26</sup> Senior Mentors for Single Parents Project is a joint project between Age & Opportunity and Taking Charge! The project matches retired seniors, who have had a long work history, with single parents who have few supports. Seniors are to provide support and encouragement to the single parents. The goals of this project are to increase the self-esteem, assertiveness, and communication skills of the single parents. Seniors also share their knowledge of community resources and provide tips on leading a balanced lifestyle. Furthermore, they share their job skills and networking abilities with the single parents, with the goal being preparing single parents for long term employment.

<sup>27</sup> Senior Mentors for Single Parents Project was developed by the writer.

big or small, they are taking to improve their current situations. Finally, to increase motivation, Mentors help single mothers identify options that may have seemed unrealistic before participating in this project. Mentors make these options more realistic by assisting single mothers in determining what steps to take to attain their goals.

#### Housing Issues and Neighbourhood Satisfaction

Similar to the findings in previous studies, many participants had problems with landlords regarding maintenance, complaining that landlords failed to respond to their requests for service. Two suggestions come to mind. One suggestion is having housing authorities implement a strict set of standards and penalties for landlords to make them more responsive to the requests of tenants. Another suggestion is developing a general maintenance program to be implemented in rental buildings. Single parents choosing to enroll in this program would become better equipped to make small repairs themselves rather than having to rely on others, thus enhancing their feelings of self worth and control.

Although most participants perceived themselves as having housing choices, a few did not. As mentioned, it is important for housing authorities to know that choice is important for determining housing satisfaction. According to Rapoport (1980) if persons perceive they have choices regarding their housing units,

they would likely report more satisfaction. Perhaps service providers from provincial and municipal housing authorities could ensure that single mothers understood that they have housing and neighbourhood choices. Perceiving that they have choices may improve the relationship between housing officials and single mothers; may increase single mothers sense of control; and improve satisfaction levels.

Many participants were satisfied with the amount of space they had in their homes. Specifically, they mentioned that adequate space was one benefit to living in townhouses or units with more than one floor. This is important information for those assigning social housing units, thus assisting single mothers to reside in multi-level dwellings whenever possible.

The majority of participants reported that living close to necessary services and amenities contributed to their neighbourhood satisfaction and eased some of their demands. Because it is imperative for single mothers to live close to services and amenities, service providers need to broaden their awareness and responses to this issue.

The present findings clearly indicate that service providers need to be more sensitized to the perceptions of single mothers. Because these perceptions are shaped by their socioeconomic backgrounds, people coming from a high socioeconomic status may perceive their environments more negatively than those who have

grown up with a low socioeconomic status.

Participants who had a network of supportive neighbours also seemed to be satisfied with their neighbourhoods. This finding has several implications for neighbourhood councils and community developers who initiate neighbourhood activities such as block parties that facilitate group interaction and in turn enhance overall neighbourhood satisfaction. Having more organized neighbourhood activities may also serve to decrease their feelings of loneliness. Similarly, programs such as neighbourhood watch and patrols<sup>28</sup> encourage interaction and also enhance feelings of safety and satisfaction.

#### Service Issues

Although most participants were aware of some services, their awareness was limited. One would assume social assistance workers would be an effective source of information. However, few participants thought this was the case. If these workers effectively provided this information it would enhance single mothers knowledge base significantly.

Several participants referred to bulletin boards, employment centres, posters, and newsletters as the best ways to get information because these advertisements more appropriately target the feelings and experiences of single mothers. Knowing

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<sup>28</sup> Patrolling programs use residents from the neighbourhood to walk the streets and act as pseudo-policing agents.

that these advertising techniques are effective with single mothers could also be useful information for service providers, saving them many advertising dollars.

Services that participants would like to use included those geared to enhancing and protecting the lives of their children, physical support services, group support services, and transportation services. Although some of these programs may not be available, there is no doubt that many of these programs do operate in some areas. Because single mothers may not be aware of them or may not be able to access them service providers need to facilitate connecting single mothers with other service providers and programs.

#### Financial Issues

To meet single mothers' needs more effectively, service providers need to spend time with them to better understand their perceptions of their incomes. For instance, a single mother who perceived her income as adequate has different needs than one who perceived it as inadequate. Thus, studies such as this one add much to what is currently known about low-income, single mothers.

A number of participants indicated difficulties managing on low incomes. Programs covering budgeting and living on low incomes need to be made more widely available. Service providers could ensure that single mothers are more aware of services that are available at low or no cost. Such services would offer single

mothers more opportunities for stimulation and interaction, helping to decrease the loneliness commonly reported.

Single mothers used numerous strategies to cope with living on a limited budget. For example, many participants have used bartering, such as exchanging babysitting services for transportation. One interesting idea may be to develop a program that facilitates bartering. Service providers could facilitate single mothers to set up for themselves a registry of exchange services.

Furthermore, service providers need to increasingly recognize that many single mothers feel stigmatized when requiring social assistance. A better understanding of this feeling may help service providers enhance their communication and change their attitudes. Perhaps a training course could assist service providers in this capacity.

The main reason for unemployment cited by participants was a lack of skills and education needed to secure more than minimum wage jobs. As mentioned earlier, participants also experienced other barriers to employment such as a lack of childcare and transportation. Considering these barriers, more programs that remove such barriers, such as Taking Charge! need to be implemented.

In this section several suggestions and barriers to services have been discussed. These suggestions hinge on removing some of

the barriers, such as lack of knowledge, lack of childcare, lack of transportation, limited income, and societal stereotypes. Service providers need to more closely consider these barriers when developing programs targeted at single mothers. A failure to consider these barriers, prevents single mothers from taking advantage of the many programs that are available.

#### Confounding Issues

Although this project has answered some questions, it has raised many others. First, would the outcome have been different if participants had been located for this study without the assistance of service providers? It is quite possible that these participants were more informed or more dependent on service providers than other single parents not participating in this study. As it is difficult to locate low-income participants even with the help of service providers, it is hard to imagine locating them without this help. Second, was there an impact on the quality of information provided by participants given they were paid for their time? It is quite possible that participants need for money overshadowed their commitment to the quality of this study. As it is difficult to locate low-income participants, it is unlikely that they would have participated without the financial incentive.

#### Suggestions for Further Research

There are four suggestions for further research. First, a

similar study could be conducted comparing the perceptions of low-income, single mothers living in rural or suburban areas with those in inner-city neighbourhoods. Second, further research could compare single mothers from different socioeconomic groups to see whether similar issues emerged. Third, a study could be conducted comparing two different groups of low-income, single mothers - those who have always lived in poverty, with those who experienced reduced financial situations as a result of becoming single mothers. Fourth, a study could be conducted comparing the perceptions of low-income housing held by single mothers and the housing standards reported in the literature in order to clarify the discrepancy that seems to exist. Valuable information could be generated from these approaches that would have implications for service providers. The more that is known about female, single-parent families, the better equipped service providers are to assist them in meeting their needs.

#### Summary

The goal of this research was to understand how low-income, single mothers perceived their shelter environments and financial resources. The motivation behind this work came from the concern that female, single-parent families have largely been neglected in the literature. Also, many researchers who studied these families have referred to them as 'single-parent families'. Using an inclusive label such as this may have led other researchers,

service providers, policy makers, and laypersons to the conclusion that all single-parent families are the same regardless of gender, ethnicity or socioeconomic status. Furthermore, some researchers have broken this inclusive term into categories, such as widowed, separated or divorced, and never-married single parents (c.f. Klodawsky & Spector, 1988; Spector & Klodawsky, 1993). Because these categories are very rigid, it was felt that more factors, such as perceptions and socioeconomic backgrounds, needed to be considered to get a better understanding of what was going on for these families.

A variety of interesting findings were discovered about female, single-parent families. Regarding housing, single mothers were generally satisfied with its condition and spatial adequacy. Concerning household maintenance, however, single mothers tended to be dissatisfied with their landlords' services. Interestingly, it was learned that most single mothers felt they had choices as to where they wanted to live. As well, this study pointed to ways in which single mothers located their housing. In terms of neighbourhood characteristics, almost all participants were satisfied with their neighbourhoods, primarily as a result of location in relation to services and amenities, supportive neighbours, and perceived level of safety.

In the service area, this study discovered that single mothers relied on more informal services than formal ones. When

formal services were used by single mothers, that use ranged from those using many services to those using very few services. Those mothers who used very few formal services tended to be largely self-sufficient. The main service barriers were found to be a lack of money, childcare, transportation, and a fear of Child and Family Services. Some insight was gained about services that single mothers perceived as necessary but were not aware of currently being offered; as well, some insight was gained on how to disseminate information about available services.

Regarding financial resources, almost all single mothers relied on social assistance; however, just over half of them found it difficult to manage on these incomes. Some interesting issues emerged such as the reaction of single mothers to receiving social assistance and strategies used to manage on low incomes.

Although the focus of this study was single mothers' perceptions of their shelter environments and financial resources, some other very important findings arose. In fact, these findings were some of the most significant ones. They included the positive aspects of single parenting, the degree of heterogeneity among single mothers, and their strong motivation levels and many plans for the future.

Two issues emerged to overshadow shelter issues in this study, the difficulties of managing alone and the numerous

barriers to services. Overall, fewer shelter issues facing single mothers were found compared with those suggested in the literature. There are several possible reasons for this difference. One reason may simply relate to where our single mothers came from. Specifically, most were connected with some service agency, so their awareness of various services was probably greater than that of single mothers without contact with any agency.

Another reason may relate to the underlying theoretical perspective and the method that guided this study. Since this study used a symbolic interactionist perspective, the researchers believed single mothers only knew the world as they experienced it and their reactions were based on their interpretations of their world. By using open-ended questions in the interviews, single mothers were asked to tell their stories, sharing perceptions of their situations. Using an open-ended interview allowed participants to freely identify relevant issues. The issues they considered relevant were not entirely consistent with what previous research identified as relevant. This discrepancy may be explained by earlier research methods which relied on quantitative methods or secondary data. Both of these methods produce information different from research using qualitative methods, therefore much of the information produced in the present study has not been produced by previous studies.

A third reason for few shelter issues emerging in the present study may be its focus on one particular socioeconomic status, low income where mothers were all living under relatively the same circumstances. Because most of these mothers had grown up in poverty, they had limited experiences to use in comparison. Only three mothers had lost their status as a result of becoming single parents. In contrast, many previous studies collected information on all single parents, regardless of socioeconomic backgrounds. Having such a range of backgrounds is likely to result in different issues arising.

Poverty was not as large an issue as was suggested in previous studies. There are at least three possible explanations for this finding. First, some of the mothers in the current study viewed their situations as temporary, and were taking steps to better their circumstances. Research suggests that it is easier to deal with present situations when they are viewed as temporary (Higgitt, 1994). Second, many of the participants have always been poor, therefore may have become accepting of their situations. Third, mothers in this study used significant amounts of coping strategies to manage living on low-incomes. All of these explanations help to illustrate why poverty was not perceived as such a large issue by these participants.

It should be noted that, although half the participants were of aboriginal origin, there were no differences that arose

between them and non-aboriginal, single mothers. It seems that the commonalities among these groups, primarily socioeconomic status, overcame any ethnic differences. However, if we were to compare single mothers from different socioeconomic status', those of aboriginal origin would probably be found to live under the worse circumstances.

#### Conclusion

This study is important because its findings are based on the actual perceptions of the participants. Their realities are of utmost importance to consider, because people act toward things based on the meanings that those things have for them (Gilgun, 1992; LaRossa & Reitzes, 1993; Mackie, 1987; Morse & Field, 1995). Researchers and service provider must better understand single mothers' realities so they can respond more appropriately.

One of the most useful outcomes of this study was the emerging typology of single mothers which can contribute to a more comprehensive understanding of their lives. This typology recognizes some of the positive aspects of single parenting, as well as the heterogeneity. The emerging typology can also be used by service providers to help in the development and execution of programs more efficaciously by recognizing the characteristics of different groups of low-income single mothers.

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## APPENDIX A

## Statistics Canada Low Income Cut-Offs

The Statistics Canada Low Income Cut-Offs (LICOs) are the closest that Canada comes to an official national definition of poverty. This measure uses a semi-relative approach in that it bases its line on the average expenditure in the community (Canadian Council on Social Development, 1984). Statistics Canada varies the LICOs depending upon family size and community size (population), ranging from rural to metropolitan areas with 500,000 or more residents (Greene, 1991). The Survey of Family Expenditure is used to determine the LICO line. The 1986 Survey of Family Expenditure found that Canadian families spent an average of 36.2 % of their gross income on food, clothing, and shelter. An arbitrary decision that spending an additional 20 percentage points (56.2%) on food, clothing and shelter would constitute a 'poor' family resulted in 56.2 % being the LICO (National Council of Welfare, 1994a). It should be noted that the LICO represents the upper limit of the low-income population, thus many Canadians have incomes significantly below this upper limit (Greene, 1991).

APPENDIX B

The Core Need Model

The Federal government uses the Core Need Model to assess whether households are in need, that is, can they afford or obtain adequate and suitable accommodations (CMHC, 1993).

Specifically, CMHC (1993) uses the following criteria:

1. Affordable Dwelling - a dwelling for which basic shelter costs<sup>29</sup> are less than 30% of a household's income.
2. Inadequate Dwelling - a dwelling needing major repair or lacking basic facilities. Major repairs include, but are not limited to, defective plumbing, defective electrical wiring, structural repairs to walls, floors, and ceilings. Basic facilities are hot and cold running water, an indoor toilet and a bathtub or shower.
3. Suitable Dwelling - a dwelling that can accommodate a household according to the following prescriptions: a maximum of two and minimum of one person per bedroom; parents have a separate bedroom from their children; household members aged 18 or more have a separate bedroom

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<sup>29</sup> Basic shelter costs include mortgage payment of principal and interest, and property taxes for homeowners; rent for renter households; plus, payments for oil, gas, coal, wood, or other fuels; payments for electricity; and, payments for water, sewers and other costs where not included in the mortgage or rent.

unless married or otherwise cohabitating as spouses; and dependents aged five or more of the opposite sex do not share a bedroom.