

# The Female Single Parent Student

by *Carolyn A. Gorlick*

*Un nombre croissant de mères célibataires prestataires d'aide sociale espèrent qu'une éducation postsecondaire permettra de rompre leur dépendance vis-à-vis de l'aide sociale. En Ontario, les mères célibataires doivent composer avec deux systèmes d'aide sociale, à savoir : les prestations générales d'aide sociale, le programme de prestations familiales et le Régime d'aide financière aux étudiantes et étudiants l'Ontario (RAÉo). Il y a eu très peu d'initiatives pour promouvoir et opérer des changements novateurs dans les programmes. Résultat : les femmes chefs de familles monoparentales et prestataires d'aide sociale éprouvent de la difficulté à composer avec ces deux systèmes et ont l'impression de ne faire partie d'aucun.*

A growing number of single mothers on social assistance, after assessing the prospect of long-term employment marginality and gender-based wage inequities, are hoping that a post-secondary education will provide a mechanism for exiting themselves and their children from welfare dependency. In embarking on this course of action, the single mother in Ontario attempts to cope with the dual arenas of social assistance (General Welfare Assistance and Family Benefits programmes) and the Ontario Student Assistance Plan (OSAP) under the responsibilities of two distinct agencies: the Ministry of Community and Social Services and the Ministry of Colleges and Universities, respectively.<sup>1</sup> The female single parent student is numerically a member of a small minority, both as a social assistance recipient in a post-secondary setting (4.3 per cent) and as a post-secondary student in a social assistance setting (5.8 per cent). (Gorlick) There has been minimal inter-ministerial cooperation to promote and offer innovative programme changes. As a result, the female single parent on social assistance moves between these two worlds with some difficulty, sensing she is marginal to both.

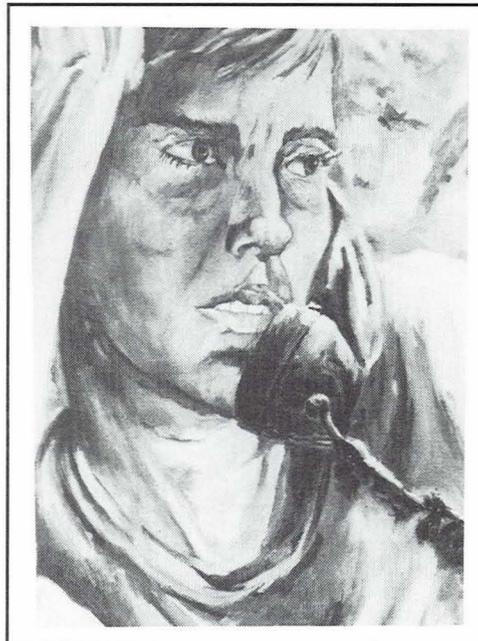
The Ontario Student Assistance Plan (OSAP) is intended to ensure educational opportunity for economically disadvantaged students. In the last four years, OSAP

applications by single parents on social assistance have almost doubled, while applications from the general student population increased by only about 25 per cent, and applications from single parents not on social assistance actually decreased.<sup>2</sup> Unfortunately, many female single parents seeking to use education to

break out of welfare dependency find that the structure of student aid functions as a barrier to educational achievement. As with social assistance programmes, the female single parent student faces inadequate levels of funding, complex information, inconsistent and discretionary decision-making, ambiguous appeal procedures, stigma and inappropriate accusations of fraud or loan defaults.

Insufficient levels of funding, well-documented as a problem in social assistance, plagues the female student who is a single parent. As primary caregiver, she must often attend college or university on a part-time basis. Unfortunately, maximum grant eligibility payments are based on a four-year undergraduate programme. When the grant eligibility period is depleted, the student must depend on loans and confront the prospect of a heavy debt load.

*The debt load for OSAP is frightening. Even when I get out working it will be a problem for years. A friend graduated last year. Her repayment plan is \$300/month for seven years. When beginning jobs start at \$18,000 or less, this is frightening!* (Female Single Parent, Brief to Social Assistance Review Committee)



Cheryl Holmes, *The Listener* (detail).  
Oil on canvas. 24" x 36"

If recent proposals for a "loans first" pro-

gramme go through, the debt problem will become worse.

Social assistance and OSAP have been particularly flawed in terms of the provision of adequate child care support. Actual child care costs are not realistically assessed. There is no consideration, for example, of the need for flexible child care arrangements to cover evening classes, weekend exams, children's holidays or sick days, or transportation costs.

*Child care is a problem, before and after school. I am prevented from taking 8:30 AM classes and find evening classes difficult. Too much responsibility falls on my fourteen year-old.* (Female Single Parent, Brief to Social Assistance Review Committee)

Problems with insufficient funding are compounded by a complex application process which may result in misinformation and incorrect application responses which in turn result in financial delays. When funding is delayed, students are unable to purchase text books and other important study items and they find themselves behind before the course is under way.

Students seeking OSAP may find the application procedure, with its system of discretionary decision-making, vague and alienating. Why does one student receive more or less financial support than another who appears to be in a similar situation? How can a student/parent plan when funding levels change from year to year? Students are forced to cope with a decentralized formal and informal system of decision-making based on cost assessment, bursary money, and emergency loans. In this context, it is not surprising that many are not clear how and why particular decisions are made. As with social assistance, student/parents may appeal OSAP decisions but they face a review process which may result in deferred payment and, possibly, unfair procedures.

At the individual level, the application and appeal procedures may seem not only complex, frustrating and unfair, but also humiliating.

*With the need to apply for GWA, FBA, OSAP and other services came the*

## *Is there a systemic bias in the social assistance agency against welfare recipients engaged in post-secondary education?*

*embarrassment to have such a need.*  
(Female Single Parent, Brief to Social Assistance Review Committee)

The attitudes of agency frontliners are critical in influencing the positive or negative impact of these experiences. Some single parent students have encountered Income Maintenance workers and Student Awards officers who are helpful and supportive.

*I don't know what I would have done with[out] her (Student Awards officer) help. I think she did the best she could for me given OSAP limitations.*  
(Female Single Parent, Brief to Social Assistance Review Committee)

Others have been less fortunate.

*My case worker didn't help at all. She didn't encourage me and didn't offer any information.* (Female Single Parent, Brief to Social Assistance Review Committee)

Evidence suggests that female single parents who receive social assistance are very likely to be stigmatized by Student Awards officers and administrators. According to the Discussion Group for Consumers of Social Assistance and Student Assistance (May 1992), applicants who did not fit the mold of traditional student (students with children, students who receive welfare, the disabled, the elderly) "were treated as if they had hidden disabilities that would result in their failure, or that they did not deserve to receive financial aid."

In conclusion, there has been a clear indifference in policy to assist single

mothers attempting to complete post-secondary education. Inter-ministerial cooperation between these two agencies has not progressed beyond the initial agreement under the Family Benefits Act, Chapter III, Policy Information, Section D, Standard Assessment of Need. When this group of single parent students is recognized by each of these agencies it tends to be a negative reaction. Single parents, like other social assistance recipients, are often accused of welfare fraud. Also common is the view that single mothers have extensive OSAP debt loads, but this does not appear to be true. Single parents on social assistance comprise only 5.24 per cent of loan defaulters. Nevertheless, misinformation, negative perceptions, and a general policy indifference to this group seems to be apparent in both agencies.

Any adequate educational and social welfare policy should develop an empowering approach—facilitating, fostering and supporting the choices single mothers have already made. Constraint-oriented policies of social assistance and student aid are premised on a limited and limiting understanding of 'deterrence' and should be avoided. Related educational initiatives from social assistance have focused on short-term training and trade programmes. These policy questions should be addressed.

Is there a systemic bias in the social assistance agency against welfare recipients engaged in post-secondary education? Is the policy indifference explained by the perception that the number of single parent welfare recipients attending post-secondary institutions is insignificant? Is the political will directed towards short-term and cheap alternatives for removing single parents from social assist-

ance? What is the role of post-secondary institutions, and how might they be more accountable to this student group?

*Dr. Carolyne A. Gorlick is a Professor of Social Work at King's College, the University of Western Ontario, teaching courses on women and poverty and women and social work practice. She has recently completed the data collection phase of a five-year panel study on the experiences of low income single parents. From this wealth of information, a manuscript focusing on the voices and realities of low income women is emerging.*

<sup>1</sup> The relationship between social assistance and student aid agencies varies greatly by province. Nevertheless, for female single parent students, there may exist comparable experiences.

<sup>2</sup> Data has been provided by the Student Awards Branch of the Ontario Ministry of Colleges and Universities for 1986-87 and 1991-92.

## References

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