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Making occupations possible? A critical analysis of social assistance policy in Ontario

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Abstract

This thesis reports on a two-part study exploring the occupational possibilities of people receiving social assistance in Ontario. The research conducted in this thesis was guided by the research question: How does social assistance in the form of Ontario Works and the Ontario Disability Support Program influence occupational possibilities for adults living in poverty? Guided by a governmentality perspective, Rudman (2010) proposes that social and political processes shape expectations and possibilities for occupations. Occupational possibilities refer to the occupations that are supported and promoted by various aspects of the broader systems and structures in which lives are lived (Rudman, 2005, 2006).

The first part of the study provides a narrative of five people receiving social assistance using critical narrative analysis (CNA). Critical narrative analysis combines hermeneutic phenomenology with critical theory following Ricoeur (Langdridge, 2007). The narratives of participants are presented, followed by a thematic discussion of their experiences with social assistance. After using governmentality theory to interrogate the data, the participants' responses demonstrated several tensions created by neoliberalism. These tensions are presented through three paradoxes: the Neoliberal Paradox, the Welfare-to-Work Paradox, and the Caseworker Paradox. In pursuing a critical analysis of policy in the second study, the WRP: What's the Problem Represented to Be? approach (Bacchi, 2009) was completed. The policy of income exception or clawback was examined. Clawback was shown to be created to provide financial incentives to work while also aiming to reduce or deter reliance on social assistance. However, there are several important aspects of becoming self-sufficient which are silent in clawback policy including: work related expenses, housing, parental support, secondary education and basic human rights. The effects of clawback policy are also discussed.

The two studies combined to show how social assistance recipients experience lack the opportunity and resources to make everyday choices and to have decision-making power as they participate in occupations. Occupational scientists may play a role in raising the consciousness about the concept of active citizenship and how this concept leads to social exclusion and lack of access to full participation in society. This thesis includes recommendations that highlight the promotion of occupational justice for people reliant of social assistance.

Keywords

Acknowledgments

Leianna, my beautiful daughter, you may not be able to read this any time soon, but I know how brilliant you are, and I will continue to work my hardest to give you the best life possible. This thesis is only the beginning. You are my inspiration, my strength. I dedicate this thesis to you.

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Table of Contents

List of Tables

List of Appendices

Chapter 1

1 « Introduction »

Poverty is a diverse concept that is defined in absolute and relative terms. In developed nations such as Canada, poverty is defined in relative terms; "relative poverty refers to deprivation that does not allow the individual to carry out the usual activities expected within the society (e.g., employment, leisure and cultural [activities])" (Raphael, 2011, p. 1). One way that countries like Canada deal with the problem of poverty is to create programs to alleviate extreme poverty that provide a monthly payment to people with little or no income. These programs are known by names such as welfare assistance, social assistance, income support, or income assistance (Séguin, 1999). Although more popularly known as welfare, in the province of Ontario, these programs are formally referred to as social assistance. Social assistance policy involves an effort to balance the objectives of alleviating poverty and promoting self-sufficiency, while remaining consistent with underlying public values about the importance of work (Gueron, 1990). Social assistance has many critiques due to the conflicting nature of the two main objectives, i.e. becoming more self-sufficient would mean that a recipient would receive less assistance providing little change in net worth. A long-standing debate is that efforts to increase benefits to combat poverty more effectively will only further decrease the incentives for recipients to take low-paying jobs and work, thereby undermining self-reliance (Gueron, 1990).

 Some studies have shown that social-welfare programs do reduce poverty (Kenworthy, 1998; Burgoon, 2006). However, others have argued that social-welfare creates a negative incentive to work, thereby creating dependency, which sustains poverty (Habibov, Fan, Liang & Cheung, 2017). Habibov and colleagues (2017) found that countries with conservative welfare regimes (e.g. Germany and Switzerland) demonstrate higher poverty alleviation performance than do countries with liberal welfare regimes (e.g. the United States and Canada). Countries with liberal welfare regimes typically have minimal social protection with rather low coverage, modest benefits, shorter periods covered by benefits,

strict eligibility criteria, reliance on mean-tested programs of last resort, and moreover, social welfare recipients are stigmatized (Habibov et al., 2017). Countries with conservative welfare regimes are characterized by a model in which most benefits are provided through contributory social insurance arrangements, and are hence earning related (Habibov et al., 2017). Social-democratic welfare regimes (e.g. in Sweden and Norway), provide higher coverage, universal eligibility, and provide generous benefits. Empirical evidence reveals that there has been an overall decline in poverty reduction effectiveness within the social security system in Canada (Habibov et al., 2017).

Welfare may also reduce the opportunity for people to manage their lives. Self-sufficiency is a common term in welfare discussions (Banting, 2005; Breitkreuz & Williamson, 2012). Breitkreuz and Williamson (2012) describe a considerable gap between "the promise" and "the reality" of welfare-to-work programs. The promise of a better life, social interaction, structured days and a sense of purpose was often met with the reality of the inability to secure attachment to the labour market (Breitkreuz & Williamson, 2012). While in Canada social assistance has not led to poverty reduction, the goal of self-sufficiency has shaped concrete policy orientations that affect marginalized citizens by overpromising and underdelivering sustainable employment (Banting, 2005). Work outside paid employment took considerable time, energy, and planning, which could be overwhelming and did not allow time for other valued activities such as leisure occupations (Breitkreuz & Williamson, 2012; Pulkingham, Fuller & Kershaw, 2010). Moreover, child care poses barriers for parents because employment was often incompatible with child-care availability (Caragata & Cumming, 2011).

Occupation can be described as "everything people do to occupy themselves including: looking after themselves (self-care), enjoying life (leisure), and contributing to the economic and social fabric of their communities (productivity)" (Canadian Association of Occupational Therapists [CAOT], 2002, p. 34). From a naïve perspective, it appears that non-productive occupations are neglected in occupational science. Due to its origins in

occupational therapy, the study of occupation has tended to focus on the positive, health-enhancing nature of occupation (Kiepek, Beagan, Laliberte Rudman & Phelan, 2018).

Social assistance focuses on increasing employment but can also be the primary or lone form of income for people living in poverty. Support for other occupations beyond employment and employment related activities appear to be neglected in social assistance policy. Rudman (2010) proposes that social and political processes shape expectations and possibilities for occupations. These forces differently shape marginalized populations by influencing what these populations view as what they can and should do in everyday life, which then produce occupational inequities (Laliberte Rudman, 2013). This concept termed occupational possibilities, denotes what sort of occupations people see themselves doing given their circumstances. This research is interested in occupational possibilities in the context of social assistance.

1.1   Purpose

The purpose of this research is to present a richly textured account of the lived experience of persons receiving social assistance as well as to critique how occupational possibilities for these individuals are influenced by broader social contexts and policy. The outcomes stand to make a meaningful contribution to the ongoing development of relevant and effective policy on social assistance for people in Ontario living in poverty. The objectives of this research are: 1) to broadly understand social assistance policy; 2) to produce an account of how people on assistance live their lives and what they see as possible in their doing; 3) to consider how the occupational possibilities for these individuals are influenced by social assistance policies.

The aim of this thesis was to explore social assistance, in the form of Ontario Works (OW) and Ontario Disability Support Program (ODSP), and its implications for the occupations in which people participate. This exploration occurred in two parts. Using a narrative approach to inquiry, I examined what 'working age' individuals, between the ages of 20 and 50, convey about their personal stories related to receiving social assistance. A critical

narrative inquiry explored the occupations of these adults, what they identify as limitations to participation in other occupations, and the meanings they ascribe to what they should and need to do. Through careful analysis of participant narratives, I identified and explored how social, political, economic and other factors influenced these individuals' experiences. In exploring the subjective experiences of working age individuals, I contributed to the seldom studied topic of poverty and occupation. Using Bacchi (2009)'s method of questioning policy framings, the second part of this thesis considered whether social assistance provides an adequate response to the problem of poverty. Separate policy analyses of Ontario Works and ODSP ultimately uncovered some of the requirements, regulations and limitations to occupations, related to being on social assistance.

1.2   Relevance and significance

In studying adults' life experiences while using social assistance, the goal of this study was to uncover how social assistance may influence occupational possibilities. The results of this study sheds light on assumptions embedded in social assistance policies that are geared towards a problem but may lead to further problems. Policy analysis will highlight these assumptions, and the resulting silences. These assumptions may or may not reflect the reported and observed experiences of people who use social assistance. Policy analysis allowed for an opportunity to present whether the problem of poverty can be thought about differently and allowed for the questioning of the policy used to provide supports and determine who, when and how people receive support. Insights drawn from the analysis may thus be used to inform future policy and programming. The research facilitated the identification of gaps in, and generation of information relevant to, policy and programming related to the provision of support services for people living in poverty and for people living with disabilities.

This study is innovative in that it is the first critical research with a specific focus on occupation and social assistance in Canada, and which combines the narratives of individuals with lived experience, with an analysis of the relevant policy. Although these narrative findings may not apply to all persons who are supported by social assistance, the

concepts uncovered can provide new understandings of a complex system. The results of this study may also help identify conditions which promote or hinder individuals' movement out of poverty. In addition, insights from this study may be used to identify any gaps in information and services that can be strengthened to support people living in poverty and people living with a disability.

1.3   Critical Reflexivity

Consistent with a critical stance (Guba & Lincoln, 1994), I believe that my values and lived experiences cannot be separated from the research process. Conversely, my values and experiences shaped the research topic and how I analyzed the data. As part of this research, I reflected on what my biases were towards the research topic, and how I became interested in the research topic. I also reflected on how similar and different I am to participants, how my lived experience positions me in relation to participants, as well as questioning what my own assumptions were about people living with social assistance.

I first acknowledge my personal experience with people who receive social assistance. I have friends who have spent some time being supported by OW and friends who continue to receive housing support. My past conversations with them about their experiences may guide my perspective of the topic. I have previously heard stories of hardships, navigating social assistance, applying for and receiving housing and experiences of temporarily having to depend on support after a period of self-sufficiency. I recognize the need to concentrate purely on what research participants were saying and not on any previous stories I have heard. I also reflect on my previous research experience which explored childhood experiences of living in poverty (Peter, 2013). Discussions of how the participants became adults and then became reliant on social assistance provide evidence of the lack of opportunity they had as children. They described feeling stuck in the cycle of poverty. Other research present similar themes of being 'stuck' (Barrett & McCarthy, 2008; Bergmark & Bäckman, 2004; Aldrich & Laliberte Rudman, 2016; Power, 2005). The phenomenon of being 'stuck' was the main guidance for me to conduct this research, to explore what people see as possible while living on the system.

Finally, I recognize my own status of being an immigrant, a woman, a mother and belonging to a racial minority group, which directly influences how I see the world. As a black woman, I had to think about how my perception of race may influence interactions with participants and how participants' perception of me may influence how they interact. For example, I automatically understood cultural references of participants from the Caribbean because of our similarities and was better able to engage in conversation based on my own experiences. As a mother, I also recognize my empathy and understanding towards situations where participants discuss parenting and their dreams and aspirations for their children.

1.4   Thesis Structure

This thesis has six chapters. The first chapter introduces the studies documented in this thesis. It presents the background and rational for the research undertaken. It presents the purpose for the research. It then documents the relevance of this research to theoretical, practical and policy development. It concludes by describing the structure of the thesis.

Chapter two present the results of a review of literature on the topics of poverty, disability, social assistance and occupational possibilities. This second chapter is divided into five sections. The first section introduces the topic of poverty and the effects of poverty on individuals and society. The second section explores disability and human rights. The third section presents an introduction to social assistance in Ontario and how it has evolved historically and politically. The final section explores the occupational dimensions of poverty. This forth section addresses key occupational science terminology relevant to matters of poverty such as occupational justice and occupational possibilities. The chapter concludes by providing a summary of issues revealed in the literature that support an argument for the need to critically explore how social assistance policies can impact the occupational possibilities (Rudman, 2010) of citizens receiving Ontario Works and Ontario Disability Support.

Chapter three describes the research questions, methodologies and methods that were

employed in this research. The chapter begins by introducing the purpose of the research and outlining the research questions that guided the investigation. The next section presents an overview of the theoretical perspectives supported in this thesis, which includes the researcher's ontology, epistemology and the philosophical underpinnings of the methodology chosen. The discussion of research methods is divided into two parts. The first part describes the procedures for critical narrative analysis. The processes related to participant recruitment and interviewing are presented. The data analysis procedures are also presented, as well as the guidelines followed to ensure the authenticity of the research. While guiding theories and research ethics are important in informing one's methodology, they are not actually considered to be a part of the methodology and hence are included in the discussion of research methods (Schensul, 2008). The second part of the research methods describes the procedures for the policy analysis. The selection of policy documents and relevant data for policy analysis are described, as are methods for data analysis, followed by guidelines for assuring the quality of the findings. The chapter concludes with a discussion of how these two methods combine to explore how social assistance influences occupational possibilities.

Chapter four describes the results of the Critical Narrative Analysis. It begins with a summary of the six stages proposed in this method which are elaborated on in Chapter three. The results of stage 2, identifying narratives, narrative tone and rhetorical function and stage 3, identities and identity work, are presented under headings which are composed of the pseudonyms of all five participants. Next this chapter presents the results of stage 4, thematic priorities and relationships and stage 5, destabilizing the narrative.

Chapter five explores the results of the policy analysis. This chapter first presents the methods which guide the *WPR: What's the Problem Represented to Be?* approach. Next, the process of choosing a policy and selecting the documents to be analyzed is discussed. The results are presented under the headings of the questions they sought to answer. These include: What is the problem represented to be?; What prepositions or assumptions underlie this representation of the 'problem'?; How has this representation of the problem

come about?; What is left unproblematic about the problem?; What are the silences?; What effects (discursive, subjectification, lived) are produced by this representation of the 'problem'?; and finally How/where is/has this representation of the 'problem' been produced, disseminated and defended?

The final chapter of the thesis discusses how occupational injustice occurs when employment becomes a defining attribute of an active citizen, and other occupations are neglected. First it discusses how social assistance experience occupational marginalization through the lack of resources and decision-making power they have in their everyday choices. This is followed by a discussion of how occupational deprivation occurs when individuals lack the ability to make everyday choices and to have decision-making power as they participate in occupations. Occupational imbalance related to their lack of opportunities for meaningful occupation and the excessive time spent in proving ongoing eligibility. Next, the discussion develops on the understanding of how social assistance policies influence occupational possibilities. This new understanding leads to a discussion of the implications for occupational science, recommendations and the limitations of the studies.

The next chapter begins with a brief introduction to poverty and disability, followed by a discussion of social assistance in Ontario.

Chapter 2

2 « Literature Review »

The purpose of this chapter is to present the results of a review of literature on the topics of poverty, disability, social assistance and occupational possibilities. This chapter is divided into five sections. The first section introduces the topic of poverty and the effects of poverty on individuals and society. The second section explores disability and human rights. The third section presents an introduction to social assistance in Ontario and how it has evolved historically and politically. The final section explores the occupational dimensions of poverty. This forth section addresses key occupational science terminologies relevant to matters of poverty. Finally, the chapter concludes by providing a summary of issues revealed in the literature that support an argument for the need to critically explore how social assistance policies can impact the occupational possibilities (Rudman, 2010) of citizens receiving Ontario Works and the Ontario Disability Support Program.

2.1 Poverty

Most often the Low-Income Cut-Off (LICO) is used to measure the relative poverty of Canadians. The LICO is the income threshold below which a family will likely devote a larger share of its income on the necessities of food, shelter and clothing than the average family (based on the 1992 Family Expenditures Survey where an average family spent 43%). In 2011, using the LICO, 8.8 per cent of Canadians reported low incomes (Statistics Canada, 2013). Statistics Canada adjusts its income threshold for family size, and according to whether the household is located in an urban or rural setting, with the income line for rural households being about 30% lower than urban households (Scott, & Smyth, 2015).

In Canada, certain groups remain at greater risk for poverty. These groups include: children, women, disabled persons, single parents, recent immigrants, visible minorities and rural communities (Statistics Canada, 2013). Lone parents and aboriginals make up most of the welfare poor and are the most represented in the statistics of people living in

poverty (Scott, & Smyth, 2015). Visible minorities are disproportionately represented among the working poor, and more commonly experience precarious work that pays minimum wage or less (Dorman, Pellizzari, Rachlis, & Green, 2013). Poverty has also become increasingly urbanized, with the number of poor families in cities larger than 500,000 people reaching 57% in 1997 (Scott, & Smyth, 2015). In 2011, Toronto, Montreal and Vancouver accounted for 58.6% of all low-income neighborhoods in Canada. Canadian households include the "working poor" — those relying on employment earnings — and the "welfare poor" — those relying mainly on government assistance (Scott, & Smyth, 2015).

2.2   Effects of Poverty

2.2.1   Health

Poverty has been shown to be associated with poorer health outcomes (Benzeval, Judge, & Whitehead, 1995; Dorman et al., 2013), People living in poverty may experience poorer health outcomes because they lack the prerequisites for health, such as: shelter, nutritious food, and warmth; experience increased stress and anxiety; limited choices; and limited ability to participate in society (Benzeval, Judge, & Whitehead, 1995). One of the consequences of poverty is food insecurity. In developed countries, food insecurity refers to inadequate household access to food due to financial constraints (Sriram & Tarasuk, 2015). Food insecurity is negativity associated with health and wellbeing outcomes; including asthma, poor diet, overweight and obesity, poor childhood development, poor psychosocial functioning and adverse mental health and cognitive development (Faught, Williams, Willows, Asbridge, & Veugelers, 2017; Gundersen & Ziliak, 2015; Holben, 2010; Roustit, Hamelin, Grillo, & Martin, 2010; Vozoris & Tarasuk, 2003). Poverty is a predictor for most medical diseases, including type II diabetes, heart disease and stroke, arthritis, a variety of respiratory diseases, and some cancers (Raphael, 2009).

Another consequence of poverty is water insecurity. Water is important in promoting all aspects of health and wellbeing and has thus been designated a human right (Galway, 2016). However, water insecurity in Aboriginal communities in Canada remains a pressing

problem, with multiple dimensions and health impacts. The Aboriginal populations of Canada experience lower health status than other Canadians, experiencing a disproportionate burden of morbidity and mortality and having many other harmful social, economic and health indicators (Sarkar, Hanrahan, & Hudson, 2015). Health issues in an Inuit community in southern Labrador include gastrointestinal issues, type 2 diabetes, chronic back pain and shoulder issues due to the physical demands of water retrieval, and mental stress associated with water insecurity (Sarkar, Hanrahan, & Hudson, 2015). Water insecurity is also a problem faced by Aboriginal communities in Ontario, an already marginalized and disadvantaged group. Galway (2016) shows that access to safe drinking water within Aboriginal communities is sporadic for most and chronically unavailable for some.

Physical activity is also associated to the prevention of multiple chronic diseases (Cohen et al., 2017), mental health outcomes (Mammen & Faulkner, 2013), and overall quality of life (Vemuri & Costanza, 2006). However, poverty is also associated with insufficient levels of physical activity (Cohen et. al., 2017; Spinney & Millward, 2010). Lower physical activity levels in people living in poverty is in part due to the lack of sufficient time and money (Spinney & Millward, 2010). In addition, persons in lower income areas live in less aesthetically attractive settings that have higher crime rates than higher income areas (Cohen et al., 2017). Due to safety concerns, persons with a low-income tend to devote their leisure time to electronic media which can be safely enjoyed inside their home (Williams, Smith, & Papathomas, 2014). Persons with low-income are also more likely to reside in apartments buildings, and apartment dwellers engage in more sedentary behavior than those who live in houses (Cohen et al., 2017).

2.2.2   Education

Education is an important key to leaving poverty and gaining a better quality of life. Children who experience poverty, for example, tend to attain lower levels of education and are more likely to live in poverty as adults (Frenette, 2007). Students from low-income households and reporting poor diet quality are less likely to do well in school (Faught,

Williams, Willows, Asbridge, & Veugelers, 2017; Jyoti, Frongillo, & Jones, 2005; Perez-Escamilla, Pinheiro, & Vianna, 2012). Children of lower socioeconomic status may fall behind because greater economic resources contribute to nutritious meals, higher quality schools, and post-secondary education, all of which are linked to greater educational attainment (Frenette, 2007). Young children who are experiencing food insecurity may also experience negative cognitive skill development, which can lead to poor performance in school (Jacknowitz, Morrisey, & Brannegan, 2012). Food insecurity may also compromise dietary intake potentially resulting in malnutrition which can also lead to poor academic achievement (Faught et al., 2017). These students also tend to have high rates of absenteeism and tardiness (Faught et al., 2017) which can contribute to lower educational attainment due to missed instruction. The reasons that these students miss school may include: illness, family responsibilities, housing instability, the need to work, involvement with the juvenile justice system, fear of bulling and harassment (Balfanz & Byrnes, 2012). Furthermore, the stress from poverty may affect parent's ability to assist children in academic pursuits (Whitaker, Phillips, & Orzol, 2006). However, chronic stress from poverty can lead to a shift in the balance between child-centred and self-centred goals, influencing child-rearing negatively (Leseman & Slot, 2014). Parental stress undermines the motivation to stimulate the child and to monitor the child's safety and well-being; which may lead to harsh parenting, child abuse and child neglect (Leseman & Slot, 2014).

Students from low-income families in Toronto are less likely than those from wealthier families to attend schools with French Immersion and Full Course offerings (Parekh, Killoran, & Crawford, 2011). On the other hand, low income students are overrepresented in special education programs and programs that offer few options for secondary education (Parekh, Killoran, & Crawford, 2011). In Ontario, academic streaming occurs in high school with the option of three types of classes for grade 9 and 10. Locally developed or essentials are classes for students who need more flexibility and support. Applied classes are more hands-on and focus on practical applications and concrete examples, while academic classes are more theoretical and focus on abstract problems. In grade 11 and 12, Locally developed courses lead to workplace courses, applied leads to college or

college/university courses and academic leads to university or college/university courses. Although the same topics are covered, 'academic' classes have the 'university designation' and are required prerequisites for university. The 'college' designated courses are not accepted university prerequisites. Children from low income homes are also more likely to be enrolled in 'college' classes, as opposed to 'university classes, leading to further disadvantage. Thereby,

> "reducing access to select social groups, such as students from lower income households … is evidence of a marketized system that is reproducing the embedded inequities present in Ontario society as a whole — a system that apportions opportunities to students who already mirror the identity of those with economic power" (Parekh, Killoran, & Crawford, 2011, p. 273).

Ultimately students who are already financially advantaged have more opportunities to develop more marketable skills and become future economic contributors than those who come from low income homes.

2.2.3   Crime and the Criminalization of Poverty

A criminal offense is any prohibited act in violation of the criminal code of a particular jurisdiction or determined so through decisions of courts and judges who decide on individual cases (Gustafson, 2009). Thus far only conducts identified by a formal written enactment made by a legislative body can be deemed an offense under law, but some activities remain on the brink of becoming criminalized. Through the enactment of by-laws that protect local economic concerns, individuals who are seen to not contribute to this economy become a target. These factors stem from a variety of systemic problems that are deeply entrenched in social, economic, political, and cultural contexts that continue to disproportionately impact the poor and racialized (O'Mahony, 2009).

Males & Brown (2014) discovered that population groups with high-poverty rates contribute to disproportionately more violent crime arrestees and that for all races and every age group arrest rate escalate as poverty levels rise. People living in poverty also tend to engage in some less violent activities such as theft, prostitution, and drug use more frequently because of their limited choices (Schwartz, Sorensen, Ammerman, & Bard, 2008; Reiman & Leighton, 2015). Poverty is associated with social exclusion and marginalization (Simmons, Thompson, & Russell, 2014). Engagement in criminalized activity is sometimes a way to find pleasure, status and meaning in the context of social and economic marginalization (Stevens, 2011). Many people living in poverty are structurally disadvantaged by a system that has failed to help them reach their full potential and find meaningful opportunities in their lives (DuBois, Holloway, Valentine, & Cooper, 2002).

One of the ways that the people in power have attempted to deal with poverty, has been to criminalize poverty by declaring certain acts that are more likely to be committed by people living in poverty as criminal (Douglas, 2011), which are accompanied by subsequent judgment or punishment. For example, acts such as prostitution or loitering are activities which do not cause serious damage to society. However, they are commonly seen and pressing charges can be a quick way to push these acts out of sight. Essentially, the inconvenience and/or discomfort of those in power when dealing with such activities result in their criminalization (Douglas, 2011). These 'offences' are accompanied by fines, which the recipient has no means of paying, resulting in even greater poverty.

Aboriginal persons and black males form most inmates in Ontario jails (Rankin & Winsa, 2013). Rankin and Winsa (2013) attribute the overrepresentations to several factors. With aboriginal youth and adults, the factors include historical discrimination, a ruinous trickle-down legacy of residential schools that sees generations of parents with no parenting models, children in foster care, bouncing from home to home, and coping through alcohol and drugs. With black men, the factors include racism, poverty, lack of opportunity, social isolation, violence in their neighbourhoods, family challenges and unemployment. Black

men are more likely to go to jail for possessing and selling crack cocaine while white people who sell and possess cocaine powder rarely do (Rankin & Winsa, 2013). Black men are more likely to go to jail for illegally possessing firearms while white people get discharges and conditional sentences (Rankin & Winsa, 2013). Reiman and Leighton (2015) believe that the criminal justice system thereby works to make crime appear to be a monopoly of the poor by labelling these acts as "crime" while rarely applying it to the dangerous acts of the well-off. Essentially, the inconvenience and/or discomfort of those in power when dealing with such activities result in their criminalization (Douglas, 2011).

2.2.4   Society

Poverty can result in social isolation, marginalization and despair. Narratives of individuals living in poverty have demonstrated links between poverty and social exclusion and deprivation (Raphael, 2009). Individuals who lived in poverty felt that their appearance set them apart from most children in their school and made them targets for bullying and rejection (Peter, 2013). These individuals were also less likely to be engaged in social activities due to limited resources (Peter, 2013). Reutter, Stweart, Veenstra, Love, Raphael, & Makwwarimba, (2009) reveal that people living on low incomes overwhelmingly thought that other members of society tend to view them as a burden to society--as lazy, disregarding of opportunities, irresponsible, and opting for an easy life. Feelings of shame and embarrassment have the potential to lead to further social exclusion for those who decide to isolate themselves.

Individuals who live in low-income communities are at greater risk for social exclusion because of the absence of links to employment and social engagement (Oglive, & Eggleton, 2013). These communities also lack the physical infrastructure – schools, parks and playgrounds, libraries, and public transit – which are important settings in which social inclusion takes place (Dahmann, Wolch, Joassart-Marcelli, Reynolds, & Jerrett, 2010; Oglive, & Eggleton, 2013). Impoverished Canadians also interact with social service systems to acquire additional resources. Although interactions with community

organizations are positive, interactions with government social service systems are problematic, characterized by stigma, shame and degradation (Raphael, 2009).

2.2.5   Economy

Poverty also has an impact on the economic productivity of a region. Poverty leads to increased government costs in health care (Tarasuk, Cheng, de Oliveira, Dachner, Gundersen, & Kurdyak, 2015), policing and crime (Briggs, Lee & Stapelton, 2016), and social services (Ahmadi, 2017). Income is a key determinant of health, and lower incomes are associated with much higher use of health care services (Tarasuk et al., 2015). People in poverty are more likely to use the health care facilities due to stress, poor nutrition, inadequate housing and unstable social environments leading to physical and mental health issues or illness (Tarasuk et al., 2015). Data from 67,033 Ontario residents aged 18-64 years show that total health care costs and mean costs for inpatient hospital care, emergency department visits, physician services, same-day surgeries, home care services and prescription drugs covered by the Ontario Drug Benefit Program rose systematically with increasing severity of household food insecurity (Tarasuk, et al., (2015).

Poverty is also associated with costs to the legal system. Statistics Canada attribute 76 million dollars of the total amount of crime during 2014 in Toronto to poverty (Briggs, Lee, & Stapleton, 2016). Research proposes that increasing the incomes of the poor would be associated with changes in their lives, which would be beneficial to the economy, such as less use of the health care system, less involvement in the justice system and higher employment levels (Briggs, Lee, & Stapleton, 2016).

Finally, poverty leads to costs to social services. The Ontario Ministry of Community and Social Services funds Ontario's Social Assistance programs to provide income for people living in poverty. The Ontario's Social Assistance programs provide financial and employment supports to eligible individuals who are in need, including people with disabilities, and their families. In 2016-2017, approximately 9 billion dollars was provided to people living in poverty (Ministry of Community and Social Services, 2016). Operating

and administration costs are not included. These programs are funded by the province and in part by the municipalities in Ontario. Community organisation also provide services to people living in poverty. These organisations are funded in part by the state e.g. the Ministry of Health, city and government grants, private foundations, commercial activities and voluntary inputs. However, funding for community organisations has been described as increasingly 'tokenistic', meaning that funding is allocated to symbolic matters such as short-lived publicized events. Programs are often expected to be accountable to funders, requiring outputs which suit the funders ideals. Funding for fundamental issues such as staff time and administration, and programming and services which relate to the objectives of the organization is generally lacking (Ahmadi, 2017).

2.3   Disability

Disability is the umbrella term for impairments associated with disease, disorder, injury or other health conditions, which leads to activity limitations and participation restrictions based on an individual's environmental and personal factors (Leonardi, Bickenbach, Ustun, Kostanjsek, Chatterji, & MHADIE Consortium, 2006). Disability encompasses conditions such as hearing impairment, vision impairment, mobility impairment, dementia, intellectual impairments, and mental health conditions, among others (World Health Organization, 2011).

People with disabilities face a range of human rights injustices. First, people with disabilities experience inequalities when they are denied equal access to health care, employment, education, or political participation (World Health Organization, 2011). Secondly, people with disabilities are subject to violations of dignity when they are exposed to violence, abuse, prejudice, or disrespect (World Health Organization, 2011). Negative attitudes and discrimination that individuals with disabilities face lead to negative consequences such as: low self-esteem, withdrawal and reduced occupational participation (Thornicroft, Rose, & Kassam, 2007). Finally, people with disabilities face injustices when they are denied autonomy in their legal, reproductive and living matters (World Health Organization, 2011).

The United Nations (UN) Convention on the Rights of Persons with Disabilities (CRPD) was established in 2007 "to promote, protect and ensure the full and equal enjoyment of all human rights and fundamental freedoms by all persons with disabilities, and to promote respect for their inherent dignity" (Hendricks, 2007, p. 283). Within this document, article 3 provides the general principals to be followed, which includes:

a. "respect for inherent dignity, individual autonomy including the freedom to make one's own choices, and independence of persons;
b. non-discrimination;
c. full and effective participation and inclusion in society;
d. respect for difference and acceptance of persons with disabilities as part of human diversity and humanity;
e. equality of opportunity;
f. accessibility;
g. equality between men and women;
h. respect for the evolving capacities of children with disabilities and respect for the right of children with disabilities to preserve their identities" (Hendricks, 2007, p. 283).

State parties, countries that have adhered to the UN Convention, and which undertake the CRPD, are obligated to adopt appropriate legislative, administrative, and other measures to implement the rights recognized in the present convention and to refrain and abolish any act or legislation which is inconsistent with the Convention (Hendricks, 2007, p. 283). Other articles in this Convention address other occupational needs for people with disabilities such as: the right to live independently and be included in the community, the ability to be mobile in the community, the right to education and participation in society, the right to health, the opportunity for work and employment, and the right to participate in political and public life, in cultural life, in recreation, and in leisure and sport. There are two parts to the adoption of the CRPD: first becoming a signatory, then creating, enacting and repealing laws to ensure the rights of persons with disabilities. Most countries, including Canada have become a signatory. However, these countries have done very little in respect to acting on the second part of the CRPD.

Environmental factors have a great impact on an individual's experience and extent of disability, as inaccessible environments create barriers to participation and inclusion in

society. For example, the World Health Organization (WHO) suggests that environments which do not provide accessible bathrooms for a person who uses a wheelchair, screen-reading software for a person with a cognitive impairment using a computer, or a sign language interpreter or closed captioning for a person with a hearing impairment, are environments which then create the experience of disability. The WHO suggests that the environment can be changed to improve outcomes for people with disabilities through legislation, policy changes, capacity building or technological development. For example, signage could be included to benefit people with sensory impairments and more accessible health, rehabilitation, education, and support services could be available. The WHO also suggests that these developments should include more opportunities for work and employment for persons with disabilities. As an example of the role that governments could play in enabling people with disabilities, several policies supporting participation in leisure for children with disabilities exist in Canada (Shikako-Thomas & Law, 2015). These policies include: promotion of adapted sports, accessibility to the built environment and to intellectual information, transportation, companions for leisure activities, and tax and income supports (Shikako-Thomas & Law, 2015). However most of these policies only outline general concepts about disabilities and the limiting opportunities for social participation of individuals with disabilities, but few contain specific mechanisms and action plans to support participation in leisure for children with disabilities (Shikako-Thomas & Law, 2015).

Social and institutional aspects of the environment are also disabling. Attitudes that individuals with disabilities are less able, less competent, need to be protected, etc., all restrict occupation. In an exploration of lived experience of visually impaired persons in Ontario, participants face barriers to paid work due to discrimination against them as disabled persons (Hansen, Wilton, & Newbold, 2017). These participants also spoke of facing stigma and being viewed as outcasts, poor, unable to work and dependent on the assistance of others (Hansen, Wilton, & Newbold, 2017). Social support can be an effective way to lessen the experience of disability. Grandisson, Tétreault, and Freeman (2012) developed a typology of different types of support that can be offered. These include:

support to enable social participation and role fulfillment, respite to provide time for relaxation, child mining, and emergency support including financial support and accommodation (Grandisson, Tétreault, & Freeman, 2012)

An increasing body of evidence shows that persons with disabilities experience worse socioeconomic outcomes and poverty than persons without disabilities (World Health Organization, 2011). In addition to the basic costs of living, people with disabilities may require an assortment of services, which have additional costs. In many countries the need for services and support through policy and programs may relate to activities of daily living such as "personal care, access to aids and equipment, participation in education, employment, and social activities, and modifications to the home or workplace" (World Health Organization, 2011, p. 40). These countries often have public programs or services directed at persons with disabilities ranging from health and rehabilitation services and support services, to labour market programs and vocational education and training (World Health Organization, 2011). For people with disabilities who are currently unemployed or who require further financial assistance, support is sometimes provided through social assistance in the form of cash. In Ontario the Ontario Disability Support Program provides financial assistance to help people living with disabilities and their families with essential living expenses, benefits including prescription drugs and vision care and help finding and keeping a job and advancing their careers supports (Ontario Disability Support Program Act, 1997, S.O. 1997, c. 25, Sched. B).

2.4   Social Assistance in Ontario

2.4.1   Neoliberalism

According to Wacquant (2010), "Neoliberalism is a transnational political project aiming to remake the nexus of market, state, and citizenship from above" (p. 213). Neoliberalism is an ideology that stresses individuals as responsible, self-reliant and self-sufficient and thereby should refuse public or social interventions in their life (Gazso & McDaniel, 2010). The primary characteristics of neoliberalism in a society are: economic deregulation; welfare state devolution, retraction, and recomposition; an expansive, intrusive, and

proactive penal apparatus; and the promotion of individual responsibility (Wacquant, 2010). Researchers describe the ideal citizen as having five exemplary characteristics (Woolford & Nelund, 2013). First the neoliberal citizen is active, which means they participate in waged work. Second, the neoliberal citizen can manage risk, calculating and planning for potential threats and dangers. Third, the neoliberal citizen is responsible and capable of self-management, self-governance, and making reasonable choices. Fourth, the neoliberal citizen is autonomous, self-reliant, and empowered, and not reliant on government and social services for survival. Finally, the neoliberal citizen is an entrepreneur of self, who can maximize his or her personal interests, well-being and quality of life through self-promotion and competition.

From 1966-1995, Canada utilized the Canada Assistance Plan whereby all citizens were entitled to a base level of benefits based on a model of social citizenship (Caragata & Cumming, 2011). Social citizenship is a status bestowed to full members of a community, which refers to "the whole range (of the social element) from the right to a modicum of economic welfare and security to the right to share to the full in social heritage and to live the life of a civilized being according to the standards prevailing in society (Marshall, 1992, p. 8). The federal government offered a 50/50 cost-sharing of welfare to the provinces and territories, on the condition that they aid without attaching any requirements to the receipt of welfare and without going through a qualification process (Herd, Mitchell, & Lightman, 2005). During the 1980s and 1990s, Canada experienced significant economic and political change whereby neoliberalism began to inform social policy (Gazso & McDaniel, 2010).

With the rise of neoliberalism in Canada came the transformation of the welfare system. National entitlements to welfare were terminated and replaced by provincial responsibility. Each province therefore had independence in how much and in what manner the provincial government would provide income support. In the early 1900s Canada, along with many other industrialized countries headed into a recession. The industrial and manufacturing sectors were affected by continental integration and free trade leading to high unemployment. As a result, welfare rates were also high. In the early 1990s, the provincial

social demographic government (the New Democratic Party or NDP) also implemented several anti-racist, pro-equity initiatives (Coulter, 2009). The resulting large budget deficit and continued high levels of unemployment that caused both labour and employer unrest, culminated in a political climate where citizens became extremely hostile to the poor, minorities, and to the NDP government (Armstrong, 2012). Instead of neoliberal free trade and the transnational recession, the Conservative party blamed the welfare state, government regulation, and public spending for the high unemployment rates (Coulter, 2009). Through this strategy, the Conservative government succeeded in presenting neoliberal provincial policies as a solution to the negative economy which was created by neoliberal national and international trade policies (Coulter, 2009). The Conservative party painted people forced into unemployment and dependent on social supports as a contrast to "hard-working tax payer" (Ontario Progressive Conservative Party, 1995). As a result, during the 1995 election, the right-wing Conservative party under the leadership of neoliberal Mike Harris, won a majority government.

Unapologetically, the party's 8-year reign began with significant cuts including employment equity, social assistance rates (by 21.6%), construction of new affordable housing, women's shelters and counselling services (Coulter, 2009). Along with service cuts came deregulation and privatization. Minimum wage as well as Ontario Disability Support Programs payments were frozen. Furthermore, the poor became vilified through ideas of drug testing welfare recipients and through notions such as "welfare mother" (Gurstein & Vilches 2010).

After 1996, the Canadian welfare system was transformed, and through the market-based citizenship model, entitlements became contingent on labour market attachment. Mothers who had been previously entitled to social assistance through their contribution to society in their roles as full-time childcare providers were required to participate in mandatory employment requirements. Mothers were then expected to rely on personal solutions to systemic problems of unemployment and the gendered division of labour (Gurstein & Vilches, 2010). Although critiqued by feminist scholars, after eight years guided by a

neoliberal leader who firmly entrenched neoliberal priorities and evaluation criteria into Ontario's mainstream political culture, central neoliberal political ideals had become accepted and normalized (Coulter, 2009). In 1997, amidst concerns about rising caseloads and costs associated with social assistance, the Progressive Conservative provincial government of Ontario, under the Ministry of Community and Social Services, initiated the design of a new delivery system for social assistance in the form of Ontario Works and Ontario Disability Support Program (Herd & Mitchell, 2003).

2.4.2   Ontario Works

Ontario Works offers two types of assistance. The first is financial assistance, which provides income support for help with the cost of basic needs and health benefits for clients and their families. The second form of support is employment assistance, which helps clients find, prepare for and maintain employment. This occurs through workshops on resume writing and interviewing, job counseling, job-specific training and access to basic education. To be eligible for Ontario Works, you must live in Ontario, be in financial need and be willing to make reasonable efforts to find, prepare for and keep a job. In operation since 2002, the new system includes the following key features:

> "* A common province-wide database to provide real-time access to case information and avoid duplication.
>
> * Two-step intake processes to reduce the number of client interviews and generally improve client service. The 'First Stage Preliminary Assessment' is conducted over the telephone while the 'Second Stage Full Determination' involving a face-to-face verification interview includes the review of all information and the signing of a participation agreement.
>
> * Third Party Interfaces to provide automated verification of client information.
>
> * Interactive Voice Response (IVR) system offering improved access to information for clients and allowing income to be reported.
>
> * Streamlined case management to reduce staff time on case administration by reducing and/or automating manual processes to track client information" (Herd & Mitchell, 2003, p. 115).

One of the most significant changes affecting people living in poverty and requiring assistance is the two-step intake process. This two-step process has been described as demoralizing and humiliating (Lightman et al. 2003). Rather than receiving assistance based on need, people may be denied welfare through "bureaucratic disentitlement" if they are unable to supply all requested information or are discouraged by the process (Herd, Mitchell, & Lightman, 2005). Some of this information includes: support court orders, cheque stubs, bank records, pay stubs, tax slips from Canada Revenue, Income Tax assessments, childcare receipts, insurance settlements and any other financial information as applicable (Government of Ontario, 2004). In addition, the new welfare system incorporates administrative changes focused on exerting greater pressure on people to leave the system. This occurs through the Consolidated Verification Process (CVP), which involves the rigorous and ongoing review of recipients' case histories, prioritized based on "risk" of committing fraud (Herd, Mitchell, & Lightman, 2005). For example, recipients whose shelter costs exceed 75% of net revenue are flagged as a risk (Herd, Mitchell, & Lightman, 2005). From the perspectives of recipients there were three main concerns of the CVP: the amount of information required; the process and frequency of providing information; and inefficiencies and inappropriate requests for information (Herd, Mitchell, & Lightman, 2005). Most individuals identified as risk experienced no change in financial status (Herd, Mitchell, & Lightman, 2005), but the experience of being flagged as untrustworthy persists.

 Ontario Works Rates

In April 2018, there were 152,499 single persons, 24,153 couples, and 71, 868 sole support parents, leading to 248, 470 cases and 453, 726 beneficiaries supported by Ontario Works (Ministry of Community and Social Services, 2018). Beneficiaries refer to the total number of individuals, including single persons, parents and dependents, forming each case. In addition, there were 6,138 adults receiving Temporary Care Assistance (TCA) on behalf of 8,784 children. TCA provides support for children in financial need while in the temporary care of an adult who does not have a legal obligation to support the child.

2.5   Ontario Disability Support Program (ODSP)

The Ontario Disability Support Program (ODSP) is aimed at providing income and employment assistance for people over the age of 18 with disabilities or a substantial health condition expected to last more than two years. ODSP has two parts: 1) income supports that provide financial assistance for people with disabilities and 2) employment supports that provide supports for people with disabilities to get and keep jobs. Unlike Ontario Works, ODSP does not require recipients to search for employment or engage in vocational training if they meet the following criteria:

- "The disability is continuous or recurrent;
- It is expected to last for a year or more;
- The disability significantly limits their ability to work, look after themselves, or get out in the community; and
- It has been verified by an approved health professional"
  (Ontario Disability Support Program Act, 1997, S.O. 1997, c. 25, Sched. B, http://www.ontario.ca/laws/statute/97o25b)

Those who do not meet those requirements are encouraged to search for employment. An individual is entitled to receive ODSP employment support even though they are not in receipt of income support, if this individual is 16 years of age or more, has a disability/impairment that results in substantial barriers to employment that is verified by a regulated health professional and is legally entitled to work in Canada.

From its inception in 1998, ODSP recipients who can work were expected to assume full responsibility in identifying employment supports available to them, and did not receive assistance to obtain employment, ensuring an accessible workplace or accessing technology or other job modifications that enables them to be engaged in employment. They were required to develop and fulfill an employment plan and to develop job-finding strategies (Chouinard, & Crooks, 2005). These individuals who were capable of independent planning are regarded as positively self-directed and deserving of especially quick service (Chouinard, & Crooks, 2005). They were also encouraged to acquire employment supports from family and local communities as opposed to the government. This is evident in the 'spouse in the house' rule, which applies to common law or married

partners of people with disabilities. This rule results in ODSP recipients' benefit levels being reduced based on the amount of income support said spouse can contribute to their partner's income (Chouinard, & Crooks, 2005). Due to the lack of employment support, people who require personal support or assistance at work, but are unable to acquire this assistance are then unable to maintain competitive employment. During this period, ODSP access to government services such as accessible transit (Paratransit) and homecare were diminished due to more restrictive eligibility criteria, and responsibility for providing these services fell to local or non-governmental agencies. This limited funding and transference of social services and welfare to the local government gave rise to significant inequities in access to needed services (Chouinard, & Crooks, 2005). The overall result is that it became harder for disabled and ill individuals to meet basic needs, which left little opportunity for full participation in economic, political and cultural life.

In 2006, the MCSS revised both the income support and the employment support branches of ODSP with the intent of removing many of the disincentives to work within the income support branch and implementing an outcome-based funding model for employment supports (Employment Supports Funding, ODSP-ES Policy Directive #5.1, 2006). These changes now endorsed service providers to undertake marketing and outreach activities to develop placements and employment opportunities with local employers. Once connected they are to make clients aware of opportunities and provide them with supports needed. Service providers are then remunerated based on their ability to connect people with disabilities with sustainable, competitive employment, retain them in employment and advance their careers where appropriate (Employment Supports Funding, ODSP-ES Policy Directive #5.1, 2006). However, clients are still responsible for identifying their capabilities and well as the supports they need to find and maintain employment.

Ontario Disability Support Rates

In April 2018, there were 286,655 single persons, 45,295 couples, and 31,971 sole support parents, leading to a total of 363,920 cases and 500,986 beneficiaries (Ministry of Community and Social Services, 2018). Beneficiaries refer to the total number of

individuals, including single persons, parents and dependents, forming each case. Assistance for Children with Severe Disabilities (ACSD) provides a benefit for parents caring for children with severe disabilities at home. In April 2018, there were 24,315 ACSD cases receiving this benefit on behalf of 28,972 children.

Ontario Works and Ontario Disability Support program are both operated by the Ministry of Community and Social Services but exist as independent acts and programs. While OW is aimed at helping people who are in temporary financial need, ODSP helps people who are living with disabilities. ODSP is meant to replace income lost due to the recipient's disability making them unable to work and therefore has a higher rate of assistance than OW does (Chouinard & Crooks, 2005). In addition, ODSP provides a higher asset limit and additional dental and health benefits than OW. However, the complexity and costliness of the application process, as well as the stricter definitions of eligibility, has led to many applicants being deemed ineligible for ODSP income assistance (Fraser, Wilkey, & Frenschkowki, 2003; Chouinard & Crooks, 2005). Persons dependent on alcohol or drugs, no longer qualified as disabled for income support purposes. Instead they became restricted to being eligible for OW under the conditions of participation in drug and alcohol rehabilitation programs. Overall, the policies and practices of ODSP and OW appear to be disciplining people with disabilities and able-bodied people's claims on assistance in similar ways. Research investigating the social assistance in Ontario often focus on either ODSP or OW recipients, there is a gap in knowledge of how the experience of receiving social assistance is similar or different in the two groups. Therefore, this study sought to explore its objectives by focusing on recipients of both forms of assistance.

2.6   Occupational dimensions of poverty

2.6.1   Occupational justice

Occupational justice is concerned with the promotion enablement of fairness and equal opportunity that allows everyone to flourish to their greatest potential individually or as members of communities (Townsend & Wilcock, 2004). In the field of occupational science (OS), occupational injustice has been described as the outcome of social policies

and other forms of governance that structure how power is exerted so that some people experience social inclusion, privilege and entitlement to choose what they do, while others experience social exclusion, and denial of full participation in everyday, occupations (Nilsson & Townsend 2010). Within occupational science, unemployment, poverty and disability among other global issues have been recognized as a threat to health and justice (Wilcock, 2006). Townsend and Wilcock (2004) presented four types of occupational injustice: occupational imbalance, occupational marginalization, occupational deprivation, and occupational alienation.

Occupational imbalance addresses populations that do not share in the labour and benefits of economic production (Smith & Hilton, 2008). Occupational balance can be defined as an individual's perception of having the right amount of occupations and the right variation among occupations (Wagman, et al., 2012; 2011). Individuals receiving social assistance in Ontario experience imbalance in participation in the work force, and imbalance in access to education. The welfare reform perpetuates stereotypical divisions of labour, directing women to low wage, often service jobs and locks them out of other occupational opportunities (Gazso, & McDaniel, 2010). Furthermore, mothers who do want to be both caregivers and workers are faced with difficulty in balancing those responsibilities due to insufficient childcare and other barriers (Gazso, 2012). Those who are unemployed but required to seek employment due to the regulations of social assistance, may also experience occupational imbalance as the time and effort to search for employment ultimately interferes with other caregiving and unpaid work.

Occupational marginalization refers to lack of opportunity and resources for individuals or communities to make everyday choices and to have decision-making power as they participate in occupations (Smith & Hilton, 2008). For example, people with disabilities, when employed are more likely to be working in lower paying jobs which do not reflect their skill level (Turcotte, 2014). Occupational marginalization may also be attributed to lack of opportunity and resources for individuals and communities to select and engage in a range of purposeful occupations that are culturally and personally meaningful (Smith &

Hilton, 2008). People living in poverty may have less opportunity and resources for occupational engagement. Social inclusion is the key element to avoiding occupational marginalization. Social inclusion involves the opportunities for people and populations to participate in society and enact their rights of citizenship in everyday life (Whiteford & Pereira, 2012). Whiteford and Pereira (2012) outline several components of being socially included, as acknowledged by the Australian government. These include that people have the resources, opportunities and capabilities they need to: participate in education and training; participate in employment, unpaid or voluntary work; connect with people, use local services and participate in local, cultural, civic and recreational activities; influence decisions that affect them. Widely acknowledged is the requirement of supportive resources and infrastructure to enable the process of inclusion to be fulfilled (Whiteford & Pereira, 2012).

Whiteford (2003) defines occupational deprivation as "a state of prolonged preclusion from engagement in occupations of necessity and/or meaning due to factors that stand outside the control of the individual" (p. 222). People would therefore experience occupational deprivation when inequalities in opportunities to participate in occupations that hold personal, social or cultural meaning exist (Hocking, 2012). According to Townsend and Wilcock (2004), occupational deprivation is a matter of justice because "participation in a range of occupations is the day-to-day means through which we exercise health, citizenship and social inclusion" (p.81). Unsatisfactory conditions of employment and disability were identified as cases of occupational deprivation (Townsend & Wilcock, 2004). Considering occupational deprivation acknowledges that humans have the right to develop through participation in work and in occupations for health, as well as social inclusion (Townsend & Wilcock, 2004). People who are living in poverty or who have a disability may be socially excluded from participation in transportation, recreation, public service or other occupations that benefit financially able individuals. Occupational deprivation may be a form of social control or punishment for those who are not seen as active citizens when people are deprived of thing to do (Townsend & Wilcock, 2004).

Occupational alienation is social exclusion caused by restricting a population from experiencing meaningful and enriching occupations (Townsend & Wilcock, 2004). Occupational alienation is associated with prolonged experiences of disconnectedness, isolation, emptiness, lack of sense of identity, a limited or confined expression of spirit, or a sense of meaninglessness (Townsend & Wilcock, 2004). Occupational alienation may occur for people living in poverty who have limited choices for engaging in meaningful or enriching occupations. The workfare program of welfare reform may have a managerial and professional vision of meaningful occupation, but the actual experience may be demanding, tiresome and meaningless to the individuals engaging in workfare (Townsend & Wilcock, 2004).

2.6.2   Occupational possibilities

Rudman (2010) proposes that social and political processes shape expectations and possibilities for occupations. These forces differently shape marginalized populations by influencing what these populations view as what they can and should do in everyday life, which then produce occupational inequities (Laliberte Rudman, 2013). Occupational possibilities refer to the occupations that are supported and promoted by various aspects of the broader systems and structures in which their lives are lived (Rudman, 2005, 2006). This concept denotes what sort of occupations people see themselves doing given their circumstances. Studies in OS that integrate Rudman's concept of occupational possibilities have investigated discouraged workers (Aldrich & Dickie, 2013); older adults with cancer (Pergolotti, Cutchin & Muss, 2015); people in vocational rehabilitation (Kvam, & Vik, 2015); occupational therapists and their clients (Njelesani, Teachman, Durocher, Handi & Phelan, 2015) women with rheumatoid arthritis (Prodinger, Shaw, Laliberte Rudman & Stamm, 2014); students with disabilities wanting to pursue further education (Pereira, 2012); preteens (Silcock, Hocking & Payne, 2013) retirees (Rudman, Huot & Dennhardt, 2009) and people with mental health problems (Salles & Matsukura, 2015; Moraes Salles & Simões Matsukura, 2016).

Rudman (2010) developed the construct of occupational possibilities as a lens to examine the transactions between structure and agency in shaping occupation at individual and collective levels. As part of her doctoral work, she conducted a discourse analysis of newspaper articles dealing with retirement. This analysis uncovered four major discursive patterns corresponding to the ideal retiree: the age-defying consumer, the prudential consumer, the age-defying producer and the prudential producer (Rudman, 2005). The overall message was that engagement in certain occupations would enable an individual to be able to battle dependency, disability and oldness (Rudman, 2005). However, these occupations which were tied to individual outcomes were promoted, while other occupations tied to collective outcomes were neglected.

Rudman, Huot and Dennhardt, (2009) support the result that texts from newspapers which promote occupations may also restrict occupational possibilities. Newspaper texts addressing ideal housing options for living in retirement years promote the ideal retiree as active, youthful, modern and urge pre and early retirees to proactively work towards this subjectivity (Rudman, Huot, & Dennhardt, 2009). These texts may set boundaries on occupational possibilities for individuals who do not have the economic resources to engage in the housing market and to participate in the consumer lifestyle that is considered indicative of successful aging or being the ideal retiree (Rudman, Huot, & Dennhardt, 2009). Retirees may also be faced with physical impairments which are a consequence of age. However, consideration of accessibility features to accommodate physical impairments are also lacking in newspaper text (Rudman, Huot, & Dennhardt, 2009).

Opland Stenersen, Laliberte Rudman and Raanaas (2016), conducted a discourse analysis of newspaper articles published in 2012 about educational matters in Oslo. This analysis aimed to interrogate the media's shaping of immigrant children's occupational possibilities in education in Oslo, Norway. The researchers assume that dominant discourses circulated through public media produce 'truth' which set parameters for the negotiation of everyday life, occupation, and the organization of societal practices and institutions (Opland Stenersen, Laliberte Rudman & Raanas, 2016). The findings reveal that the occupational

possibilities which were constructed as ideal for the successful integration of immigrant pupils were narrowly defined. In addition, the solutions to educational gap tended to focus on a narrow range of possibilities that emphasized Norwegian ways of doing, thereby devaluing or excluding difference.

Governmental policies may also influence occupational possibilities. The historical development of Austrian disability policies was described as infiltrating the lives of women with rheumatoid arthritis and shaping their everyday doing (Prodinger, Shaw, Laliberte Rudman, & Stamm, 2014). The findings reveal that the women who participated in the study spent time and effort to keep their disease invisible as they did not want their disease to be labelled as a disability for fear of the consequences in terms of participation in paid employment. They also resisted getting or using a disability pass, a card that serves as proof of disability entitling holders to deductions at social and cultural events, and other transport-related expenses and a flat-rate for income tax allowance. This pass did not provide employment protections and financial implications. To receive employment protections, a separate application needed to be made. In addition, Austrian law defines disability using terms such as "states of suffering or illness" and "health defects" leading to reduced productivity, implying that people with disability were outside the normal and were unproductive. Therefore, the women also resisted being identified as living with a disability as this categorization leads to 'othering'.

External restrictions, such as finances, can be another aspect that restricts occupational possibilities. For discouraged workers, external restrictions like financial instability pre-empt their engagement in preferred occupations (Aldrich, & Dickie, 2013). The ambiguity of joblessness means that discouraged workers' time is spent trying to produce necessary resources for consistent sustainability. The participants faced unpredictable wait times for food donations, utility assistance, unemployment insurance verifications, and outside help and therefore had to create strategies to address their uncertain situations (Aldrich, & Dickie, 2013). "Imperative to their (and their respective families') continued survival, the need to strategize the acquisition of resources showed that a combination of participants'

individual needs and their situational constraints influenced occupational engagements (Aldrich, & Dickie, 2013, p. 12). They were therefore less able to focus the necessary time and energy on securing employment and participating in desired occupations (Aldrich, & Dickie, 2013).

Lack of support and resources can reduce occupational possibilities. Pereira (2012) discussed how the lack of involvement of occupational therapy with transition planning for students with disabilities planning to pursue higher education might result in reduced educational possibilities for these students. This viewpoint paper discusses the need for legislative support for occupational therapy practice within tertiary education settings to enable and realize opportunities for flourishing and social inclusion (Pereira, 2012). Moraes Salles and Simões Matsukura (2016) also support the idea that targeted services are needed to help people with disabilities to achieve better occupational engagement. This is because prejudice and stigma against people with mental health problems can be a key factor that obstructs their social inclusion. Psychological care centers provided opportunities, and, as users engage in the activities offered, they can find the types of occupations that they want to perform and what they like to do (Moraes Salles & Simões Matsukura, 2016).

Researchers also explored ways to improve or increase occupational possibilities. Moraes Salles and Simões Matsukura (2016) aim to understand how psychosocial care centers (CAPS) contribute to the possibilities of engagement of users by analyzing the discourse of CAPS users and their social networks. CAPS provided opportunities to engage in activities and workshops and to be with others. The workshops helped users organize their daily routine and create a structure which allows users to choose which types of occupations they want to perform. These choices help individuals take control of their everyday lives, build new roles and create new occupational identities.

Silcock, Hocking, & Payne (2013) explored the discourse of ten children aged 10-12 to understand the creation of occupational possibilities, identifying three discourses. First, evident in what the children referred to as an incorporated virtual reality in their everyday

lives, virtual games present a new form of reality that offers opportunities to assume positions of control and power over oneself. Second, panoptic play evolved from the normalization of surveillance and monitoring of everyday lives in the public. This surveillance and monitoring acted as a form of discipline through children's parents, virtual monitors of the online games and other participants. Finally, the discourse of technological play as risky was also prominent in children's concerns of being texted and cyber bullied. These concerns created power relations where children learn to manage risks thereby producing behaviours of independence, and self-management of risks and dangers when on the internet. The three identified discourses appear to be providing children with new possibilities to do, be, belong and become.

Njelesani and colleagues 2015 aim to identify and problematize assumptions regarding the value of approximating normal occupational possibilities, showing how these assumptions influence and may diminish client-centred practice. Findings highlight that the efforts of occupational therapists' to be client-centered and steer disabled youth towards paid employment, may inadvertently reproduce assumptive social expectations for youth of pursing paid employment as a normal occupational goal. Although pursing paid employment may be a positive goal for some, it may cause unanticipated harm for others. The researchers call on evidence which demonstrates that tacit values and beliefs surrounding "normal" occupations and expectations held by occupational therapists' privilege certain but limit other occupational possibilities. They therefore encourage therapists together with clients to engage in critical reflexivity to cultivate new perspectives which open new possibilities which would have been missed in the pursuit of "normal" (Njelesani et al., 2015).

Thus far, most of studies which explore occupational possibilities use qualitative methods. Pergolotti, Cutchin and Muss (2014), set out to explore predictors of participation in meaningful activities by older adults with cancer using quantitative assessments. Seventy-one adults aged 65 years and older with a diagnosis of cancer were evaluated a brief geriatric assessment, the meaningful activity participation assessment (MAPA), and the

Possibilities for Activity Scale (PActS). The MAPA measures participation in meaningful activity, and the PActS measures what older adults believe they should and could be doing. Pergolotti, Cutchin, and Muss (2015) found that what older adults with cancer feel they should and could do, based on social ideals, significantly predicted meaningful participation in activities after accounting for clinical and demographic factors. The PActS was most significant at predicting meaningful occupational participation for older adults with cancer which suggest that perceived occupational possibilities may be more significant than physical ability in participating in desired occupations (Pergolotti, Cutchin & Muss, 2015). The findings suggest that for older adults with cancer, perceptions of social ideals—the should and could of doing everyday activities—are related to participation in meaningful activity.

The concept of occupational possibilities refers to ways and types of doing that come to be viewed within a specific socio-historical context as possible and ideal and that are supported through social systems and structures. It has been described that discourse, financial limitations, lack of support, resources and opportunity, among other limitations, set parameters for the negotiation of everyday life, occupation. Within this thesis, social assistance is conceptualized as embedded with social relations of power that shape occupational possibilities. This thesis explores how power operates through the social assistance system to shape what people come to take as granted as to what they should be doing given their financial and disability constraints. This thesis further explores what these people see as meaningful and where these meanings relate in position to broader social contexts and competing discourses.

2.7   Conclusion

The literature review explored the topics of poverty, disability, social assistance and occupational possibilities. This chapter included a review of research conducted investigating occupational possibilities. These studies have so far supported the notion that social and political processes shape expectations and possibilities for occupation. There

have been clear expressions of how the requirements and limitations of social assistance may lead to occupational injustice and reduced occupational possibilities. Therefore, the opportunity to critically explore how social assistance policies can impact the occupational possibilities of citizens receiving Ontario Works and Ontario Disability Support was present. Studying adults' life experiences while using social assistance, allows the opportunity to uncover how social assistance may shape occupational possibilities. This exploration occurs through a Critical Narrative Analysis of social assistance recipients and a Policy Analysis of Ontario's social assistance policy. In chapter 3, the methodology of the research studies is outlined prior to the chapters dedicated to displaying the findings of the studies.

Chapter 3

3 « Methodology and Methods »

This chapter presents the methodology and methods employed to explore the studies described in this thesis. Research methodology consists of "the assumptions, postulates, rules and methods – the blueprint or roadmap – that researchers employ to render their work open to analysis, critique, replication, repetition, and/or adaptation, and to choose research methods" (Schensul, 2008, p. 517). It was first established that this thesis would undertake qualitative research methodology. Decisions about qualitative research methodology include (a) selection of guiding paradigm; (b) identification of research questions; (c) site selection, study population, and study sample; (d) topics, procedures, and tools for data collection; and (e) and procedures for data analysis and interpretation. The chosen research methodology is comprised of complex factors that allow the researcher to make decisions to explore the proposed research question.

Research methods are the procedures for the collection of data to build an argument. Qualitative research methods often focus on meanings as conveyed by participants in research settings, while taking into consideration the social, cultural, and physical contexts in which individuals live, work and interact (Schensul, 2008). Methods of data collection can include interviews, participant observation, surveys, dramatizations, focus groups, conversations, group dialogue and decision making, conferences, journals, and public performances. Strategies of the analysis and presentation of data may include thematic analysis, comparative case studies, visual representations, public performances, narrative constructions, and event/action modeling.

The chapter begins by introducing the purpose of the research and outlining the research questions that guided this investigation. The following section presents an overview of the theoretical perspectives supported by this thesis, which includes the researcher's ontology, epistemology and the philosophical underpinnings of the methodology chosen. The discussion of research methods is divided into two parts. The first part describes the

procedures for Critical Narrative Analysis. The processes related to participant recruitment and interviewing are presented. The data analysis procedures are also presented; as well as the guidelines followed to ensure the authenticity of the research. While research ethics are important in informing one's methodology, they are not actually considered to be a part of the methodology and hence are included in the discussion of research methods (Schensul, 2008). The second part of the research methods describes the procedures for the policy analysis. The selection of policy documents and relevant data for policy analysis are described, as are methods for data analysis, followed by guidelines for assuring the quality of the findings. The chapter concludes with a discussion of how these two methods combine to explore how social assistance influences occupational possibilities.

3.1   Summary of Issue

Ontario Works (OW) and Ontario Disability Support Program (ODSP) evolved in response to the economic and political changes of the 1980s and 1990s. These changes left the responsibility of providing services and support to people in need to the provincial government. Previous research has described several issues with OW and ODSP. The application and intake processes have been described as demoralizing and humiliating, after which individuals who are approved face strict surveillance to maintain assistance (Lightman, Mitchell, Herd, 2003; Herd, Mitchell, & Lightman, 2005; Pennisi & Collins, 2017). Recipients have reported having to deal with these issues while not having enough resources to become self-sufficient (Breitkreuz & Williamson, 2012). The political process involved in receiving social assistance may influence people living in poverty through shaping their expectations and possibilities for participating in valued occupations. Social and political processes determine the types and amounts of assistance that is provided to people living in poverty. In addition, society's expectations of what individuals should be doing may impact persons who are already limited and marginalized. Therefore, social assistance in Ontario represents a problem in and of itself. Due to restrictions and limitations which accompany receiving social assistance, along with the everyday

challenges associated with poverty and disability, the opportunity to investigate how these receiving social assistance affect occupational possibilities was clear.

3.2   Purpose Statement

The purpose of this research is to present a richly textured account of how social assistance policy is lived out in order to critique how occupational possibilities for these recipients are influenced by broader social contexts and policy. The objectives of this research are:

1) to broadly understand social assistance policy;
2) to produce an account of how people on assistance live their lives and what they see as possible in their doing;
3) to consider how the occupational possibilities for these individuals are influenced by social assistance policy.

3.3   Research Questions

This research about occupational possibilities is guided by the question:

How does social assistance in the form of Ontario Works and the Ontario Disability Support Program influence occupational possibilities for adults living in poverty?

This question will be addressed by these sub-questions:

i.   What are the occupations that social assistance recipients participate in and what do they identify as limits to participation in these and other occupations?

ii.   What are the meanings ascribed by these adults to what they should and need to do?

iii. How do these meanings, factors, and challenges position in relation to social assistance policy?

iv.   What are the requirements, regulations and limitations related to being on social assistance? How do these requirements restrict what one can do?

3.4   Methodological and Theoretical Perspectives

3.4.1   Ontology

Lincoln and Guba (1985) described questions of ontology, which asks, what is the form and nature of reality and what can be known about it? Qualitative research typically includes positivist, interpretivist, constructionist, critical, and participatory paradigms. This research embodies a critical paradigm. The ontological position of the critical paradigm is historical realism. Historical realism is the view that reality has been shaped by social, political, cultural, economic, ethnic, and gender values (Guba & Lincoln, 1994). This position acknowledges that realities are socially constructed entities that are constantly influenced by internal conditions (Scotland, 2012). Critical research takes the view that language contains power relations and is used to empower or weaken. Language does not passively label objects but actively shapes and molds reality (Frowe, 2001). As a result, knowledge is both socially constructed and influenced by power relations from within society: "what counts as knowledge is determined by the social and positional power of the advocates of that knowledge" (Cohen et al., 2007, p. 27). Critical researchers study and reveal different patterns of locally, nationally, and internationally situated dominance and control; the ways in which they are sustained and reproduced; and the responses of individuals and groups to these structures and power differentials, which may involve agency, resistance, voice, and various forms of advocacy (Schensul, 2008). A critical ontology allows occupational scientists to interrogate "the interactions between socio-cultural and religious mores, economics, history and politics and the impacts these have on either supporting, precluding or depriving people of opportunities for occupational participation" (Hocking, 2012, p. 58).

3.4.2   Epistemology

Lincoln and Guba (1985) also describe questions of epistemology, which ask, what is the relationship between the knower and what is to be known? Epistemology, which informs the theoretical perspective, is concerned with theories of knowledge or how knowledge is demonstrated or created. The researcher's epistemological stance highlights the

relationship of the researcher to the research population or research participants. In this thesis, the researcher assumes that the investigator and the persons who are investigated are interactively linked and their relationship is therefore transactional and subjective (Lincoln, Lynham, & Guba, 2011). The values of the researcher thereby inevitably influence the findings (Lincoln, Lynham, & Guba, 2011). Knowledge therefore requires structural and historical insights, consider that findings are value mediated (Lincoln, Lynham, & Guba, 2011).

3.4.3   Philosophical Approach

The approach employed in this study was grounded in social constructionism. Social constructionism emphasizes that culture shapes the way in which we see and feel things, and therefore shapes how we understand the world (Crotty, 2003). We are born into a pre-existing system and culture where meaning has already been made (Crotty, 1998). This system consists of "consensuses about knowledge that have already been reached and are still being reached", but which are stratified and marked with inequality (Scotland, 2012, p. 13). Social constructionism is founded upon the basic proposition that knowledge is never true in itself, but is true relative to a culture, a situation, a language, an ideology, or a social condition (Bauerlein, 2001). Academic and scientific communities, which validate and legitimize knowledge claims, unwittingly contribute to systems of oppression. As knowledge claims are always embedded in regimes of truth, consideration should be given to domination, exclusion, privilege and marginalization (Ceci, Limacher, & McLeod, 2002, p. 714). The critical paradigm is anti-foundational, it attacks the belief that there is some fundamental belief or principle which forms the basic ground or foundation of inquiry and knowledge. Reality is alterable by human action. The critical paradigm seeks to address issues of social justice and marginalization.

3.4.4   Methodology

Critical inquiry, which stems from social constructionism, focuses on power relationships within society to uncover forces of hegemony and injustice (Crotty, 2003). The aim of inquiry is to critique and transform existing forms of oppression, power and control, to

support restitution and emancipation (Lincoln, Lynham, & Guba, 2011). A critical perspective permits an examination of human action and interaction in a dialectical relationship with social structural constraints, through identifying sources of alienation, power and domination (Kushner, & Morrow, 2003). Hence, recognition of the structural mechanisms that constrain and enable social possibilities can allow for an examination of causal processes in social life, through the consciousness that human possibilities, is often inhibited, if not alienated, by these structural mechanisms (Morrow & Brown, 1994).

Critical theory invites researchers and research participants to discard false consciousness, which is any belief or view that prevents a person from being able to understand the true nature of a situation and open themselves to new ways of understanding to take effective action for change (Morrow & Brown, 1994). Critical inquiry involves looking beyond what is taken for granted in the world to reveal the hidden mechanisms of social inequality, which can then be used to contribute to the liberation of oppressed groups (Farias, & Laliberte Rudman, 2016). A critical perspective allows occupational scientists to interrogate "the interactions between socio-cultural and religious mores, economics, history and politics and the impacts these have on supporting, precluding or depriving people of opportunities for occupational participation" (Whiteford & Hocking, 2011 p. 58). Critical theory also enables the consideration of the gendered and racial characteristics of the welfare state and social policy.

3.4.5 Analytical Perspective: Governmentality

The analytic perspective which informs the Critical Narrative Analysis as well as the policy analysis, conducted for this thesis, is governmentality developed by Foucault (1977, 1991, 1994, 1997) and taken up by governmentality theorists, such as Dean (2010), O'Malley (1996), and Rose (1999). Governmentality is a term coined by philosopher Michel Foucault and refers to the way in which the state exercises control over, or governs, the body of its populace (Foucault 1997). Government encompasses the various attempts that are made to shape, guide, or direct the conduct of others, as well as the conduct of the self, towards certain ends (Foucault, 1991). In his words, governmentality was "an activity that

undertakes to conduct individuals throughout their lives by placing them under the authority of a guide responsible for what they do and for what happened to them" (Foucault 1997, p. 68). Governmentality asks questions of the phenomenon it seeks to understand such as: Who governs what? According to what logics? With what techniques? To what ends? Within governmentality, power operates at a distance which means that people may not be aware of how their conduct is being guided, or why it is being guided. A summary of the governmentality tenets used to critique the narratives is given in the following paragraphs.

Technologies of government. Technologies of government are the:

> "assemblage of forms of practical knowledge, with modes of perception, practices of calculation, vocabularies, types of authority, forms of judgment, architectural forms, human capacities, non-human objects and devices, inscription techniques and so forth, traversed and transected by aspirations to achieve certain outcomes of the governed." (Rose, 1999, p. 52).

Technologies include specific strategies through which political rationalities are enacted and effected (Bröcklin, Krasmann, & Lemke, 2011). Within a governmentality perspective, one can thus question how technologies and rationales constitute and co-produce themselves and operate in how power is exercised, negotiated, diffused and produced. Through 'technologies of self' (Foucault, 1998), individuals govern and shape themselves as particular kinds of subjects. Therefore, individuals can be governed 'from a distance' (Rose, 1999), by taking on or resisting specific subjectivities through engagement in particular practices that are embedded in political rationales and encountered by people in the discursive surroundings of their everyday lives (Dean, 1999). In neoliberalism, the restructuring of society in terms of market orientation and individual freedom, and self-responsibility has been a figure in a political project to promote self-caring and self-provision of society's members (Bröckling, Krasmann, & Lemke, 2011). Therefore, this thesis pays attention to particular technologies that require individuals to govern themselves and their everyday occupations.

Conduct of Conduct. Foucault argued that government does not occur solely through management by the state, for example in policy making, but also signifies problems of self-control, guidance for the family and for children, management of the household, and directing the soul (Lemke, 2002). Through the 'art of governing', specific ways of enacting power ('technologies') are linked to specific modes of thinking ('rationalities') (Foucault, 1982). Governing then encompasses the 'conduct of conduct'. The 'conduct of conduct' involves calculated methods of directing how others behave and act, which highlight the point that governance is an activity that is both practical and grounded in reflection (Mills, 2003). This practice of governing is carried out through a variety of 'modes of action', considered and calculated, which are destined to act upon the possibilities of action of other people. To govern, in this sense, is to "structure the possible field of action of others" (Foucault, 1982, p. 790). Taken up by governmentality scholars, government becomes:

> "any more or less calculated and rational activity, undertaken by a multiplicity of authorities and agencies, employing a variety of techniques and forms of knowledge, that seeks to shape conduct by working through the desires, aspirations, interests and beliefs of various actors, for definite but shifting ends and with a diverse set of relatively unpredictable consequences, effects and outcomes" (Dean, 2010, p. 18).

An analysis of government is thereby concerned with: the means of calculation, the type of governing authority or agency, the forms of knowledge techniques and other means, the entity to be governed, how it is conceived, the ends sought, and the outcomes and consequences (Dean, 2010). This thesis is interested in how social assistance attempts to direct and shape human conduct. Government attempts to shape human conduct, and therefore government is also linked to moral questions (Dean, 2010). According to Dean (2010), government is moral because its policies and practices presume to know what constitutes good, virtuous, appropriate, responsible conduct of individuals and collectives. The requirement that persons receiving social assistance perform certain tasks and attend

certain training programs, while facing penalties for not abiding by specified rules, is linked to assumptions about how these persons should conduct themselves.

Occupational Possibilities. Neoliberal approaches to government highlight a recession of the welfare state and emphasize individual responsibility, autonomy and self-reliance (Rudman, 2010). Guided by a governmentality perspective, Rudman (2010) proposes that social and political processes shape expectations and possibilities for occupations. These forces differently shape marginalized populations by influencing what these populations view as what they can and should do in everyday life, which then produce occupational inequities (Laliberte Rudman, 2013). Occupational possibilities refer to the occupations that are supported and promoted by various aspects of the broader systems and structures in which their lives are lived (Rudman, 2005, 2006). This concept denotes what sort of occupations people see themselves doing given their circumstances.

3.5   Research Methods

To comprehensively understand how social assistance policies may affect occupational possibilities, it was determined that data would be collected from the perspectives of recipients as well as perspective of the government. A Critical Narrative Analysis allows the understanding of the lived experience of receiving social assistance, while a policy analysis allows the understanding of government's perspective of enacting social assistance policy. These two forms of data are thereby meant to complement each other. The details of the methods for the Critical Narrative Analysis are first described.

3.6   **Part 1: Critical Narrative Analysis**

The goal of narrative studies is to understand how the participant constructs and organizes previous life experiences and to explore how these experiences are embedded in particular socio-cultural contexts. Czarniaska (2004) defines narrative inquiry as a qualitative design where "narrative is understood as a spoken or written text giving an account of an event/action or series of events' actions, chronologically connected" (p. 17). Narratives can be classified as one of three story types:

1) a short topical narrative regarding a particular event or specific individual,
2) an extended story concerning a point in one's life, or
3) an extended narrative of an individual's entire life (Chase, 2005).

Narrative methods can be considered 'real world measures' that are appropriate when 'real life problems' are investigated (Brickman & Rog, 1998). This study focused on the analysis of extended stories concerning adults' lifestyles while receiving social assistance. Narrative inquiry helped highlight key issues as to how cultural, historic and societal contexts affects the experience of social assistance.

As a fairly novel method of inquiry, Critical Narrative Analysis (CNA) combines phenomenologically informed narrative methods with a 'critical moment', where an attempt is made to interrogate the text using aspects of social theory as a hermeneutic of suspicion (Finlay & Evans, 2009). A hermeneutic of suspicion is a form of interpretation that evades obvious, self-evident meanings in order to draw out less visible and less flattering 'truths' (Felski, 2011). The method of CNA has been described as suitable for topics which are directly influenced by issues of power and politics (Finlay & Evans, 2009). CNA involves the exploration of how participants describe, give meaning, and interpret their lived experiences in the context of social assistance and how issues of power and interest conflate and/or subjugate these processes. Therefore, CNA will be used to explore the following questions: What are the occupations that social assistance recipients participate in and what do they identify as limits to participation in these and other occupations? What are the meanings ascribed by these adults to what they should and need to do? How do these meanings, factors, and challenges position in relation social assistance policies?

There are six stages in critical narrative analysis meant to be synthesized to better able the researcher to work critically with data and to shed light on the phenomenon being investigated. The six stages are:

1. A critique of the illusions of subjectivity

2. Identifying narratives, narrative tone and rhetorical function

3. Identities and Identity work

4. Thematic priorities and relationships

5. Destabilising the narrative

6. A critical synthesis

3.6.1 A critique of the illusions of subjectivity

Before beginning data collection, CNA required subjecting myself to critique using the method of interpretation that was most appropriate to the study being conducted. In this study, my analysis is filtered through the lens of governmentality. 'Technologies of the self' call upon individuals to govern themselves and their occupations within everyday life. These 'technologies' call upon people to take on (or resist) desired or specific subjectivities through engagement in particular practices, embedded in political rationalities, encountered by people in the discursive surroundings of their everyday lives (Rose, 1999). In his lectures on the government of self, "Foucault explores the prospects of extricating ourselves from our, self-incurred' tutelage, our present mode of subjectivity through which we exist under the authority of others" (Milchman & Rosenberg, 2010, p. 155). Before beginning data collection, I reflected on what my biases were towards the research topic. I include a personal reflection (Appendix A) on how I became interested in the overall research topic and why I have chosen to focus on social assistance which I understand as a particular problematization. I also reflected on how similar and different I am to participants, how my lived experience positions me in relation to participants as well as what my own assumptions were about people living with social assistance. A critical perspective continued to be applied to all stages of data analysis to highlight issues of power and/or institutional discourses.

3.6.2 Sampling

Overall, the aim of narrative studies is to seek depth and meaning from few subjects rather than identifying patterns within larger samples and populations. Narrative studies therefore utilize a small number of participants because of the large quantity of data that tends to be

generated (Lieblich, Tuval-Mashiach, & Zilber, 1998). The sampling strategy was designed to identify a small sample of four to eight people to participate in in-depth interviews. Purposive sampling was used to recruit people between 20-50 years who have received social assistance in the form of Ontario Works or Ontario Disability Support Program for over a year. Purposive sampling implies that people meeting certain criteria were selected, rather than a randomly generated sample, which is representative of a defined population (Palys & Atchison, 1997).

3.6.3　Inclusion Criteria and Exclusion Criteria

This investigation was interested in both components of the social assistance system of Ontario and therefore required ODSP and OW recipients. All study participants were: at least 20 years of age; able to read, comprehend and communicate in English; received OW or ODSP for at least 1 year, and able to give informed consent. An upper age limit of 50 was chosen to have a more homogeneous sample in terms of life stages and occupational choices. Participants who had received social assistance for less than a year were excluded.

3.6.4　Recruitment strategies

Participants were recruited from different organizations that cater or support people accessing social assistance in the greater Toronto Ontario area using announcements, posters, and general handouts (Appendix C). I contacted leaders of these organizations through emails and asked for the opportunity to speak with them and present my flyer. One community center was enthusiastic to assist and arranged to meet with me. After a successful meeting, members of staff suggested members that I should approach with a flyer. Through this method three persons agreed to participate all of whom were receiving ODSP. Since these participants had transportation access and were members of this community center, a private room was booked at varying times for interviews.

Recruitment of OW recipients proved more difficult. Only one participant responded to the flyers posted but failed to respond to follow ups. After a couple months, I arranged a

meeting with an organization that supported youth in Toronto who had transitioned from child welfare. We discussed the study and my contact agreed to hand out posters to youth who may be interested. I was contacted by two individuals and was successful in arranging a meeting with an additional participant. A room was booked at a community center in her district to conduct the first interview. The final participant contacted me after hearing of the study and agreed to be interviewed at a day care service center in her community. All participants were offered a $25-dollar gift card. Follow up interviews were conducted at similar locations.

3.6.5   Ethical Considerations

Prior to starting the study, ethical approval was attained from the University of Western Ontario Health Sciences Research Ethics Board (HSREB). Some of the ethical considerations in this research are obtaining informed consent and maintaining confidentiality. All participants were provided with information and consent forms (Appendix A) detailing the aims of the research and the research process before beginning the interview. Participants were asked to read and initial all pages to demonstrate that they read all the important information. They were given the opportunity to ask questions concerning the consent before beginning the interview. There were no existing power relations between the participants and me that could be perceived as coercion. I informed participants that although research is concerned with social assistance, that my research is affiliated with the university, therefore participation, withdrawal from participation, or refusal to participate would not affect their services in any way. They will never be identified in the presentation of the findings, nor will any individual beside myself and my supervisor know that they participated.

To ensure confidentiality throughout the study, participants were given pseudonyms and all identifying information was removed from collected data. All participant information was kept in a secure location, and on a password encrypted hard drive. Since participants were part of a vulnerable population, other precautions were taken. It is possible that talking about their experiences may have brought up thoughts and feelings that they found

distressing. Therefore, before beginning the interview participants were informed that they did not need to answer any questions that made them feel uncomfortable. No participants mentioned feeling uncomfortable or needing to stop. A list of community resources was made available should they have wished to speak with someone further about these emotions or memories.

3.6.6   Data Collection Procedures

The purpose of data collection was to elicit detailed narrative accounts of individuals' experiences regarding receiving social assistance. Data collection for this study consisted of two in-depth interviews with five participants (Table 1).

Table 1: Description of Participants

Pseudonym	Type of assistance	Description
Shelly	ODSP	Shelly was between the age of 25-30 and had been receiving ODSP from age 18. She is diagnosed with Friedreich's ataxia, an autosomal recessive inherited disease that causes progressive damage to the nervous system. During the first interview, Shelly lived at home with her mother and brother but subsequently moved to an independent living facility.
Rachel	ODSP	Rachel was between the age of 45-50. She suffered a stroke approximately 10 years prior to the study and experienced paralysis of the left side of her body. She is a mother of 2, one of which lived with her and was considered her dependent.
Jacob	ODSP	Jacob was between the ages of 45-50. He lived with Multiple Sclerosis. He was diagnosed later in life and had been working fulltime up till then. He was therefore receiving income from Canada Pension Plan (CPP) along with ODSP. He lived with his sister and otherwise had no dependents.

Hannah	OW	Hannah was between the ages of 25-30. She had received on and off OW for approximately 6 years. She lived in a subsidized housing unit alone and had no close relatives in the GTA. Wait times for subsidized housing units are often long and Hannah received housing after 10 years.
Aria	OW	Aria was a mother of 4 who had received OW for approximately 10 years. She also lived in a subsidized housing unit with her children which she received after 6 months. Her wait was expedited due to her pregnancy and health related concerns.

In-depth interviews were used as a means for exploring and gathering narratives and as a vehicle by which to develop a conversational relationship with the participant about the meaning of an experience (Ajjawi & Higgs, 2007). In-depth interviews are considered the most appropriate way to elicit the material appropriate to a narrative analysis (Langdridge, 2007). At the start of the interview, a Letter of Information (Appendix A) was given to the participant, and written informed consent was obtained. Any questions about the study were discussed. A set of open-ended questions were developed in collaboration with my supervisor in order to elicit narratives (Appendix B). Open-ended questions allow respondents to construct answers collaboratively with the listener in ways that they find meaningful (Mishler, 1986). The questions were developed to elicit stories about participant experiences and occupations. For the first interview, the interview guide offered structure, however the interview was also guided by the natural flow of conversation between the participant and the researcher.

All interviews began by asking participants to speak about themselves. Prompts included asking about routines, leisure activities, job and education history, and community involvement. This line of questioning concluded by inquiring about life satisfaction.

Although most people who were living with a disability had already shared about that experience, the next interview question inquired about their disability and the areas in which these individuals needed support. For those who were not living with a disability the interview proceeded directly into inquiring about their experience seeking social assistance. I was interested in the application process, the types of support they received, whether they experienced any participation requirements, and the impact that social assistance had on their lives. If the participant was receiving ODSP, I also inquired about whether their income was adequate for the supports they needed and whether they had other means of arranging support. Finally, I asked about occupational goals and plans for the future, and whether social assistance influenced their expectations. The interviews were audio recorded and lasted approximately one hour. Following the first interview the audio-recordings were transcribed. Initial analysis was conducted.

Once the data collected from these interviews had been analyzed, a second interview was scheduled. Prior to the second interview, participants received a summary of the collection of stories that they shared. This provided the participants with a period of reflection that acted to expand on the initial findings as well as to clarify any misinterpretations from the initial interview (Morrow, 2005). The second interview questions were based on the findings from the first interview but aimed to continue to understand how social assistance shapes occupational possibilities. Second interviews took place 1-2 months following the first interviews. Participants were first asked about how they felt the narratives they had been provided reflected their experience. In one case, a participant was unable to dedicate enough time to reading due to her disability. I therefore verbally recounted her story and we were able to have a candid discussion about how she felt it reflected her lived experience.

3.6.7   Data Analysis

Critical Narrative Analysis involves several stages of data analysis. First, data are analyzed to present the narrative, narrative tone and the rhetorical function of the participants' stories. Next the researcher explores participants' identity and identity work. Ensuing,

thematic analysis is conducted. Finally, the data are critiqued from an appropriate hermeneutic lens.

3.6.8   Identifying narratives, narrative tone and rhetorical function

The second stage in CNA involves identifying distinct narratives in the text and using these stories to identify the 'tone' and 'rhetorical function'. Audio recordings from the interviews were transcribed and personal identifiers were removed. Each participant was then ascribed a pseudonym. The transcripts were read-through several times to facilitate immersion in the participants' contexts and stories. The transcripts were also read by my supervisor and then discussed thoroughly. Through these processes, I searched for distinct narratives; for example, being a mother, being an employee, or participating in meaningful occupations. In addition, I searched for the canonical narratives which are, "narratives that can be found in individual personal stories but represent broader societal stories of how lives should be lived" (Langdridge 2007, p. 147). I arranged these stories to form an overall narrative for each participant.

The narratives were examined in detail to identify the character of these accounts and the manner in which they were communicated, to identify the narrative tone. The narrative tone refers to the emotional character of the story (Finlay & Evans, 2009). For example, a narrative tone may be optimistic, pessimistic, tragic or comic. It may be a triumphant tale or a story of loss and regret. The narrative tone may shift throughout the story or be a combination of tones. Next, I assessed the rhetorical function of the narrative. There I questioned the function that the story served for the individual. The rhetorical function is where the story is engaged in argumentation with an invisible other (Finlay & Evans, 2009). This other is often a dominant counter-narrative, for example, determining whether the participant was justifying a stance, providing an explanation or critiquing a situation.

3.6.9   Identities and identity work

Ricoeur explored the idea that our conception of selfhood comes from the stories we tell about ourselves and about others (Paul Ricoeur as cited by Finlay & Evans, 2009). Identity

work is defined by Sveningsson and Alvesson (2003) as a set of active processes (such as forming, strengthening and revising) which serve to construct a personal sense of identity. Watson (2008) has argued that "identity work involves the mutually constitutive processes whereby people strive to shape a relatively coherent and distinctive notion of personal self-identity and struggle to come to terms with and, within limits, to influence the various social identities which pertain to them in the various milieu in which they live their lives" (p. 129). Narratives were explored to identify what self was being described in each narrative: was the person a hero, a victim, powerful, or powerless? This stage involves examining what stories participants told as they constructed their identities.

3.6.10   Thematic priorities and relationships

The fourth stage involved the analysis of common themes emerging from the stories being told. I read (and re-read several times) the text, noting emerging ideas and key sentences. I also noted commonalities and links between narratives. It was important to keep in mind my own illusions of subjectivity (stage 1). The findings were then represented through themes, with case studies or vignettes providing illustration: "themes are the goal-directed sequences that characters pursue in narrative" (McAdams, 1996, p. 308). This was an iterative process, requiring many re-visits to the original transcripts, refining categories, core themes and relationships between categories.

3.6.11   Destabilizing the narrative

Langdridge recommends critiquing the data from an appropriate hermeneutic (interpretative lens). He describes this stage as political, as it requires the researcher to engage with critical social theories. CNA prescribes that the use of a hermeneutic to cast ''imaginative suspicion'' on the interviews should be teleological rather than archaeological. That is, it should open up ''future possibilities for the narrative rather than digging down to uncover hidden meaning'' (Langdridge, 2007, p. 150). In line with my epidemiological stance I also acknowledge that we always speak from some tradition or ideological position (Langdridge, 2007). At this final stage, the researcher uses the hermeneutic to interrogate the text in an explicitly political manner. As this research was

concerned with occupational possibilities, a term derived from Governmentality, Governmentality, was chosen to destabilize the narrative. From a governmentality perspective, social assistance policies are conceptualized as technologies of government through which power operates via producing and circulating 'truths' that aim to guide the conduct of individuals and collectives. Governmentality was appropriate for this step, which brings in theory later, because from a Foucauldian perspective, beginning with theory is problematic as this approach necessarily overlooks cases that do not fit. Therefore, in stage five I explored how social assistance policies may operate as technologies of government that bound and make possible the occupations that people participate in, and how people understand and govern themselves in relation to these occupations. During this analysis, using Foucault's five propositions of power (Table 3), I focused on the specific technologies, techniques and strategies used in the exercise of power and the effects of social assistance policy. I also focused on subtle mechanisms or the apparatus of knowledge which Foucault (1997) describes as a non-ideological construct.

Table 2: Foucault's Five Propositions of Power

Foucault's five propositions of power (Foucault, 1990)	
1	Power is not acquired, seized or shared, it is not something that one holds on to or allows to slip away, and it is exercised from innumerable points, in the interplay of non-egalitarian and mobile relations.
2	Power relations are not in a position of exteriority with respect to other types of relationships (economic processes, knowledge relationships, sexual relations).
3	Power comes from below, i.e there is no binary and all-encompassing opposition between rules and ruled at the root of power relations.
4	Power relations are both intentional (exercised with a series of aims and objectives) and non-subjective (works though connected tactics which propagate one another, but find their based support and condition elsewhere, and by forming comprehensive systems).
5	Where there is power there is resistance.

3.6.12   Quality and Trustworthiness

The proposed research has potential to make significant contributions to occupational science, policy initiatives and the issue of poverty in Ontario. However, in order to ensure that this research is personally rewarding and socially beneficial, it is important that the research be trustworthy and demonstrate rigour. Rigour is the extent to which researchers adhere to principles of inquiry that address challenges to the credibility of the findings of a study (Armour, Rivaux, & Bell, 2009). Although a consensus does not exist for evaluating qualitative research, Forchuck & Roberts (1993) propose that "qualitative research must be evaluated within the context of the author's purpose" (p. 40). The purpose of this research was to present the narratives of people receiving social assistance to critique how occupational possibilities for these individuals are influenced by broader social contexts and social assistance policy. Therefore, the primary quality criteria to be addressed in my research are standards that are specific to narrative inquiry. In addition, Morrow (2005) propose that quality and trustworthiness should be assessed "on the basis of the paradigmatic underpinnings of the research and standards of the discipline" (p. 250). Therefore, the criteria for evaluating this study also account for the practices involved in implementing a critical paradigm.

Riessman (1993) presents four ways of approaching validation in narrative work— persuasiveness, correspondence, coherence, and pragmatic use. Persuasiveness refers to the amount of evidence as well as the plausibility and style of the evidence that is provided to allow the reader to make an informed judgement on the evidence and its interpretation. Separate narratives of each participant are presented along with direct quotations from the transcripts. Common themes are also presented, supported with evidence from the participants accounts. Inclusion of quotations allow the reader to recognize that conclusions by the researcher were grounded by evidence from participants' narratives. Langdridge (2007) states that a study will be rigorous and enlightening if a researcher chooses to complete stages 2-4, as these are the core of narrative analysis. Ultimately, the

decision was made to complete all stages, as it is important to engage with broader political concerns of social assistance, thereby demonstrating increased persuasiveness.

Correspondence refers to the process of taking the analysis back to those studied for verification and/or further dialogs. In this study, correspondence was achieved through member checking during follow up interviews. Member checking allows data, analytic categories, interpretations, and findings to be tested with the persons from whom data were originally collected (Lincoln and Guba, 1985). Member checking also allows participants to provide feedback. Participant feedback can be a way of critically evaluating the quality of research conducted (Langdridge, 2007). Preliminary narratives were presented to participants following their first interviews. They were given the opportunity to review the stories in advance of meeting the researcher. At the beginning of follow up interviews, the researcher casually discussed the narratives with participants. Participants were then able to reflect on how they felt that the analysis reflected their life experiences. It also guided them in elaborating on stories which seemed incomplete. This form of iterative member checking provided a richer and deeper understanding of the participants' experiences.

There are three types of coherence—global, local, and themal—that can be used to gain differing perspectives on the story (Agar & Hobbs, 1982). Global coherence refers to the overall goals a narrator is trying to accomplish by speaking (Reismann, 1993). The goal of this narrative is to highlight previous life experiences about the need and use of social assistance and to explore how these experiences are embedded in particular socio-cultural contexts. All participant narratives highlight how participants navigate through the social assistance system. Local coherence refers to what a narrator is trying to effect in the narrative itself. This particular method of inquiry includes discussions about the narrative tone and the rhetorical function of the narratives. This process allowed the identification of the emotional character of the story, and the evaluation of aspects where the stories were engaged in argumentation and the function of these conflicts. Finally, themal coherence refers, to the presence of themes which figure importantly and repeatedly within a narrative

which provides a sense of unity to the text. In this study, participants developed their narratives around the theme of *Inadequacy of support.* This theme emerged over and over throughout the course of interviews and influenced most narratives.

Pragmatic use refers to the extent that a study will become the basis for further research by other investigators. This will be represented in the future directions and recommendations suggested in upcoming chapters.

Finally, I employed the use of reflexive practice throughout the research process. Reflexivity, defined as disciplined self-reflection embodies the continual evaluation of our subjective responses and our method of research:

> "Through constantly reflecting on, questioning and evaluating the research process, the researcher attempts to distinguish how subjective and inter-subjective elements have impinged on (and possibly transformed) both the data collection and the analysis" (Finlay, 1998, p. 453).

Finlay (1998) argues that the goal in qualitative research is not to eliminate bias, but to recognize our preconceptions and assumptions, reflect on their meaning and reasoning, and use our inward reflections to gain more insight on our research choices. Through the process of *a critique of the illusions of subjectivity,* I have been forthcoming about my position relative to the research topic. I continued reflexivity throughout data collection. At the end of each interview I reflected in my research journal about how the interview went, how I reacted and related to the participant, and how my interactions with the participant may have influenced the narrative. In doing so I could improve on subsequent interviews and during follow up interviews. Having engaged in reflexive analysis I was able to gain insight on my position as a researcher. For example, during my second interview, Rachel seemed very concerned about how I was able to help her gain more resources. Her time focused on getting help is surely part of her narrative and an important theme in her narrative, however this focus also steered me away from the research purpose. I had felt personally connected to her story and felt the need to respond to the best of my

ability. After reflecting on this I was able to approach the follow-up interview more aware and able to redirect the interview. During data analysis, I also noted questions and ideas in my research journal. I was also able to record any biases that could have interfered with interpretation during analysis. Reflexivity also allowed me to identify weaknesses in the research method and in my own analyses.

3.7   Part 2: Policy Analysis

3.7.1   Critical Discourse Analysis

Discourse is "a group of related statements, signs and practices that created the object/s and domains it purports to describe, giving those objects and domains status as 'truth' or 'knowledge'" (Bacchi, 2009, p. 275). Discourses can be seen as being comprised of morally charged messages that outline the "conduct, aspirations, needs, desires, capacities of specified categories of individuals, to enlist them in particular strategies and to seek defined goals" (Dean, 1994, p.146). Therefore, the purpose of critical discourse analysis (CDA) is to analyze the structural relationships of dominance, discrimination, power and control which are manifested in language (Wodak, 1995). CDA also involves an analysis of instances of social interaction which take linguistic form.

In pursuing an analysis of policy to answer the third question in this research, the *WRP: What's the Problem Represented to Be?* approach (Bacchi, 2009), as a form of critical discourse analysis, was chosen. It is important to consider how power may be enacted in the forming of social assistance policies. Rudman (2010) describes that "power produces effects through producing truth for people that shapes the ways they come to understand and interpret reality, including themselves, with some authorities and agents having more power to influence how discourses are shaped and what discourses become most pervasive" (p. 56). Hocking (2009) advised occupational scientists to consider who profits from occupation, restrictions on access to occupation, whether engagement is voluntary or coerced, and to what extent others are exploited. Power enacted through government policy, institutional guidelines, media, academic literature, has the potential to shape some occupations as ideal, normal and natural while others are shaped as abnormal, unnatural

and morally transgressive (Rudman, 2010). Examining discourses illustrates how a certain way of thinking imposes itself in social assistance policy.

On completion of the Critical Narrative Analysis, I met with my advisory committee to discuss the goals and directions of the policy analysis. We began by discussing the Ontario Works Act and the Ontario Disability Support Program Act. The purpose of the Ontario Works act was to establish a program that recognizes individual responsibility and promotes self-reliance through employment by providing temporary financial assistance to those most in need while they satisfy obligations to become employed (Ontario Works Act, S.O. 1997, c. 25, Sched. A). The purpose of the Ontario Disability Support Program Act is to establish a program that provides income and employment supports to eligible persons with disabilities while recognizing that government, communities, families and individuals share responsibility for providing such supports (Ontario Disability Support Program Act, 1997, S.O. 1997, c. 25, Sched. B). Separate from these acts are the corresponding policy directives. Policy directives interpret the laws that govern Ontario Works and the Ontario Disability Support Program (Gabel, Clemens & Leroy, 2004). Policy directives explain how the programs work, what supports are available, and the roles and the responsibilities of staff and clients (Gabel, Clemens & Leroy, 2004). The decision was made to focus the policy analysis on a specific policy directive which was relevant for an emergent theme from the Critical Narrative Analysis.

One critical theme was termed *Clawback and its Drawbacks.* Clawback is the recovery of money already disbursed. Clawback arose as a significant complaint among participants, and in some cases a deterrent to working. The goal of Ontario Works is to provide assistance while recipients fulfilled employment obligations, but yet, a policy meant as an incentive, appeared to be a deterrent to working among research participants. The issue of clawback was not only isolated to OW recipients. Participants who were living with disability also discussed interest in working but were partially influenced to not work due to the fear that clawback would lead to the loss of other essential supports. Therefore, the

policy of clawback, which is formally called the income exemption policy, was chosen to be investigated in the policy analysis.

3.7.2   Goals Of WPR

Accordingly, a WPR approach to policy analysis maintains three key propositions. First, we are governed through problematizations. Hence, we need to study problematizations through analysing the problem representations they contain rather than 'problems'. Finally, we need to interrogate the problematizations through scrutinizing the premises and effects of the problem representations they contain. Therefore, Bacchi's methodology asks researchers to be reflexive and reflective so that they do not buy into certain problem representations without reflecting on their origins, purposes and effects (Bacchi, 2009).

3.7.3   The WPR Approach

"What is the problem represented to be?" (WPR) approach was first presented by Carol Bacchi in 1999 to "provide insights into the ways women's inequality has been understood in Western policy interventions, and the implications for feminist theorists" (Bacchi, 2009, p. vi). Bacchi's approach draws upon a conception of critical discourse analysis described by Foucault. Bacchi (2009) contends that to uncover deep-seated presuppositions entails recognizing that "policies are elaborated in discourse" (p. 7). In drawing on Foucault, Bacchi understands power as productive as well as prohibitive. Power is also embedded in "knowledge-power relationships; i.e. the ways in which power is involved in producing forms of knowledge, and in which knowledges exercise power or influence in shaping people's lives" (Bacchi, 2009, p. 276). Therefore, according to Bacchi (2009) it is "useful to think about both the power of discourses to limit the meanings of topics of analysis, and the power to make and/or to deploy discourses" (p. 236). Through governmental practices and programs and the construction of policy, uneven power relations are created in the production of discourse (Bacchi, 2009). Although there may be many competing constructions of a 'problem', governments are said to play a privileged role through their creation of policy problems, because their understandings of 'problems' stick and are constituted in the mechanisms used to govern.

Bacchi (2009)'s WRP approach to policy analysis consists of six interrelated questions to be applied to one's own problem representation:

1. What's the 'problem' (e.g. of 'problem gamblers', 'drug use/abuse', domestic violence, global warming, health inequalities, terrorism, etc.) represented to be in specific policy?
2. What presuppositions or assumptions underlie this representation of the 'problem'?
3. How has this representation of the 'problem' come about?
4. What is left unproblematic in this problem representation? Where are the silences? Can the 'problem' be thought about differently?
5. What effects are produced by this representation of the 'problem'?
6. How/where has this representation of the 'problem' been produced, disseminated and defended? How could it be questioned, disrupted and replaced?

The goal of question one is to see what the policy proposes and to determine the implied 'problem' from this proposal. The goal of question two is to identify and analyze the meanings that must be in place for a particular problem representation to make sense. It also requires identifying key concepts, binaries and categories, while thinking beyond national and/or cultural boundaries. To explore this question requires an in-depth reflection on the rationales and conceptual logics underpinning social assistance in Ontario. These concepts should reveal particular assumptions that can then be analyzed. Question three aims to highlight the political and cultural conditions, practices and processes that allow a particular problem representation to take shape and to assume dominance. This question requires identifying key points in the development on Ontario works and ODSP which have led to the identified problem.

The purpose of question four is to raise, reflect and consider issues and perspectives silenced within the problematizations. Cross cultural comparisons and comparisons of problem representations overtime as well as the analysis from question two will be useful here. Here, it is important to consider structural and other factors which may lead to the necessity of requiring social assistance. In addition, this step also requires the consideration of whether the identified problem could be thought of differently based on the current assumptions. The objective of question five is to identify the effects that specific problem representations produce so that they could be critically assessed. These include discursive

effects (how the representation limits what can be said about an issue), subjectification effects (the way in which subjects and subjectifications are constituted) and lived effect (the material impact of problem representations). Finally, question six considers the past and current challenges to this representation of the 'problem'. This step pays attention both to the means through which some problem representations become dominant, and to the possibility of challenging specific problem representations that are judged to be harmful.

3.7.4   Sampling

Based on results from the Critical Narrative Analysis, the policy chosen for this analysis was the income exemption policy, informally referred to as clawback. This policy can be found on the Ministry of Community and Social Services website under Ontario Works Directives. Policy directives interpret the laws that govern Ontario Works and the Ontario Disability Support Program. Policy directives explain how the programs work, what supports are available and the roles and the responsibilities of staff and clients (Gabel, Clemens & Leroy, 2004). These policy directives have been put in place to respond to the rising caseloads and costs that were associated with social assistance (Gabel, Clemens & Leroy, 2004). The relevant directive is 5.1 Income and Exemptions found at https://www.mcss.gov.on.ca/en/mcss/programs/social/directives/ow/5_1_OW_Directives. aspx. This directive provides details of what is considered exempt as income i.e. not considered a source of income which may negate or be subtracted from your OW allowance. Examples of exempt income include:

- "the first $200 in net earnings or amounts paid under a training program that each adult member of the benefit unit earns plus 50% of net earnings that are in excess of $200
- earnings of, or amounts paid under a training program to, all members of a benefit unit under the age of 18
- earnings of, or amounts paid under a training program to, all members of a benefit unit over the age of 18 attending secondary school full-time
- earnings of persons attending post-secondary school full-time
- honorariums that are reimbursements for out-of-pocket expense
- training allowance received through the Ontario Skills Development Benefit (OSD) program received under the **Employment Insurance Act** (EI) when used for approved training courses and materials" (Mcss.gov.on.ca, 2017).

Other policy documents, speeches and press releases surrounding significant developments to clawback were selected. News articles were sourced from Income and Advocacy Centre website (http://incomesecurity.org/media-and-policy-news/). This website provides an outlet for Media & Policy News, which brings together links to media stories on important income security and poverty-related issues from local, provincial, national, and international perspectives, as well as links to social policy reports, interesting events, and other related materials. A hand search was conducted of all significant news articles in the years January 2013 to February 2018. Peer reviewed publications were also explored to address the final three questions in the WRP approach. A keyword search of Google Scholar and Scopas databases was conducted to encompass studies which discussed claw back policies. The keywords searched included: Ontario Works OR Ontario Disability Support Program OR social assistance AND clawback OR claw back OR income exemption.

Therefore, for a document to be included in this study it would need to meet the following criteria a) be the Ontario Works Act and the Ontario Disability Support Program Act; b) be a government reports, speeches and media release in the past five years; c) be a peer reviewed publication about Ontario works or ODSP published on or after 1997.

3.7.5   Data Analysis

Data which answer either research question from the WPR approach were extracted from these documents. Specifically, I focused on key issues such as justice and the political effects on enabling or hindering occupational possibilities (Rudman, 2010) of citizens living on income provided by social assistance. Included data were first read in its entirety. Next, relevant data were charted in a Microsoft excel sheet under the headings of questions from the WPR approach. In addition, I drew upon governmentality perspective to guide a theory informed reading of the texts. This theory informed data analysis aligns with a critical stance which rejects any idea of data 'lending itself' to direct interpretation; it acknowledges that data analysis is never done from 'no-where', but always situated (Haraway, 1988). Charted data was subsequently summarized. The data extraction sheet

facilitated the analysis process but also ensured that the information was transparent and readily available. Findings were then presented under the subsequent question headings.

3.7.6   Quality and Trustworthiness

To ensure trustworthiness of the policy analysis, many steps were taken. I chose to adopt Ballinger's (2006) general considerations for the quality of qualitative research. Ballinger describes four considerations that can be drawn upon to reflect on the quality of a qualitative study and emphasized that these considerations can be "enacted in different ways" (p. 240): coherence, systematic and careful research conduct, convincing and relevant interpretation, and accounting for the role of researchers. Coherence refers to efforts to eloquently interconnect a study's research design, data collection and analysis process with a study's theoretical framework and situational goals (Tracy, 2010). Bacchi's WPR approach for policy analysis is coherent with my critical stance and carefully ties in with the Critical Narrative Analysis, both seeking to understand how social and political processes shape expectations and possibilities for occupations. While conducting this research I openly and systematically documented every decision I made. I have provided a clear explanation of the methods undertaken. I also provide a clear documentation of all policy texts included in the analysis. Some excerpts of these texts were used to demonstrate the basis of my conclusions. I also provide statements on the limitations, and potential bias in relation to the analysis. The third criterion is the consideration of convincing and relevant interpretation. This consideration resides in the reader and involves a recognition that the "researcher has something significant to contribute to knowledge within the domain under investigation" (Ballinger, 2006. p. 241).

This study contributes theoretically and conceptually to the development of knowledge within occupational science, such as by offering understanding of how policies shape occupational possibilities through limits, restrictions and surveillance. It also sheds light on how issues such as unemployment become constructed as an individual phenomenon and responsibility, and not as socially mediated within social, cultural, historic, economic, and political contexts and conditions. Finally, Ballinger (2006) also describes the need to

account for the role of the researcher in way that fits with the positioning and methodology of a particular study. This is often done through reflexivity. Reflexivity occurred throughout the development of this thesis through reflexive journaling, included the final writing stages. Ongoing discussions also occurred with my supervisor which also provided opportunities for self-reflection. Moreover, the aim of this policy analysis was not to produce evidence which is generalizable but to open up debate and discussion in order to evoke critical thinking.

3.7.7   Conclusion

Chapter 4 describes the methods used to explore the, *how does social assistance in the form of Ontario Works and the Ontario Disability Support Program influence occupational possibilities for adults living in poverty?* It described how my methodological stance aligned with the methods used to conduct this investigation. This study adopted a critical analysis approach (Langdridge, 2007) as well as a policy analysis (Bacchi, 2009). Five individuals participated in two interviews which questioned their experience within social assistance system, what they felt were they meaningful occupations, their goals and aspirations and any limitations they felt in meeting those goals. A policy analysis was also conducted which analyzed the income exemption policy of Ontario Works. The methods were discussed as well as the particular quality criteria for this method. This chapter addressed the quality criteria of persuasiveness, correspondence, coherence, and pragmatic use in narrative research as well as the quality criteria of coherence, systematic and careful research conduct, convincing and relevant interpretation, and accounting for the role of researchers in critical discourse analysis. The next chapter details the Critical Narrative Analysis.

Chapter 4

4   « Results Part 1: Critical Narrative Analysis »

Critical narrative analysis (CNA) guided by Langdridge (2007, 2008), was conducted. This method combines hermeneutic phenomenology with critical theory following Ricoeur (Langdridge, 2007). CNA combines the respect for individual subjectivity and what people say about their experience, with a political critique questioning people's narrative; recognizing that people speak from some tradition or ideological position (Langdridge, 2007). CNA sees phenomenology and critical theory as mutually exclusive (Langdridge, 2008). CNA incorporates a moment of suspicion (engaging in critique) and applies hermeneutics (understanding tradition) by researchers on themselves and the narratives produced (Langdridge, 2008). Thus, adopting CNA allowed for the exploration of how participants describe, give meaning, and interpret their lived experiences in the context of social assistance and how issues of power and interest conflate and/or subjugate these processes. CNA allowed the narratives of individuals living in poverty to be situated with their lived experience while critiquing the structural relationships of dominance, discrimination, power and control that are revealed in language. CNA was used to explore the following questions: What are the occupations that social assistance recipients participate in and what do they identify as barriers to participation in these and other occupations? What are the meanings ascribed by these adults to what they should and need to do? How do these meanings, barriers, and challenges position in relation to social assistance policy?

4.1   Methods

The analysis involves six stages:
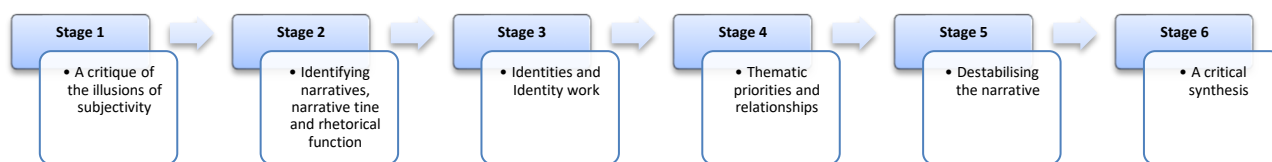
Figure 1: Stages of Critical Narrative Analysis

Stage 1: A critique of the illusions of subjectivity

At this stage I reflected on my value position in relation to the focus of the study and my expectations. Reflective work which critiques the concept of my subjectivity in this research was carried out. This step is meant to illuminate researcher assumptions. According to Bold (2012), "reflexivity brings into the process a more personal dimension, a thoughtful self-awareness of the dynamics between you and the people you are researching." Langdridge (2007) suggests that the researcher critique themselves with a hermeneutic that best suits the topic under investigation. Foucault's governmentality perspective was chosen. In this stage I first wrote about how my position, biases and assumptions might affect my understandings of the data (see Appendix D).

Stage 2: Identifying narratives, narrative tone and rhetorical function

This stage involves a search for distinct stories in the text where transcripts are reviewed to identify any stories related to the research aim. Audio recordings from the interviews were transcribed and personal identifiers were removed. Each participant was then ascribed a pseudonym. These transcripts were read through several times to facilitate immersion in the participants' contexts and stories. The transcripts were also read by my supervisor and then discussed thoroughly. Through these processes I searched for distinct narratives for example being a mother, being an employee, or participating in meaningful occupations. In addition, I searched for the canonical narrative which are, "narratives that can be found

in individual personal stories but represent broader societal stories of how lives should be lived" (Langdridge 2007, p.147). I arranged these narratives to form an overall narrative for each participant.

Next, the narratives were examined in detail to identify the character of these accounts and the way they were communicated, to identify the narrative tone. The narrative tone refers to the emotional character of the story (Finlay & Evans, 2009). The final step in this stage was to identify the rhetorical function of the text. There I question the function that the story served for the individual. For example, was the participant justifying a stance, providing an explanation or critiquing a situation.

Stage 3: Identities and Identity work

Narratives were explored to identify how participants constructed and presented their identity. For this analysis, identity work involved assessing the actions, narratives and expressions participants used to establish, construct or present their identity. I also examined how participants' identity work transforms throughout their narrative, since different identities may be constructed at different times and in different social contexts (Finlay & Evans, 2009).

Stage 4: Thematic priorities and relationships

Significant patterns within groups were noted to identify major themes in the text. While keeping in mind my own views from Stage 1, I read and reread the text, noting emerging ideas and key sentences. Member-checking interviews were conducted following thematic analysis of participants' narratives. The purpose of these interviews was to clarify and add depth to the narratives developed in the first interview and to have the opportunity to discuss things that we may have missed in the first interview. Thematic analysis, following the same procedure as before, was conducted on the additional data. The themes were examined to determine whether they can be further distilled into categories. Conceptual

categories are elements of the data that could be clustered together through similarity and regularity and therefore captured different essences of the data.

Stage 5: Destabilizing the narrative

This stage involved using a critical theory to interrogate the data. Critical theory was used to facilitate the identification of ways in which narratives may block future occupational possibilities rather than open them up (Finlay & Evans, 2009). In this study, I adopted the framework of governmentality. Governmentality is a term coined by philosopher Michel Foucault and refers to the way in which the state exercises control over, or governs, the body of its populace (Foucault 1997). Foucault viewed government as encompassing all modes of action that aim to shape, guide or direct the conduct of others and one's own means towards certain ends (Foucault, 1991). In his words, governmentality was "an activity that undertakes to conduct individuals throughout their lives by placing them under the authority of a guide responsible for what they do and for what happened to them" (Foucault 1997, p. 68). Governmentality encompasses the idea of reason of state which is an act of governing that assigns priority to all that could strengthen the state and its power and intervenes into and manages the habits and activities of subjects to achieve that end. Foucault (1997) also explored liberalism where one can observe a distinction between state and society. It assumes that human behavior should be governed not solely in the interests of strengthening the state but in the interest of society which is distinct from state (Rose, O'Malley, & Valverde, 2006). Liberalism acts as a critique that authorities are governing too much (Rose, O'Malley, & Valverde, 2006). Governmentality asks questions of the phenomenon it seeks to understand such as who governs what? According to what logics? With what techniques? To what ends? Within governmentality, power operates at a distance which means that people may not be aware of how their conduct is being guided or why.

Guided by a governmentality perspective, Rudman (2010) proposes that social and political processes shape expectations and possibilities for occupations. These forces differently shape marginalized populations by influencing what these populations view as what they

can and should do in everyday life, which then produce occupational inequities (Laliberte Rudman, 2013). Occupational possibilities refer to the occupations that are supported and promoted by various aspects of the broader systems and structures in which their lives are lived (Rudman, 2005, 2006). This concept denotes what sort of occupations people see themselves doing given their circumstances.

Governmentality was appropriate for this step, which brings in theory later, because from a Foucauldian perspective, beginning with theory is problematic as this approach necessarily overlooks cases that do not fit the theory. Therefore, in stage five I explored how social assistance policies may operate as technologies of government that bound and make possible the occupations that people participate in, and how people understand and govern themselves in relation to these occupations. During this analysis, I focused on the specific technologies, techniques and strategies used in the exercise of power and the effects of social assistance policy. I also focused on subtle mechanisms or the apparatus of knowledge which Foucault (1997) describes as a non-ideological construct.

Stage 6: Synthesis

This stage involved the development of an analytical summary for each interview based on the previous stages. During this stage, through a discursive process, my supervisor and I collaboratively identified salient commonalities, engaging debate to challenge, question and justify interpretations. We then determined how findings would be presented with a focus on presenting key narratives with themes including direct quotations, thereby privileging the voices of participants.

4.2   Results

4.2.1   Stage 2: Identifying narratives, narrative tone and rhetorical function and Stage 3: Identities and Identity work

Shelly

Narrative

Living with a disability

Shelly lives with Friedreich's ataxia. Friedreich's ataxia is an autosomal recessive inherited disease that causes progressive damage to the nervous system. It manifests in initial symptoms of poor coordination such as gait disturbance; it can also lead to scoliosis, heart disease and diabetes, but does not affect cognitive function (Alper & Narayanan, 2003). Her current symptoms include slow speech, occasional twitches of eyes and hands, difficulty walking, and difficulty with fine motor activities such as writing.

Although she did not feel like she needed it, Shelly began using a wheelchair at around 14 years of age when she entered high school. Her high school required that a wheelchair be used as a precautionary tool avoid accidents in the hallways. However, at the end of grade 9 the school told her that she needed to take the wheelchair home. Once she had taken it home, she began using it more often and became reliant on it. She also had an educational assistant who provided help with note writing.

During college Shelly used the wheelchair but was able to use her arms freely and her speech was slower than it had been in high school. In college, she received assistance with notes provided by a student using carbonless copy paper that automatically duplicated anything written. On occasion, Shelly was also provided notes by instructors. When she began an internship after completing college, she was only asked to perform tasks that she was physically capable of doing. Since then, Shelly has had increasing difficulties with using her arms and slower speech. She also expresses feeling constantly tired throughout the day, evident through her yawning several times during our meetings.

At the time of the first interview Shelly lived at home with her mother, brother and stepfather. She was hoping to be accepted into an independent living program. This program offers a community setting for people with disabilities to learn and practice

independent living skills. Clients are selected for either a six or maximum 18-month transitional program. Clients are provided with a one-bedroom apartment and access to on-site attendant services (24-hour) and health and life skills education. In July of 2017, she got accepted into the program and moved into a one-bedroom apartment in the city.

She now has a life skills educator, who helps her with many tasks including money management, planning meals, and accessing community services. She has a nurse that she meets with twice a week who updates her about the current state of her health and discusses any concerns Shelly may be having in regarding her health. The nurse will then provide assistance or recommend a specialist. This is a meaningful service for Shelly who is now able to spend an hour with a health professional talking about all her health needs and concerns. Unfortunately, with her family doctor, Shelly could only be seen for a limited time and therefore could only talk about the most serious and pressing issues. Shelly is also provided with attendants who help her four times daily. Attendants will come in the morning at 7am for assistance with self-care occupations such as showering and dressing. In addition, they assist with making the bed and cooking breakfast. Shelly is often not ready to wake up and may ask for additional sleeping time. Although she is often tired, she feels that it is better to be up and out rather than "wasting her day sleeping". An attendant will also come in for an hour at lunch time, an hour and a half at dinner and an hour at bedtime. Shelly is responsible for buying her groceries and an attendant will prepare her meals from start to finish with step-by-step instructions from Shelly. At bedtime, Shelly washes her face and brushes her teeth as she is able to complete those activities without assistance. An attendant helps her to use the washroom, change and get into bed. Attendants are available 24 hours a day, so if Shelly needs to use the bathroom outside of her designated time, she calls for an available attendant. The only issue for Shelly is that her bedtime is set to 10pm. At times Shelly wishes it could be later so that she could get some additional tasks done. She often brings a drink, snack and her electronics to bed to occupy her until she is ready for sleep. Other times she may be tired and want to get to bed earlier but must wait until an attendant is available.

One concern that Shelly had when applying for the program was that it requires her to use a lift to get in and out of bed. Shelly values her ability to transfer out of bed on her own and was concerned that her health would diminish, since transferring out of bed and during physio are her only opportunities for standing. At the time of our second meeting, she was using the lift but noted that it was temporary. She was still standing to do transfers to the washroom, so she was not entirely concerned. She was waiting for a pole to be installed that she would be using to transfer to her bed independently.

Now that Shelly is living on her own, she is very tired as she is not used to doing so much on her own. However, she is happy that she gets to do what she wants including using the power chair. At her mother's house, she was not allowed to use the power chair and would have to transition to a manual chair once inside the home. She is now able and values the freedom to do so.

Getting ODSP

When Shelly turned 18, she applied for ODSP. During her first visit, she was told that it would be difficult for her to receive because she didn't look like she had anything wrong with her and that they would need to investigate. Overall the process did not take long as she had more than enough evidence to demonstrate that she was in fact living with a disability. She received about $900 a month, as she was single and lived at her mother's home. Now that she lives on her own, she receives $850, although her costs have increased as she now has to buy her own groceries. She uses this money to cover rent, cable, internet, cell phone, transit, food and some medical costs such as physiotherapy. She also receives funding from the Assistive Devices Program (ADP) for her insulin pump. Her incontinence supplies had recently changed from the cost being added to her monthly allowance to having them ordered and delivered and the cost being billed directly to ODSP. She is disappointed in this change because if she was able to get supplies at a discount, she could use the additional money for other recourses. After moving, her file needed to be transferred to the new location, but she no longer has a worker assigned to her. She now calls and speaks to whomever answers. She is concerned about the amount of money she

must live on. If her rent is subsidized and she uses the food bank, then she could feel more confident about survival. However, she remains limited in income.

School and work experiences

Shelly completed high school and went on to graduate from college. While in school she enjoyed her program and was granted an internship on completion. While doing the internship she realized that she no longer enjoyed that field. She found the work challenging and not rewarding enough to be fulfilling. However, over the years she faces additional challenges which does not allow her to participate in full time employment. She currently works casually during elections, working 150 hours over the course of three months. Her job was to inform people with disabilities of the assistance available for them which would give them the opportunity to vote. She also worked in the community center where she already spends much of her time. She enjoys that job because it is not demanding on her body and she could set her times to work which allows her to take breaks when work becomes challenging. In addition, she continues to volunteer on a weekly basis as a receptionist which she enjoys because it provides social interaction. Although she is not able to, Shelly would have enjoyed the feeling of independence if she were able to earn her income and have control of how it is used: *"I would be supporting myself, I wouldn't have to rely on a cheque at the end of the month. Everything… Like it would be mine. It's not a good feeling knowing that that you buy stuff with any somebody else's money tax dollars."*

Experiences of challenging supports and exclusion

Shelly also lives with diabetes and requires an insulin pump. She receives funding from ADP which covers up to $600 every month. Her supplies cost $900 and ODSP is responsible for covering the rest. Originally ODSP required her to pay for the supplies and receive reimburse from ODSP. Shelly was able to challenge this with the help of an employee from Omnipod, the company that provides the supplies. The representative from Omnipod was able to speak to ODSP to provide evidence that Shelly would not be able to

afford to purchase her supplies that way. ODSP eventually agreed to have her pay the amount covered by ADP, and Omnipod would directly bill ODSP for the balance.

Shelly recently had encountered a problem with her physiotherapy. She originally was part of a program where she paid $50 a month and received physiotherapy once a week. The program was called the ODSP Program although it was not funded by ODSP. She received an email stating that they were changing the ODSP Program to the Financial Assistance Program. The new program required information about the clients' monthly household income, their other household income including alimony, child support, child tax benefit, and any public assistance. They also required two consecutive pay stubs, two ODSP records, child tax benefit statements, their previous year's tax assessment and two months of bank statements. Then they asked for the amount that clients feel they can contribute i.e. pay monthly. The new program guidelines state that their goal was to provide as many people as they can with rehab and wellness services. Shelly felt this process was too invasive. Her ODSP records contain personal information about her health which she is uncomfortable sharing to an unregulated service. In addition, she does not feel that what a person does with their money should determine how deserving they are of the essential service of physiotherapy. Shelly expresses her displeasure at these changes:

> *"The actual question is 'How much do you think you can afford to contribute?' Who says that? I just think it's too much. So if I go out for dinner and buy something on debit they want that? No. I'm human. I don't get the professionalism from them. If they didn't need all that stuff then that's fine, but there's a lot of personal stuff on my ODSP slips and the banks and stuff."*

Shelly's main concern was that she may provide all this personal information and be asked to pay more than she could afford. She was unable to afford more than the amount that she already paid, which she was told that most likely she would be unable to remain at that amount. As an alternative to physio Shelly plans to spend more time at the community center exercising.

Importance of supports from peers, family, and personal support workers

For a long time, Shelly's mother played a big role in providing support for Instrumental Activities of Daily Living such as cooking and laundry. A personal support worker (PSW), visited Shelly every morning to help her get up, bathe and get ready for going out. Now she has several attendants at various times each day. On days that she does not have the opportunity to go out, she goes to friends' apartments to socialize. The ability to participate in social occupations is crucial to her wellbeing. Her family and friends are also people she could rely on if she was ever in need. Simple or as little as it may be, Shelly appreciates any additional support. On Sundays, she goes to her mother's house for dinner and often leaves with two additional meals.

The pursuit of happiness- Health promoting occupations of social participation

Shelly enjoys getting out, whether it is the occasional dinner with her best friend from childhood, roaming the mall or going to the community center. On days that she does not have physio she goes to the community center where she is able to meet new people and to exercise. She also sees her exercise as being an alternative form of physio which is very good for her health. In her words, *"It keeps me moving. If I didn't come here I would be sitting around, and I think my condition would definitely be a lot worse."*

Shelly has developed friendships in the various places where she occupies her time. Shelly has a few friends at the community center, one of whom also moved to her apartment building through the independent living program. She occasionally goes out to dinner with these friends. After moving to her new apartment, she developed a friendship with a woman who has quadriplegia who Shelly describes as "extremely nice". They spend a lot of time sitting outside as she and her new friend both enjoy the outdoors. She then spends her weekends relaxing and watching baseball as during the week she is "always on the go".

Shelly shares a love for baseball with her brother as her family, inspired by her deceased father, are huge baseball fans. She usually watches the games with her brother and sometimes goes to the stadium to view the home opener. Shelly and her brother also visit

the Scarborough Bluffs often in memory of her father who described the Bluffs as his place of escape when Shelly's parents were divorcing. He has a special place where they visit on Father's Day and his birthday.

Prioritization of medical occupations

ODSP does not cover any costs towards leisure activities, which also includes travel expenses. Travel to medical appointments are the only costs covered when verified by a signed letter from the doctor. Even leisure occupations such as going to the gym, which are also health promoting are not considered in travel allotments. In the city of Toronto public transit costs approximately $3.25 (each way) or a token can be used. ODSP will therefore provide $6.50 per appointment. If a recipient has more than 25 appointments, they become entitled for the full travel allowance, $147, the cost of a monthly bus pass. This monthly transit pass, hereafter called a Metropass, could then be used for any of the recipient's travel in the city including use of buses, subway trains, streetcars, and Wheel-Trans. Wheel-Trans is a specialized door-to-door accessible transit service for persons with physical disabilities. Shelly expresses concern for those who do not have as many appointments and hence can't afford a Metropass:

> *"Yeah they have other stuff they could be spending the money on I don't really like how it says use for like dentist appointments, and doctor's appointments, Physiotherapy, but if you just come in here [community center] they won't give you much. To come here people are doing physio, they are working on bettering their health here. Say I wanna go to the movies, I pay on my own with that but I have a Metropass so I'm good. But some people only get $50 dollars for travel, so they have to buy tokens. For people that do not get enough money for Metropass what do they do? Sometimes they only go out a couple days a week. So, what they give you only cover appointments it doesn't cover any kind of leisure activities."*

Shelly can visit a hair salon only twice a year through gift certificates provided by her mother, otherwise she feels that she would not be able to afford to go. In order to do other

salon services, such as nails or eyebrows, Shelly has to compromise or get assistance to do it at home: *"Like when I notice I need to get my eyebrows done, I'll say I rather get my eyebrows done rather than get that snack at the grocery store, so I'll compromise."*

Narrative tone and rhetorical function

The general tone of Shelly's narrative was tired, frustration, and seeking independence. She expresses her tiredness through directly mentioning it and yawning during the interviews. She expresses her frustration about changes she has experienced with an accompanying change of tone. She also speaks several times of wanting to be on her own, how it feels to be on her own and what she needs to be successful living alone.

The rhetorical function of Shelly's narrative was to critique the expectations of her based on what is given to her and to express her disappointment in changes that occur within the system.

Identity work

Independence

The identity work done by Shelly had strong themes of independence. Shelly was unhappy that she had to rely on "others' tax dollars" for survival. She wished that she could work so that she could support herself. Being able to volunteer weekly and work occasionally seemed to be an important part of maintaining her independence. In the first interview, Shelly wished to live on her own and was considering all that would be necessary to accomplish this. She had applied to an independent living program but was concerned that she would have to use a lift to transfer in and out of bed. She felt that using a lift would hinder her independence because she would have less opportunity to use her legs, which could ultimately speed up the degeneration of her disease.

By the second interview, she had been admitted to the program and was living on her own. She was actively working on revising her independence. Occupations such as doing laundry, grocery shopping, meal planning had become her full responsibility. When asked

what her goals were now that she was living on her own, her response was still focused on increasing her independence. She was now motivated to being more efficient with budgeting and managing her money so that she would not need to rely on anyone else financially. This involved creating a budget which incorporated grocery shopping, internet and cable. She also tried not relying on family and friends for additional support. She was open to bringing home leftovers from dinners at her mother's house but would not ask for any further support.

Part of Shelly's identity work was also revising her social identity in order to reinforce her personal identity. In the first interview, her social identity as a dependent person living at home under the care of her mother conflicted with her goals of being independent. As her environment changed and she began living alone, her social identity as an independent young woman better coincided with her personal identity. For example, while living with her mother she was unable to use a power wheelchair. This meant that she was dependent on others to carry items for her from room to room as she could not operate the wheelchair and hold onto anything. At her new apartment where she uses her power wheelchair, she mentions that she now has no problems doing both and can bring snacks into her room.

Shelly previously was concerned that by living independently she would only be able to stand while in physio. During the second interview her independence was also challenged due to changes in policy meaning that she was unable to afford physiotherapy. By losing access to physiotherapy, the circumstances of her environment limited her independence and therefore she had to be creative and revise how her needs were met. She decided that she would increase her time spent at the community center so that she would have more opportunities to exercise. Although she would be best served by having physiotherapy. Shelly continues to come up with solutions that allow her to work towards her goal of independence.

Rachel

Narrative

Living with a disability

Rachel is a widow originally from the Caribbean. After she met her husband while on vacation in Canada, she maintained dual citizenship. She travelled back and forth between the two places until she had a stroke while in the Caribbean. Unfortunately, the health system in the Caribbean failed her and she was sent home from the hospital with no rehabilitation. Her husband cared for her until she was finally able to travel back to Canada. Rachel now lives with paralysis on the left side of her body. She uses a cane occasionally but mostly uses a wheelchair. She has difficulty with her eyesight and cannot focus on reading or watching TV for too long. After her stroke, Rachel was unable to maintain some of her most meaningful occupations of reading and fishing.

She currently manages most of her other activities of daily living including cleaning, cooking and completing chores around the household. She also sustains an active lifestyle and spends a lot of time away from home at community centers and at physio. She has a very positive outlook on life and this is reflected in how she introduces herself: *"My name is Rachel and I suffered a stroke, but I don't really make that keep me down, I just keep on going and going and going, even though I'm not feeling well. I get out of the bed, get out of the house every day. Keep myself occupied."*

She enjoys cooking but due to her partial paralysis she is restricted in how often she cooks and the variety of dishes she is able to prepare. She usually buys precooked food that can be heated in the microwave. She receives physiotherapy five times a week and hopes to be able to walk again and to regain functionality in her body.

Facing discrimination

Rachel feels that the public is often inconsiderate when they see a person in a wheelchair. She often struggles to find someone to help her, and she is often ignored even when she is saying "excuse me" so that she may have enough room to pass. Rachel shares a story about her experience of discrimination while out in public:

"Some people who are able they say oh you're in a wheelchair I'm the one who's paying for this. Excuse me, well I didn't cause myself to get sick. it happened to me it could happen to you tomorrow. You could just wake up one day and you can't walk. Yes, the man on the street he's like you're driving this you know how much I had to pay for this? I said that you didn't pay for this. He said yes, it's my tax money. I said my tax money too. I know there are some people that are in the chair they can walk strong they look like they're not supposed to be in there. But you don't know what the matter is with them. They look strong and healthy but some of them could be sick."

School and work experiences- 'My body cannot be sold'

Before her stroke, Rachel had been working at a coffee shop for several years. After her stroke, Rachel was unable to work at the advisement of her doctor due to the possibility of muscle spasms and her requirement of taking aspirin daily. Personally, she does not feel she could work because "sometimes [her] mind goes blank and [her] eyesight is not that great". She currently volunteers at a community-based rehabilitation and advocacy charity for people with physical disabilities. She sits on the board and is responsible for some administrative duties. This involves making reminder calls to members about upcoming meetings which occur three to four times a month. She is able to do this at home. Rachel feels that there should be some form of compensation from ODSP which could cover travel and lunch on days that recipients volunteer:

"I think that they should be able to… like if you're volunteering it's nice for you to volunteer. But it would be nice to have the money to pay for the bus fare. I think they should at least give you a little stipend to buy tokens if you're volunteering. Some people they can volunteer every day, every day, you're still nice to do it, but they don't give you a little something to say, this is for your hard work, to encourage you. You come every day, they're not even giving you an incentive to buy coffee or pay for your bus fare."

Rachel feels that for the future she will do whatever she is able to. She does know that she cannot do anything strenuous, her speech isn't great, and she could experience blackouts.

Note: If you are receiving Ontario Works or ODSP benefits and your volunteering is approved as an Ontario Works activity you may be able to receive help with costs through your Employment and Social Services Centre, if your volunteering helps you meet your employment goal, and is with a non-profit organization. Many recipients of ODSP do not have precise employment goals, as they may not be able to work.

Getting ODSP

After Rachel had her stroke, she returned to Canada and could not go back to work. While she waited to receive ODSP she stayed with her sister. Although her sister supported her, she always felt that there was a time limit. Rachel's son is currently living with her and going to school and is therefore considered her dependent. She receives support for a special diet because she suffers from diabetes, hypertension, high cholesterol and lactose intolerance. She had received extra support for continence supplies, but the policy was changing to provide the suppliers with the funding instead of the clients. The clients would then have the supplies delivered to them. ODSP partially covers the cost of medical supplies for her diabetes.

Sorry, I can't help you!

Rachel has not had a caseworker for over a year. When her previous worker moved on from the position, she was never assigned another worker. Without a worker, she faced difficulty getting responses to her calls and messages. Her strategy was to keep calling till she got an answer and plead her case to whomever answered. Ultimately without a worker, Rachel felt that she was missing out on support that may be available to her. She expresses her frustrations with finding someone who can help her: *"The thing is I don't have any worker and for me to ask these questions it's like we can't help you or this and that. CCAC they never know anything. They said we can't give you any more hours [for a PSW]. We can't do this we can't do that, it's crazy."* She eventually found someone reliable she could talk to who would help her get what she needed. However, at the time of the follow up

interview she had received a letter that she had been assigned to a new office (closer to where she lived) and had a new caseworker. She was concerned that she would not get the same level of support that she was currently receiving: *"Well I don't know if he or she is gonna be someone I could talk to like the one who I used to be talking to. At least he said if I have any problems I could call him and he can have a word for me."*

Inequitable access to nutritious food

Rachel is faced with difficulties attaining and preparing nutritious food. Most of the food that she has access to, such as ready-made microwavable foods, are high in cholesterol and compound her health problems. ODSP provides Rachel an additional amount of money for her special diet however, she is limited in her ability to prepare food because of her paralysis. She describes baking chicken the day before the interview and then having difficulty removing the food from the oven. She gets creative in doing these difficult tasks: "When I can't use with my hands, I can just use my teeth." She has asked for help with accessing more nutritious foods, but workers suggested getting frozen food or meals on wheels, which by their nature are inadequate to meet her dietary needs. Not only are these foods less healthy but consuming ready-made food does not allow her to engage in the occupations of cooking and preparing fresh meals which holds deep cultural significance:

> *"Yes, we eat fresh food. So it's like the suggestion of frozen food it's not necessarily something that we want. Those things are very salty and right now they're saying that my cholesterol is very high because eating those things it's a lot of cholesterol and stuff in it it's not good. I only cook on Sundays, cook different things. Yesterday I made something that back home we call the chop up; eggplant, spinach and okra, but yesterday I put okra, spinach, and pumpkin, boil everything together and mash it up like mashed potatoes."*

Given the significance of food preparation to Rachel, her main request is to receive assistance from community services, in the form of a designated worker to help her cook

and prepare healthier and cultural meals. For now, she just has to "stick to what [she] has", frozen food.

Inadequate supports

Although there are different supports available to Rachel, there are many costs that she has to cover on a monthly basis. These include physio and needles. She holds strong opinions about the lack of support the government provides for needles:

> *"Yes, for needles for insulin, for checking my sugar. It's not even that much because the box is about 12 something and we only get $8. And for the needles for me to do my insulin, I have to pay for those and those are $45 and they only give me $30. They are expensive I have to tell my doctor that it's not fair because those people were doing drugs, they give it to them free, while I am here, I didn't cause myself to get sick, I really need it and I have to pay for it and they are giving the druggies free."*

In addition, Rachel also questions ODSP's travel allowance policies. Rachel does not have enough appointments per month to be entitled to a Metropass but she usually supplements her travel allowance in order to buy one every month. For Rachel, a Metropass allows her to travel to places where she performs important occupations such as grocery shopping, exercising at the community center and going out to dinner. Rachel suggests that a discount for transit for people living with disabilities should be universal.

Rachel dreams of going on a cruise but would also like to be accompanied by someone. She has become very independent and creative in terms of adjusting to her physical limitations. However, Rachel feels that her income is just enough to survive. She describes it as "living hand-to-mouth". She is responsible for the care of herself and her son. She has found ways to be resourceful in order to have adequate income. For example, she buys household items in bulk when they are on sale. But unless she "finds a money tree or wins the lottery", she does not feel that much will change. She also dreams of owning a house and wishes that some of her income could be put aside towards that goal.

Social occupations

Rachel previously enjoyed reading and fishing which are occupations she can no longer engage in due to her stroke. Before her husband passed away, they would visit the mall together and she would walk around the mall with her cane. This was her main form of physical activity. After her husband passed away, Rachel was concerned about how she would remain active. That changed when one day she met Jacob (a fellow research participant) in the mall. In accordance to his demeanor during this study, he came up to her and said, *'miss you look like you lost your dog or something'*. Paradoxically, she had just experienced the loss of her husband. They then began talking about the community center where she could enjoy herself, exercise and meet new people. She soon joined the community center and has been going there ever since.

Rachel states that she would be *'bored like hell'* if she was stuck home. The last thing she says she wants to do is to stay at home staring at the four walls. Although there is a social aspect to it, Rachel considers coming to the community center a medical (healing or recovering) occupation because she spends her majority of time exercising and stretching. She has made new friends at the community including Shelly and Jacob. Rachel enjoys going out for dinner with her friends. She still enjoys going for walks in the mall or park and may call one of her friends to ask them to join her. She also participates in activities organized by the Heart and Stroke Foundation of Canada. Rachel has enlisted Jacob to plan a cruise for her birthday next year.

Her youngest son lives with her, but their interaction is minimal as he is often in school or sleeping when Rachel is home. Although she wants to do things such as take him out to dinner occasionally, Rachel is unable to provide this for her younger son. He lost his dad before he turned 18 and her son misses his dad a lot. Now that he is turning 21, Rachel wishes that she could buy him a car or send him on a trip. Rachel feels badly that she is unable to do so. On Sundays her older son comes over with his wife and baby for the entire day. They usually play or watch movies.

Importance of supports from peers, family, and personal support workers

Rachel uses the weekend to shop for groceries. Occasionally she relies on family support to drive her to collect the groceries. Without family support, Rachel uses public transportation (Wheel-Trans) to go shopping. Although the grocery stores provide help with shopping, she faces difficulty getting the groceries home. Wheel-Trans operators usually complain that her bags are too heavy for them to lift onto the bus. Rachel's older son used to help Rachel with cooking but when he started his own family, other obligations limited his ability to help. Rachel also describes being blessed with a very good neighbour who occasionally helps with tasks such as shoveling. Personal support workers help Rachel with some house chores and with self-care. However, she only has a PSW three days a week. Ideally, she would like a worker to assist with activities of daily living, but their work start time is after the time that Rachel leaves her house on mornings.

Narrative tone and rhetorical function

The general tone of Rachel's narrative is upbeat and positive. She begins the interview by stating her name and letting us know that she suffered a stroke, but she does not let that get her down. Over the course of the interviews, the tone also changes to frustration and desperation in terms of needing help. At times, she presents a maternal tone when talking about the occupations that she does for her son and her dreams of what she can do for him.

Identity work

Mother

The identity work done by Rachel had strong maternal themes. She happily describes her Sunday tradition of all her family spending the day together. However, she appears to be facing a crisis of motherhood. She expresses disappointment in not being able to do more for her son who is her dependent. She feels guilty that she was not able to buy a car for her son and wants to send him on a trip as a birthday present. On the other hand, she rationalizes the little time spent with her younger child as him having his own life. She also seems to

rely more on outside help asking for help with shopping and shoveling and explaining that sometimes her son is not there or is not feeling well.

Getting back to what was

Rachel appears to be involved in forming a new personal identity. Her personal identity seems uncertain as she seems fixated on what used to be and has not adjusted to what she is able to do. Rachel is focused on getting back to some of the occupations that she was able to perform before her stroke. She speaks of more difficult acts such as being able to walk again but she also speaks of being able to cook the things that she used to eat. Food is of great importance to Rachel evident as she spends time describing specific cultural meals that she enjoys.

She talks several times about doing her hair/ getting her hair done which seems to hold significance to her as a former hair dresser. She relies on a PSW to do her hair but since she only sees a PSW three times a week she is concerned about the consequences. She feels that if she goes out and her hair is not done people may think that she is "crazy". Her inability to do her hair is the direct result of her physical condition, however she thinks that people would not understand that and with her mentality. Her personal identity therefore seems very tied to her social identity demonstrated through her concern of how others see her.

Rachel has thus far been able to find ways to adjust such as using her teeth to open items, but she strives for more help in order to maintain the lifestyle that she has been used to. She wants help with shopping, she wants help with cooking and she wants help with getting her hair done daily.

Jacob

Narrative

Living with a disability

Jacob lives with multiple sclerosis (MS). He was diagnosed 10 years prior. Before being diagnosed Jacob loved to party, travel, and go to Carnival in the Caribbean every year. He was also a very hard worker and often worked 2 jobs at a time. He was very physically active and walked often. It was after coming from a walk and experiencing his foot trembling that Jacob realized something was seriously wrong. It took up to a year before an MRI was performed and MS was diagnosed. When he found out he was devastated and shocked. His condition immediately worsened. In 2011, approximately 4 years after being diagnosed, his health again deteriorated. Around this time, he began using a wheelchair. After that year his health stabilized, and he has recently experienced some improvements since beginning physio.

One of the things that Jacob misses the most is Carnival. Carnival is a season of celebration involving singing, steel pan, beauty and costume competitions which culminates in a parade where people masquerade and dance in a street party (aka. "play mas"). During this party, people wear costumes, paint, makeup and/or masks allowing them to lose their everyday individuality and experience a heightened sense of social participation. Every year Jacob would play mas and also participate in steel pan competitions in the West Indies Being part of a steel pan band was also entrenched in social unity, with band members all being part of the same community and meeting regularly to practice. Due to his condition, he is no longer able to participate in the same way. Although he listens to the music and sometimes watches on T.V., he states that it does not compare to being able to participate in the festivities.

Although Jacob is very optimistic for a cure for MS, he knows that it will more likely affect another generation.

School and work experiences

Jacob completed high school in the Caribbean but when he came to Canada, he needed to high school start all over. Instead, he went straight into the workforce working two jobs until he got sick. He self-identified as a hard worker. After his diagnosis, he still wanted to

work because he felt that although certain body parts were limited, his entire body was not. Jacob previously expressed interest in doing something for work, like becoming a greeter at Walmart, but his doctor advised against it. After the doctor discouraged it, he no longer felt compelled to work. Jacob describes it as growing to face reality. In addition, he now sees that with MS some days are worse than others and, on those days, he knows that he would have been unable to work. At this point in his life he feels that he doesn't want anything tying him down. He enjoys the flexibility in his life that comes without a job or volunteer position:

> *"You know what, right now there is no particular goal that I want to accomplish. I pushed those things out the door a long time. I just want to enjoy my life, what is left of it. Go on vacation when I could afford it and just have a good life. There's nothing to say that I want to accomplish anymore in life. I mean, where I thought after I came from the Caribbean and came here, I reached part of the way and just accept it for what it is."*

Getting ODSP

Prior to being diagnosed Jacob was laid off from his job as an operator of heavy-duty machines. Because of his work history Jacob qualified for Canada Pension Plan (CPP) which forms most of his income. ODSP contributes an additional $100. When Jacob was diagnosed, he was living in the suburbs with his girlfriend. They owned a house together. He soon recognized that the suburbs were not good for him as it was not accessible. He was unable to drive and would essentially be stuck in the house. He knew that was not the life he wanted and that he had to move. He wanted to sell the house and move elsewhere. However, his then girlfriend did not want to move or sell, and she was unable to buy him out. He became stressed out and decided to walk away from the house. He signed over the house to her. He moved to the city which was more accessible, and he had more friends and family in the However this became an issue when he applied for ODSP. They badgered him with questions about why he would not take any money from the house, (but was of course then asking the government for money). It was frustrating as he already had

provided proof that he had signed the house away with no compensation. This added to his already overstressed situation but eventually was resolved.

Inadequate coverage of essentials

Jacob feels that he is only able to survive on the income he receives because he is not pressured for rent. The drug plan for ODSP does not cover some of Jacob's essential medications for MS. They also cover generic drugs versus the name brand which may have additional effects. Jacob describes having to settle for lower quality medications:

> *"P: I think that once you are taking a medication it should be covered. Not just part of it or just a substitute. Last week when I went to the doctor for example, my doctor gave me a prescription and when I go to the drugstore to have the prescription filled out, I said okay do I have to pay anything because I'm not. Just the way I get my medication I don't have to pay for anything. and I know some drugstores you have to pay for something. They said to me okay the one that the doctor prescribed has no sugar you have to pay for that, but the substitute has sugar you don't have to pay for that. And I said so what's the difference? One has sugar and one doesn't have sugar. I said okay do you want me to go back to the doctor to get a prescription for the one with the sugar cuz I'm not paying I don't have any money. The guy said oh that's okay I'll just give it to you and he gave me the one with the sugar."*

Jacob does not have enough medical appointments to qualify for the funds for a Metropass/ public transportation. He has a scheduled doctor's visit once a month and physio 4 times a month. He adds more than half the amount set for transportation in order to buy a Metropass because he is always travelling out of his home. ODSP does not consider any other transportation costs regardless of whether its leisure or health promoting:

> *"It makes a difference because they're not going to pay for you to go to the mall for you to go to the doctor. But I think if you're on social assistance they tell you okay you can get your medication, well some of your medication not all of it, they'll say*

okay will give you a pass so you can take Wheel-Trans too. But they don't do that they say okay you have to go to the doctor twice a month we will give you money for that. You have to go to Physio twice a month we will pay for that,. but that's it. If you tell them well hey coming to [the community center] it's helping me out that's a good help to me. It doesn't matter to them they'd rather you stay at home and your life just deteriorate rather than you get yourself associated with the public. That's just about it."

The pursuit of happiness- Health promoting occupations of social participation

Jacob comes to the community center about six days a week. It is often a stop before he goes on to the mall or to an appointment. He exercises but also spends a lot of time socializing. He likes meeting people like himself with whom he can hold conversations with rather than being at home watching TV. He does most of his exercises in his chair as the center is equipped for that and on Tuesdays, he does group exercise which involves music and dumbbell exercises. He enjoys having the chance to be active even if for half an hour. He also visits another center which although is aimed at persons who have had a stroke, he has now become an integral part of that community, inviting other people along. It has now expanded to include members with other disabilities such as MS, polio, and Fredrick's Ataxia. This organization also plans events such as monthly bingo, pizza and movie nights, boat rides in the summer and dinners at chain restaurants, which Jacob often attends. When he goes to the mall, he often has coffee with a friend. By the time he gets home he only has a couple hours getting ready and relaxing before bed.

Jacob also enjoys travelling. He loves being around running water like a beach even though he is usually unable to enter the water. He also loves travelling because it allows him to meet new people and build new relationships. He tries to go on a cruise every year. He usually searches online for an affordable trip and asks his friends who may be interested. Jacob knows that ODSP would not support this occupation. He is only able to travel because he searches for cheap deals and his sister covers his living expenses.

Although Jacob still travels often, his travel is limited to places that are more accessible. Certain places that he went before are difficult for him to visit now because of his wheelchair. He also can no longer "pick up and go" since he is unable to drive and must rely on public transportation. It's easier in the summertime when he does not have to rely on Wheel-Trans and can catch a bus and train. However, in the wintertime, due to the cold he cannot be out waiting for public transit and must rely on Wheel-Trans. Wheel-Trans requires advanced booking and a scheduled pick up and drop of time.

> *"P: My experience of transportation changed drastically because once I stopped driving, I can't go where I want to go so it changed. Before I stopped driving I could just go anywhere but when I stopped driving it's like I cannot even go to the shop coffee shop. So that's a big thing to me.*
>
> *N: But you're able to go to the coffee shop?*
>
> *P: Ya I go to the coffee shop because it's in the mall. I get Wheel-Trans to drop me in the mall and then I can get my coffee."*

Importance of supports from peers, family, and personal support workers

When Jacob moved back to the city he lived with a friend until he moved in with his sister. He currently lives with his sister. Her role in his life is invaluable. She prepares most meals aside from breakfast. She covers most of the rent which allows him to have more disposable income. He knows that she would help him whenever he asks. He also has a PSW who comes over six times a week to help with showers, dressing and cleaning. Friends are very important to Jacob as he is very social and is always planning activities. He also relies on friends to help him while he is out, for tasks such as cutting steak or lowering his leg from his foot rest. Friends also introduced him to additional resources such as March of Dimes. He began going to physio after learning about it from a friend. He was able to go four times a month and this was partially covered by ODSP. Physio led to pain reduction and the ability to stand with support, so he is happy that he has this opportunity through word of mouth. However, he was only able to have this opportunity for a few months since soon

after he began the program lost support from ODSP. When he began, he paid $50 to go twice a week, or eight times a month. After the changes, they were charging $250 for 12 sessions. Jacob was exploring other ways of continuing physio through a program he heard was covered through Ontario Health Insurance Plan (OHIP).

> *"P: Compared to now and before, before I was more independent, I go where I want, come where I want, do what I want. Now there is no adaption to it because if I want to go somewhere and I don't have the right friends to go I can't go. Well if I have to go somewhere like I asked you to put down my foot there, I need friends to go with me that can help me. If you go with a whole group of people who have physical challenges, they can't help you right. So I like to go with someone that I can say can you help me put up my foot. So if I know I don't have that kind of help I have to think do I really want to go because maybe there will be no one there to really help me. But I like to know that there's someone there that could help me when I need help rather than thinking who could I ask.. It bothers me."*

Mental Health

After Jacob was diagnosed, he became very stressed out. He was unable to maintain the lifestyle that he had previously enjoyed. He lost the ability to go wherever he wants and do whatever he wants. He had to become reliant on the people around him and also adjust the things that he did. He became further stressed after losing his home and dealing with ODSP. His physical health was affected and his conditioned worsened significantly. He felt that he could not face or accept his condition and it broke him down very easily. He kept everything locked inside and would not talk to others about it. Jacob almost went into depression but began to feel better after seeing a psychologist, having conversations with a nurse from the MS clinic and joining a community center. At the community center, he became very close friends with someone who could understand what he was going through and helped him through it. His new friend also recommended other resources to Jacob.

Jacob constantly deals with feelings of despair. He gets emotional sometimes especially when he stays at home*: "I like to get out. I find if I'm home I catch myself reflecting back about the past. But I don't want to go back in the past. I want to think of the future ahead of me, not the past. So that's why I don't stay home."* He described a recent scenario where someone at the community center needed assistance in the washroom. Jacob was unable to help so he went around asking staff for help and was refused. He had assumed that because of the environment, many people with disabilities were members, he believed that help was easily available. That day he cried, not because no one helped but because he imagined that he could have been the one in need of help. On further investigation, he discovered that there are certain things that employees are not obligated to do.

Currently he stays busy to distract himself from missing his previous lifestyle. He now knows that when he is going out he must be aware of who he is with and whether that person is able to help him. He feels better going somewhere if he knows that there is someone there that he can rely on for assistance. Whenever he does face situations where he must wonder how he is going to accomplish what used to be simple tasks it brings up feelings of inadequacy; feeling pressured to think about how he could get it accomplished. He begins to reflect on who he was and who he is today, and it makes him mad. He feels that if he had a job or if he had money then he could have a better standard of living. However, he feels the restraints of ODSP:

> *"You know sometimes it brings you back and you think about it and you seem mad if I was working I wouldn't have to go through that. If I had money or if I had a job I wouldn't have to think of that. and you could think of it as oh maybe I can go out and do a little bit more so that I could have a better standard of living. Maybe I could do a small job to have a better standard of living. But do tell you straight up you can go to work but you have to be making so much and so much because if you make over a certain amount they can cut you off. Then probably by the time you cannot work no more, then right there it's harder for you to get back on the system."*

"It's like they want to control your life"

Jacob feels that ODSP acts as a form of control over people's lives. The support provided is minimal and does not allow you to own anything or engage in substantial leisure activities such as going on vacation. When Jacob was diagnosed and applied for ODSP he struggled to receive support because he had previously owned a house. He was questioned several times under the assumption that he must have received some compensation for the house. Even though he provided the papers from the lawyer that he had walked away with no financial compensation he felt harassed which further influenced his mental health. He also is aware of other recipients having their support cancelled because of going on vacation, as ODSP then determined that they had more than adequate income. In addition, he feels that he must make hard choices between essentials. For example, by buying a Metropass which contributes to his wellbeing by allowing him to be active in the community, he is unable to buy other things that he needs. He constantly has to sacrifice one thing to gain another.

> *"ODSP it's like what they give you that, they want you to survive on that. They don't want you to do nothing they don't want you to go anywhere it's almost like they are helping you out financially and they take control of your life. Because you can't have nothing; if they know you have money in the bank they don't give you any money. If they knew even by me going on vacation they cut me off. it's like you can do anything be control your whole life."*

Note: In September of 2017 there were some changes in ODSP which significantly relaxes the rules concerning how much money recipients are allowed to have as assets or savings before having their benefits clawed back. Singles receiving ODSP will see their asset limits jump from $5,000 to $40,000, while limits for couples will climb from $7,500 to $50,000.

In addition, Jacob expresses his discontent in how a dental situation was handled. He had previously broken a tooth in a fall and had it capped. When the cap needed to be changed and he asked ODSP for coverage he was told that they would not cover it but instead advised him to remove the tooth. Instead Jacob paid for it on a credit card and paid back the credit card over time.

Narrative tone and Rhetoric function

Comic, demoralized and frustrated.

The tone of Jacob's narrative varies from comic, demoralized and frustrated. Jacob often makes jokes and is very friendly. At times, he appears demoralized by his loss of independence. At other times, he is very frustrated by the restrictions of the system. Most of his stories often end with an optimistic or accepting tone.

Gaining empathy and struggling with new identity

Jacob uses humor and his friendliness to open himself up to be helped when needed. He wants to know that there is always a friend wherever he goes in order to avoid embarrassment or to have to be rejected. Jacob's story also demonstrates the struggle of being diagnosed with an unpredictable condition and how although acceptance may come it is a continuous struggle.

Identity work

Friend and organizer

Jacob's identity work involves strengthening and creating connections with people in the community. He had always lived an exciting life and after dealing with the emotional effects of his diagnosis, he found new ways to add excitement to his life. He is very aware of his physical limitations and is careful not to put himself in vulnerable situations.

His social identity is very much intertwined with his personal identity. Jacob actively keeps himself busy and away from home as being at home allows him to reflect and miss his lifestyle before MS began to restrict him. Jacob is very friendly and constantly trying to build relationships. He also fears embarrassment or rejection from others when he needs help. He builds relationship and projects friendliness to feel secure that there is always someone to help him when he is in need. He does this in an unselfish way. He would be very likely to go up to someone he feels needs help or support.

He enjoys creating experiences for other people as well. He often organizes activities such as dinners at local restaurant. He lets others know about upcoming activities in the community. Jacob has been instrumental in several people's involvement in the community center and other organizations catering to people who have suffered serious injuries.

Hannah

Narrative

Childhood experiences living in poverty

Hannah moved to Canada from Africa in 2000 (about age 10) with her father. Her mom and dad had separated, and her dad had begun a new relationship with her stepmom. Along with her father, Hannah stayed in a shelter for several months until they moved into an apartment. When they moved to Canada, the education, degree and work experience that her dad previously had was no longer viable and he began working factory jobs. She remembers her father's financial struggles and their lack of money. She did not feel a sense of family as her father travelled a lot and she lost contact with the rest of her family in Africa. She did not have a good relationship with her step-mom who became her primary caregiver, so when her father was gone there were many conflicts. Eventually she ended up in the care of Children's Aid Society of Toronto (CAS); in group homes and foster homes. Once she entered care, she began receiving child welfare (CW).

When Hannah was 16, she began a relationship with an older boy which soon became very abusive. She became pregnant and when the relationship ended, faced a custody battle. Although her step-mom stepped in at the time, she lost the battle, and the father of her child won full custody. Her relationship with her family had also deteriorated so much that she felt that she had lost everything. This also included the upcoming loss of CW when she turned 21. Although her other friends with children received housing and additional support from the government, Hannah was no longer entitled to that. She did have visitation rights

to see her daughter, but it became difficult due to her toxic relationship with the father. Following her losses, Hannah begun to try to figure things out on her own.

Getting OW and instable housing

As a teenager, Hannah received child welfare (CW) and had a part-time job. She learned through a friend that while receiving CW she could also apply for Ontario Works. With the combined income, she was financially stable. She had an apartment and was able to pay her bills. She also had money for entertainment and going out with friends. When she reached the age of majority at 21, CW was no longer responsible for her and she was expected to be self-sufficient and responsible for taking care of herself. She lost the income provided by CW, she could no longer afford her apartment or social activities and had to rent a room. Moving around was always a struggle as well as being able to find something within her budget. She received $500 from OW and rented rooms for $300. She was only able to keep some of her things which could fit in a smaller place. There were more restrictions living in a room than an apartment and Hannah often struggled with the house rules which would lead to her having to move from place to place. For example, one of her landlords had a no smoking in the backyard rule which made Hannah uncomfortable because she had to sit in front where cars passed, and the public could view her. Her landlord wanted her to leave but would not return the deposit. This created conflict which led to the police being called after Hannah was locked out, and Hannah having to leave since technically the owner had the right to evict her. In another instance, although she paid her first and last month's rent, her roommate did not pay the landlord and they were all evicted. Both times Hannah lost her security deposit and ended up couch surfing or going to shelters. In other circumstances Hannah was belittled for her age and taken advantage of. Landlords assumed she did not know much about tenant rights. However, she was educated about her rights through the Ontario Works office.

Living in a room in someone else's home was also isolating. She often felt uncomfortable and hence had to restrict herself to one room. It was mentally exhausting:

"... Mentally I kind of felt like I was sizing down a little bit, it wasn't like an exciting feeling, it was more like a scary feeling; like you know I'm really sizing down and is this going to be enough for everything or is this temporary? It was that kind of a fear that came with it for me."

Living in shelters was even more difficult. While in shelters Hannah had to pay for storage of the belongings but was also only entitled to a street allowance from OW. This allowance is significantly lower ($200 versus $500) as it only covers basic needs and not board and lodging. She would dial a toll-free number and let them know where she was located, and she would be directed to the closest shelter available. Shelters had a lot of rules and restrictions which had to be abided by or the person would get kicked out. Hannah expresses her confusion "*I never understood because it's funny, me and my friends were talking about it like a week ago and it's like oh my God, remember when we were at this shelter, that shelter, it's like how do you kick a child that's already homeless out of a shelter, like how do you kick out somebody on the street that's already on the street*". Living at a shelter was also very unstable. There was no guarantee on how long Hannah would be able or allowed to stay there. Hannah went to several shelters because admission was based on available beds. She spent two to three months at Horizon whose support team were helpful in looking into her housing application. They also had day time programs which allowed her to sleep in the day when she worked nightshift unlike other shelters. The concern with nightshifts is that residents may be prostituting or selling drugs and therefore Hannah had to prove that she was working a 'legit' job. From Horizon she lived at Phoenix, a semi-independent shelter which allows youth to have their own room and the use of a kitchen. Phoenix allowed for more freedom and no curfew. After 3 months, she moved into an apartment which was also temporary because she soon lost her job and could no longer afford rent.

After rent, she had to pay for groceries, travel and entertainment. Buying a Metropass was a priority because it provided a sense of security and because of the importance of not being restricted and being able to access any shelter in the city:

"For me it was stability because even though I didn't have anywhere to go, I would have a Metropass and be able to access anywhere in the city meaning like if I'm getting kicked out of my shelter, knowing that I don't have money to get a cab to get there or anything like that, I know I can take the bus and go anywhere. I know I can take the bus and go to my friends' houses and sleep for the night. I know I can take the bus just to be able to go anywhere if I don't have a bed to sleep. I can take the bus all night and day until the next morning and sit on the blue light just because, yea."

In order to save she would go to the foodbank but would still need to buy her meat at the grocery store. This ties in to the health concerns Hannah had while living on OW. You cannot afford healthy food and at times you may not any food at all.

Monthly checkups

As part of the requirements of receiving OW, Hannah had to go into the OW office once a month for a checkup. She would have to bring in various items such as rent receipts, school information, bank information, etc. She also had to show proof of employment which required her asking her boss for a letter to prove she was working there. These checkups proved both uncomfortable when asking for certain information and tedious when having to gather the information and getting it printed. If she did not bring in that information, then her cheque would be delayed until verified. This would also mean that during that time the rent would also be delayed. Some landlords were patient while some would want whatever she had until she could pay the rest.

Hannah never felt comfortable when going in to the OW office which she describes as a prison-like environment. When she went in she was given a buzzer go through the door and be seated and the workers come in from the other side. According to Hannah it made her feel like they see recipients as dangerous. Sometimes the experience of going in for checkups was better if you have a relationship with your worker it can be easier but that is not always possible.

Hannah also discussed the processes that 'they had to do in order to get their money'. They had to be a part of an educational program which were picked from a list. She complains that she was never allowed to do something she was interested in but had to do something the social workers wanted her to do. Although she expressed her interest in music or something that she could benefit from she was enlisted to go to programs which she felt were not a right fit for her. She was often the youngest person being in her early 20s among a group of women in their 30s and 40s:

> *"But like I said just being able to tell her what I wanted and seeing if that program was available for me as opposed to the workers saying we have a list of programs you can choose from. You can choose this or this. And this is how you will get paid. If you don't do any of these programs you won't get your money. As opposed to finding me a class that I was interested in and was free and I could do and I could still get my money. I did mention something that I was interested in but being that the welfare worker doesn't do the extra work to look at stuff for you."*

Getting some more money

Hannah developed several strategies for getting a little bit more money because the money she was given was just enough to survive and nothing else:

> *"But I would just wish they could, make it more possible for people to be able to live instead of just survive on it right because once you get OW, most people just kind of survive with rent and food and other stuff for the month right and that's it; compared to be able to live. I understand they don't want you to be on it forever, but they can make it accessible to the point where you don't have to struggle while you're on it because when you do get off it, it's still a struggle but when you're on it I feel like it's more of a struggle than when you're not on it. Right, and that's not what it's supposed to be. It's supposed to be there to help you so if it's causing you more damage when you're on it compared to when you're off, you're making more and doing your stuff, then I don't know, they should raise it or something."*

When she visited her caseworker, she was provided with tokens for her travel. Because she bought a monthly metropass she would trade those tokens in at the convenience store. At that time, they were worth about $2 each. She would be able to get a movie pass after attending a sit-down event or a workshop at a community center. However, nothing was free because you had to attend the event to get them. To receive school supplies you had to have already been attending school for six months and provide proof. Another way to increase income was through special diet. Hannah tried to apply for this and was then given a form to fill out with her doctor. She could not qualify because of course there was nothing wrong with her. Making up stories was the best way to get extra but that also involved convincing other people to participate which was not always possible. According to Hannah: *"You don't necessarily get it for free, but you have to do the condition that comes with getting those things. So yea, I had to do a lot of workshops, a lot of going places that I don't necessarily want to be just because I wanted the free stuff because I needed it."*

Hannah felt that as a lone applicant with no children the assistance that she received it was very limited. In Hannah's experience, there are not many supports provided for single people. Clients with children get more opportunities than those who do not have children. She was also unable to engage self-care occupations or would make compromises by doing her own hair or relying on friends and buying cheaper hair extensions.

Limited leisure occupations and its influence on social circles

While receiving OW Hannah's leisure activities were very limited. She could not afford adolescent activities such as going to the movies. When she was able to go it was after receiving movie tickets for participating in events, and she was still unable to have the full movie experience such as buying popcorn. She could not afford to eat out or participate in any activities requiring money. Instead she would hang out with her friends at home, smoking and/or drinking because that was more affordable. One friend would buy drinks, the other chips, another weed and so forth. Hannah does feel that her social circles were influenced by finances. Those who did not have money would come together and would

then participate in the activities that were accessible and affordable to them although they may be labelled as deviant, criminalized or antisocial occupations.

Issues of race

Hannah felt that her race played a significant role in how she has been treated. When she became a teen mom although her 'white' step-mom had also been a teen mom she felt that she could not relate because of the colour of her skin. As her step-mom had moved out of housing and was then well-off living in a nice neighborhood, Hannah questioned whether her life would have turned out differently if she was black. Would she have had the same opportunities? Like her stepmom, most of the success stories she was presented of children in care growing up to have degrees and careers were of white women. She also feels that being black means that there is additional struggle. In her experience, black children and women are often misunderstood:

> *"I don't know. A part of me is still trying to figure it out in a way, because I feel like even when growing up in CAS I would see, they post a story about how kids have survived their system and now they have university diplomas and degrees, but they're like white kids you know who grew up in a foster home and stuff, so I'm like I would love to see a black kid who accomplished a lot and don't have a kid or anything like that or whatever. But I feel like when, the way we are dealt with is a little different because we're not understood in a way. There's a bit of a misunderstanding I guess when it comes to black women or black people in general, I'm not sure, but from my experience I just feel like, it's an image thing you know, it's the way you look at stuff; I don't know."*

These feelings come from her own experience as a child in care and having her own child but not being allowed to raise her while other white teen moms were given housing and the chance to raise their children. She believes CAS is excessively concerned with black children and families. She had heard of non-black parents mistreating their children with no action by CAS, while CAS was overrepresented in black homes. However, despite the

greater proportion of black children in the care of CAS, she recalls a lack of promoting successful black stories, as the majority of success stories she encountered were of white adults.

Hannah also spoke about feeling that to get some opportunities she had to assimilate in terms of appearance. She describes herself as a natural girl who likes to wear natural hairstyles. In one circumstance, she was given an opportunity to interview for a job through OW workshops. However, a staff member, also black and natural approached Hannah and told her that she respects that she is also a natural girl, but the job is looking for something different; suggesting that Hannah straighten her hair in order to have a better opportunity to get the job. Ultimately, she did not get the job and the person who did get the job was also black but had weaved, straight hair. Now Hannah's thinking has changed. Although she loves being natural, when she goes in for interviews, she wears straight wigs.

School and work accomplishments

After Hannah finished high school, she had to find something to do because of the requirements of OW. She therefore went to adult learning school. She then had to bring in proof such as timetable or class schedule during her monthly checkups. Back then she felt forced to make career decisions that she was not ready for. She had to show that she was doing something, whether it was something she wanted to do or not. If she did not go to training programs the staff would contact her social worker and she would face repercussions.

> *"My choices are limited. Like I had to go to the school because I needed a cheque. Like I was already done high school, I already had my high school diploma, but because I didn't want to go on to college right away at the time because you know, it was a lot of money and what not, now it's a little bit more affordable, I was just kind of figuring out my plan because I was still young, I didn't know what I really wanted to do but I know I just wanted a job, to be able to work, to get more money to do stuff you know, instead of just having this money coming every month and its*

gone within like a week or two. So the going to school was just part of the condition, but yea I just felt like I was being forced because I had to do it in order to get the cheque, it's not something that I wanted to do. It's something that I just had to do and if it wasn't that, I had to be part of a program or doing something and I tried a lot of stuff you know, I was part of a lot of programs as well for women, the women's center programs and I didn't fit in because I was like the youngest out of all these older women and stuff like that, so it was really hard, but yea just trying to find where I fit in you know, they would recommend these different programs I should go to because they had like little, kind of like a little stepping stone to diploma programs and stuff like that where you can do some courses and then end up going to George Brown or Seneca or Humber or different schools, so I was looking for stuff like that. But because I felt like you know, maybe I'm not ready for college yet, let me look into these programs that kind of help you figure out your path and where you want to go in life and all that stuff. I would go to these programs and I would feel like a fish out of water because like I was the youngest girl in the room and everybody is older and sometimes I didn't want to go but I'd have to go. If I don't go the staff there will call the worker and be like she didn't show up today so don't give her tokens or something, and I'm like I need those tokens so it was a lot, yea"

For a very long time Hannah had difficulties keeping a job. She had difficulty keeping a job because she did not have any stability in terms of living arrangements. She went through a lot of jobs during this period. When she lost her job, it often meant that she may lose her place. At some point, she had a nice apartment that she loved. Rent was about $600 a month. Once she lost her job she had to give that place up because her OW entitlement was only $500. She would move from place to place and sometimes live in a shelter. Although she worked at one end of the city, the only shelter available may be in the other end and in the morning, she would have to make the long trip to work.

Hannah tells a story about one of her bosses while working at the Real Canadian Superstore. Her boss liked her and even though she was late everyday he would still encourage her. Because he kept giving her opportunities, she began to "straighten up" and even showed up 15 minutes early for her shifts. However, she soon got kicked out of her apartment. That night she had no choice but to go to a shelter. The next morning to get to work she would have to get up extra early and use the Blue Lite night bus which would mean walking to a main street. According to her, it was all a lot to handle. Although her supervisor kept her for a long time, the manager eventually stepped in and fired her for her tardiness.

Hannah had always wanted to be able to support herself which is why she consistently tried to find jobs. Ontario Works was a means to get those jobs. She needed the tokens provided as well as money to purchase interview clothes, buy hair products so that she could look decent. This was her constant mindset. She also credited the workshops that she went to through OW for providing her help with interview skills and resume writing.

Because Hannah was in and out of jobs, this meant that she was on and off of OW. When she lost a job, it was easier to go to OW since job hunting is a process. However, when she did get a job, she would have to quickly come off OW because she was almost guaranteed to exceed the allowance. She also credits the workshops that she went to through OW for providing her help with interview skills and resume writing.

Switching from OW to OSAP

In 2015 Hannah started school and switched from OW to OSAP. She had always been on and off OW but struggled to keep a job. Once she got accepted into school she did not need assistance as she was also working at the time. She actually did nothing to come off OW. Once she missed her monthly check up, the assistance stopped. Once she received OSAP she was better off financially but she had to learn to budget since OSAP is received in lump sums.

Around this time, she also qualified for subsidized housing. She had applied for housing at 17 and finally received it after waiting for over 10 years. Once you are approved for housing, you have to accept what is available as it is allocated on a first come first serve system. The first place she was shown was in such bad condition that she had to turn it down. She has been living at her current place for the past two years. Living in subsidized housing also afforded her more opportunities. Some housing units have food trucks which visit. People also come in and hand out food such as pizza. Transitioning through the system has allowed her to see different perspectives and how different people under different circumstances may be better off while living with OW.

She is currently pursuing a business diploma at a local college. Her first program proved too difficult and she was placed on probation for six months. She switched her program the following semester. She is now in her third year and has advanced to a higher level of education. Now that her housing situation is more stable, she can enjoy school and not worry about how rent will be paid.

Importance of supports from peers and other sources

Although Hannah was poor, she had always been inclined to provide support to her friends when she was able to. If she was working part-time and had a little more, she would give her tokens that she got during caseworker visits or attending programs to her friend who she knew needed them more. There was also a reliance on other OW recipients in terms of finding information on how to receive additional support, especially those who had been receiving OW for longer.

Hannah is part of a program called Step Stones. Step Stones is a support program for youth who have limited sources of support in the community. They also provide workshops and camps and plan other events in the community such as holiday dinners. This program encouraged her to go to college and informed her about OSAP, and other possibilities and opportunities she could have in order to go. Originally, she was scared to go to school because if she switched to OSAP she thought that she would be in debt. The program

showed her what opportunities and options she could have by continuing her education so that she did not have to feel stuck. She has a mentor who helps her with resume, lifestyle, etc. With help from her mentor, Hannah was able to set goals, and make a plan and budget for accomplishing that goal. They meet occasionally for casual dinners and girl talk. She also likes that she has been in the program for a long time and they have not aged her out like many other programs. Even though she has aged out of the program at 26, Hannah was still welcome and supported at the time of her interviews. They encourage her to keep coming as long as she was in school. Hannah feels that sense of support that lacks in her life:

> *"My experience with them was great. One thing I like about step stones is like I said, from me growing up in care and not having support, I feel like I have that adult support behind me, like that adult saying this is what you should do, this is what you need to do, you know, somebody that's behind me doing all the right things, supporting me on everything I need in order to be successful. That's how I feel about step stones. And I've been with them for a long time and they've supported me through everything I needed to do. They set me with up a mentor at least once a month and I set goals with her and we try to accomplish them together."*

The pursuit of happiness- Health promoting occupations of social participation

Hannah enjoys travelling, shopping, and other social occupations such as going to dinner with friends. Now that she has more money the occupations that she participates in have also changed. She no longer hangs out smoking all day because she can afford to go out. Although some of her friends have grown with her and are now better off, there are friends who are not able to participate in certain activities and hence the relationships have drifted apart.

Hannah lives a very busy life with school, an internship and part-time job where she works five days a week. During her free time, she likes to relax and do house work such as

cooking. Now that she has her apartment, she is also able to invest time in making it more "homey" such as gardening in the summer time. She enjoys sewing, decorating, and arts and crafts. She was then working on a vision board. These things are important to her because after moving from place to place for so long she now has her own place. During the past summer, she also planted flowers on her balcony. On the weekends, she is able to do more occupations with her friends such as dinners, parties. She can enjoy life. She is now able to go to the hair salon and buy better quality hair. She currently gets supervised visits with her daughter once every 2 weeks and is fighting a legal battle to regain some custody. During the first battle CAS was involved as she herself was a child. She is now older and therefore she is able to better advocate for herself.

Future goals

While on OW, Hannah's goals were to go to college and finish school. When she first went to colledge she took the law clerk program because she wanted to learn more about law for her own use. However, she failed out of the program and got kicked off OSAP. When she returned to school, she enrolled in the business program. Hannah now hopes to build her own business featuring an online boutique featuring her current hobby of sewing. More importantly Hannah wants to become successful: "*I'm borderline poverty level so maybe being middle class or upper class. I mean it's all about finance. It means I can afford the things that I deserve or should have as much as being here, I can afford living in housing but that's because it's built for the fact that I cannot, I don't have so much money right.* Although she is no longer receiving OW, she still feels tied to the system since she is living in subsidized housing. She still needs to provide proof of income in order to get her rent deducted. Hannah wants to become completely independent and knows that using OW is no longer an option. Her life expectations are simple and are best described in her own words:

> "*Going to school. Always being employed. Making sure that I'm always working so even if the school thing doesn't work out, I have built a resume to the best of my abilities and just taking responsibility for myself, like I have to pay my rent and my*

*groceries, that's like something, part of my routine, my whole life. If I don't do
groceries I can't eat, I can starve, like just little responsibilities that impact my life.
Like doing laundry you know, I have to do laundry to make sure my clothes are
clean, like little things like that."*

Narrative tone and rhetoric function

Sad, Meek, Confident

The overall tone of Hannah's narrative is sadness. She has generally felt isolated and has
experienced significant loss the most severe being the loss of custody of her daughter. She
cries when she tells the story of her teenage self who lacked the right support and legal
representation. She also starts the second interview appearing melancholy, after reviewing
what was captured of her life story. She also appears meek in her descriptions of situations
that she fell victim to but accepted unprotestingly. However, her confidence shines through
when the story shifts to the present and the future. She feels that her experience has led her
to being independent and being able to take care of herself and build a home.

Demonstrating the inadequacy of support

The repetition of the words limited and survive shows the role Hannah's narrative has of
demonstrating that the amount received by OW was inadequate. She also compares what
she was expected to survive on as a single person with no special diet compared to someone
with children who receive more or someone who has family supporting them as well or
even someone living in subsidized housing. She presents herself as struggling more than a
typical OW recipient.

Identity work

Being independent of social service system

Hannah's identity work centers on being self-sufficient. She did not have any familiar
connections and was never taught how to be independent. Her life had been consistently

tied to social services. Her narrative involved learning how to be an advocate for herself and access services. OW was always a means to better herself. For her, the way to success was to get a good job. The way to get a good job was to have money to travel, buy clothing and get her hair done.

Independence also came up when she spoke of her goals of taking care of herself, down to doing laundry. She spoke of not needing support because she had learned to do it on her own. Although she has been on her own for so long, she still was struggling to feel competent at being on her own.

She was still developing a sense of self-identity, but some foundational pieces such as family relationships and independence were lacking. Now that she is older and working towards her goals, she is beginning to develop a sense of pride and confidence. Part of her identity work involves projecting this outward through her appearance. She acknowledges that she has always spent time making sure that she looked good and did not appear poor. Although she had been successful at leaving OW she still felt tied to the system because she uses Toronto Housing.

Her social identity was also evolving. Previously her network consisted of other youth living in poverty. Their social occupations consisted of pooling funds together and engaging in some illicit occupations. Due to her new social status as a student and part time worker, her social network and opportunities had broadened. She was able to go out, eat at restaurant, and participate in various occupations that she was unable to during her youth.

Aria

Narrative

Getting OW

Before Aria applied for Ontario Works, she was working but the money that she made was not enough to survive. She had two children and had just become pregnant in 2008 and

was unable to pay for necessities. Her health was poor. She had high blood pressure and was depressed. Her work also did not have health benefits. When her doctor asked her why her health was so poor, she explained that she was living in a one-bedroom apartment with the two children and that she could barely afford rent. She was living off the other people in the apartment building. Her doctor then told her about affordable housing and provided her with the application and a referral and articulated her where she needed to go. She was able to receive housing within six months.

She also applied for and began receiving OW. She also received a crib and a pregnancy allowance (up to $500) to cover some of the initial costs of baby items. She also qualified for special diet allowance because of her pregnancy and both children had severe allergies, including lactose intolerance.

When she began receiving OW, her life improved significantly. Her health improved, and her blood pressure dropped as she was less stressed. Life was a bit easier as the money she got covered most of her bills. Her rent was about $410 monthly which left $600 for bills, food and transportation. Even though there was not much left for other needs, she had less kids attending school and therefore her costs were lower. In addition, most of the activities that her children participated in were also covered through subsidization by Toronto Parks and Recreation. During the summer time, she bought Canada's Wonderland passes and her family would go to Wonderland multiple times a week. The passes would initially cost $200 to $300 dollars but would provide unlimited entertainment for several months and worked out cheaper than having to pay for new activities each time.

For the first two years, Aria would come off and on OW several times since she worked some of the time. Her most steady period was from 2010 to 2015 after the birth of her youngest child.

With time and as her children aged, things became more difficult and she had to "cough up" the money to cover some of the expenses. Special diet allowance was essential for having enough to survive. As she recounts there were two months in which she did not get

special diet allowance and had to borrow money from friends to have enough. Special diet allowance needs to be renewed every year and recipients are usually notified when it is time to renew. However, that year, a new social worker did not send the notice. When she contacted the worker, Aria was told that she should have been the one to remind the office. After everything was cleared up it took two months to be renewed due to the wait times from getting the signed form from the doctor. Aria does not feel that she could have 'survived' without the addition of the special diet funding especially with 16 and 12-year-old children. She is concerned for those people who do not qualify for special diet because without it all she could afford to do was to survive. According to her 'when you don't have diet money, you don't have fun'.

In addition, there was no increase for additional costs such as public transportation which became necessary when her oldest child begun high school. When she called in to ask for additional income to cover the transportation costs she was told that she would have to cover it as transportations costs are included in the amount already given. Aria does not understand this. She knows that the amount she gets is based on her living and needs. However, if any additional needs arose, she was expected to take the money from what was already given to her. Through their calculations they already know where all the money is going so she asks, where do they expect her to take it from? Some other necessity would have to be neglected. Aria often used her credit card for additional expenses, piling up over $7000 in credit card debt.

Other sources of support

Often OW would refer her to the food bank. However, the food from the food bank was neither enjoyable or healthy. Because Aria is low income, there are sometimes additional resources that she has access to. Parks and Recreation provided support for activities such as swimming in which some of her children are enrolled. For her daughter who is in high school, the school provides funding for school trips and excursions. She also got invited to a program through OW where she received funds for bicycles for all her children (three at the time) based on attendance. To acquire those funds, she had to attend a program for a

full day on a Saturday. She remembers a friend of hers being upset that she was not given the opportunity to participate as well.

Child support deductions

While on OW, the amount that Aria received for child support was deducted from her monthly allowance (although she was entitled to approximately $1,100, her child support payment would be deducted from that amount). However, Aria was not the one to file for child support. She recalls essentially being tricked into it. When a worker asked her for the long form birth certificate, Aria had said that she could not afford it. They offered to pay for it and when it came her husband soon received notice for child support payments. That is because the short form birth certificate which she had provided did not have the father's name, but the long form did. Her husband became upset after receiving the call that she gave his name to the office which she did not. When she went back over there the worker claimed that he thought she knew that was why he needed the long form birth certificate. He continues to pay child support but as he was currently out of the country, she was not receiving any payments.

> Starting February 1, 2017, child support payments, the Canada Pension Plan Orphan Benefit and the Quebec Pension Plan Orphan Pension payments became fully exempt as income.

The role of the OW worker

After receiving OW, the most stressful things for Aria were the constant need to bring in verification and the delay in payment until all needed documents were provided. According to Aria, this often depended on who the worker was. Some were very strict in terms of having all documents in their possession and would hold your payment but would release the payment when they were provided. This was the main reason Aria was on and off OW so often. Originally, she had a new worker every year but more recently, workers switched every month. Every six months she would go in for an interview. Aria prayed that she would get a good worker because sometimes she did get a bad one and they spoke to her

very harshly. She explained that they were not mean, and she understood that they were doing their job but it could be really stressful for her.

> *"There was one, I had to be going there every week. I had to tell him I don't know what you want from me, but I have to come here almost every week, I need the transport pay. I don't know. Like every little thing, he has to call me to the office, oh I want to see you in the office. I say okay, I will go there. Okay oh I need the birth certificate; I say you do have it. Oh, I need a long one. I say I don't have money to get it. Oh, I will do it, just sign it. I end up doing the birth certificates, I bring it to him and say okay, and I give it to him. And like I say you know what, I need a transfer fare and my kids are in school right now, I got to go feed them. And he would give me the transfer fare. Of course, there are some rules that don't bug me, you know, some of them."*

Ultimately this strict worker led to the suspension of her social assistance for six months. At that time, she worked on the weekends but had failed to report her income. When her worker became aware through her notice of assessment, he became upset and cancelled her payments. For the next six months Aria struggled to survive on her child support payments and her part time job. As Aria explains "it was hard".

However, some workers were nice and just let her know what she qualified for (which was almost everything) and would get her signature so that they could release her funds. There was one worker in particular who Aria felt generally cared about her and her children. This worker would call and ask how her family was doing because she knew that Aria was a single mom who previously struggled with her health. Overall Aria describes the experience as 'not bad'. However, when it became too stressful in terms of the constant demands for reporting and the fact that they did not want her to have more than $2000 savings, she really wanted to get a good career and get off of OW so that she would not have to deal with constantly reporting.

"If you have they ask you, sometimes when you give them the statement and when they look at the statement and they see that you withdrew $300 out of it, they want to know where that $300 goes, yea! They were very strict. They would put an arrow on that and they start questioning you in the interview, there was a time, it happened to me. A friend gave me money and I put the money in my account. And when I went to go see them it was interview time, I withdraw the money 2 months before I went to the interview. You have to bring the 3-month statement, that money withdrawn, it will still appear on the statement. When she saw it she said what is this money, where is the $1000 coming from? So, I explain. She said I need a note from the person, she needs to give me a note and yea, yea! I have to give, I have to ask a friend to write a note and the phone number and they called her, and she scolded them so bad, (laughing) so you see, so when those things are happening that changes your lifestyle, you said you know what, I had enough!"

Children's role in how recipients are treated

When Aria had a child under age 4 and was receiving OW, "*life was sweet*". She was allowed to stay home and was not pressured to participate in paid or volunteer work. Aria recalls being called to attend vocational training but never did. She supposed that they don't bother you much if you have a child. According to Aria, when your child starts school (at age 4), that is when they start bothering you that you must have to attend programs. Having kids less than 4 years apart meant that there was never any pressure for her. Her lifestyle involved getting the children dressed and brought to school, picking them up for school and feeding them. She describes her lifestyle while receiving OW as less stressful than before.

Neglect for self-care occupations

At the time of the interview, although Aria is very kempt her nails contain the remnants of nail polish many days old. Hair, nails, and other self-care occupations requiring the use of other professionals is not part of Aria's life. She does all those things herself. Those things

require money and Aria would rather spend that money on her children. In response to inquiries about going to beauty salons she states,

> "*Oh I don't do that. I do that by myself. But I want the kids to look good, but for me …. I always think about the money, if you don't have it how are you going to do it, but for me to put that money on me, I prefer to put it on my kids, they can you know, they will be beautiful, I will find a way to do my own thing yea, it was sometimes, they're like go to the salon, do you nails, I never go, I don't go, I say do you know how much it is.*"

Her painted nails were the job of her daughter who decided that if her mom would not go to the salon that she would buy some nail polish and paint her mom's nails. Aria also describes the last time she used those services through the urging of her daughter, "*Last year she said no mom, go to salon. So, I have to do and they have to do my eye you know, do my eye lash and my nails and I look beautiful, but its once in a while thing.*"

School and work accomplishments

When she migrated to Canada, Aria felt that she needed to enter the workforce right away. She claims that she came to Canada to earn money, not for an education. She was not interested in school at all, although her sister kept pestering her about going. Aria became interested in school after recognizing that she was just as much, if not more capable of succeeding after one of her friends became enrolled in school. As an immigrant, she first went to adult school which required an entrance examination. Although other people's hopes were low for her passing, she did. This motivated her even further and she went on to take several courses while she explored what she wanted to do career wise. She recognized that she really wanted to take care of people. When she completed adult school, she applied to college and had to do another assessment which she passed. She is currently enrolled in a nursing program. She had other aspirations, but she decided that she needed to settle with what she is doing because of her age. However, when she first began her

program, she was very overwhelmed with the teaching process. She describes the crucial role that her teacher played in her success:

> *"I'm just sitting there and I'm looking at the teacher and he's just talking, these are the things that go in my head, and I'm looking and okay. What am I going to do now? And honestly, I don't know, and when I talk to her and she just look at me and said, oh, where you from? It's a black woman from Jamaica, and say I know, I know you're thinking right now I can't do it right. She said don't worry, you will do it. So, with her giving me that courage, so every time I go she just bring the book and everybody's gone and we're behind, she explained more; what don't you understand? This just keep me going and that's how I'm here."*

Now her life has become more stressful with mothering four children and being a student. However, she sees it as a positive thing because she is heading where she wanted, and she is almost finished school. Her goal is near.

Switching from OW to OSAP

After Aria finished adult school, she began taking courses in college. OW covered the cost of certain courses such as English and Psychology but did not cover some of her other courses. Aria used her credit card to pay for those 'elective' courses. When she completed her first year and felt that she could no longer sustain paying with her credit card, her school advisor suggested that she apply for OSAP instead as it would cover all her courses and provide her with living expenses such as rent and food. They cover costs for your children including day care. The benefit of OSAP was that it is sufficient to cover all you need but because it is given in a lump sum it is up to the recipient to budget and spend accordingly. OW on the other hand was insufficient for Aria's expenses because there was little left after her rent was paid. Now that she is receiving OSAP instead of OW, she has also lost and is due to lose some of the additional benefits. She no longer qualifies for the drug plan and she will not be able to renew her dental card when it expires soon. The loss of these additional benefits has had a major impact on her because even though she may need

certain medications, she would need to pay for them out of her pocket. Because she is only a part time student, she also does not have a drug plan with school. She is concerned that in the event that her or her children need any medications she will not be able to afford them. During her second meeting she describes being unable to afford her daughters acne medication which was previously covered by OW but is now $90.

Lifestyle

Aria is a separated mother of four children ages 16, 12, 9 and 4. At the time of the study she was also attending college. Her typical day involved taking her kids to school, coming back home to study, going to school in the evening and performing other maternal activities. Her day is very busy and the most that she gets to do in her free time may be to sit and watch some TV. Even then she often remembers a school assignment that she needs to complete. After her children leave for school she struggles with new ideas for meals, even consulting with friends on meal ideas. Often when the kids come home they complain about the meal which can be very frustrating. She describes her life as heavy and stressful. However, her best part of the day is knowing that her kids are fed and that she accomplished all that she needed to accomplish. On Saturdays, she has clinical classes and on Sundays she attends church with her family. After church, the family may do something together like shopping, mall walking or going to the movies, or she meets with other mothers.

Support network

The support that she gets from the children's father is minimal as he is often out of the country. When he does visit, she is not confident in his ability to care for the children so that she may have time for herself. She shares a story, which she found hilarious in retrospect, of a time when she returned home to find the children's father sleeping on the couch while the children were found sitting and eating in front of an open fridge with food scattered all over the floor. Due to their history, she has become very independent as a parent.

Her biggest support appears to be her eldest daughter. She helps her mother with the other children and encourages her mom to take time for herself. Aria also has a network of friends who are also mothers and often plan activities with the children. These friends have encouraged her to engage in more activities outside the home. Over the years she has also had friends who have helped out financially when needed.

Meaningful activities

Aria is generally satisfied with being at home with her kids. In her home country, she was not involved in many outside activities. Living in Canada, she has had to adapt due to pressures from friends to go out and participate in activities with the children. This has now become the norm for her family.

Having the opportunity to travel outside of her regular environment with the children to somewhere she can relax is one of the most important things for Aria. Her children also expressed that they wanted to travel and go to a different place to relax as a family. Aria felt that this would do her and the children a lot of good. However, this has not been possible due to finances and restrictions from governmental support programs.

> *"I can't travel because the money is not there. You don't have to money to do whatever you want to do. Before you do something yea, the moment they give you the money you pay your rent and you do some little stuff, it's all done. You know sometimes you want to travel, you want to take the kids out, go somewhere and oh you can't do that because there's no extra money. And you don't even know if they're going to ask you bring something, and if you don't bring it they will put your cheque on hold, so you have to be thinking about those stuff."*

OW may have required her to bring in documentation during the time that she is away. One of Aria's friends experienced this while being away on vacation. Because she did not reply to a call within two weeks, her monthly cheque was withheld from her. Although she explained that she was out of the country it was decided that she was not entitled to the money since she was not in the country. There was no regard for the fact that her rent and

bills still existed despite her being out of the country. Child care subsidy also provides a limit of days that any child receiving subsidy can be away from daycare.

As her children become interested in recreational activities, Aria has to figure out how to make their enrollment possible. The parks and recreation activities may provide entertainment but are not challenging. When her son wanted to join a basketball league, Aria payed the $550 cost of registration on her credit card.

Narrative tone and rhetoric function

Practical, critical

Aria speaks very practically about her supports received by OW especially in the ways that it helped her. She also critiques some aspects of OW such as constant reporting and the inability to have any extra money. She uses several examples from her own life and from others to express how stressful receiving OW can sometimes be.

Identity work

Mother

Aria's identity work centers on motherhood. She predominantly mentions occupations related to mothering and expresses her concerns for her children above herself. Even as a mother her personal identity was very much tied to her social identity. She spoke of growing up without doing many outside activities and expressed the same feelings towards raising her family. She has now changed to getting her children involved in social activities due to pressure from her friends. She also relied on her friends for other mothering advice such as what meals to prepare.

Personal Advancement

Her social identity also motivated her into becoming concerned with educational and career advancement. For most of her life Aria had no interest in school and was only interested in

making money. However, after becoming a mother to several children, working full-time was not as feasible. She spent four years not working and struggling to maintain a sense of fulfillment. She became motivated to get an education after feeling challenged when a friend, who Aria saw as less capable, started school. As she became successful in beginner courses, she became motivated to take more. Eventually she decided to pursue a career in nursing.

Aria was also engaged in many occupations involving maintaining her support. She despised these activities such as finding documentation and reporting in person to the OW office. There are several instances where she was in a sense "caught" manipulating the system. Having young children allowed her to escape the realities that other recipients like Hannah faced such as forced vocational training.

4.3   Stage 4: Thematic priorities and relationships

Table 1 below describes the findings from the thematic analysis. Participants discussed several factors through which social assistance limited their occupational possibilities. The first system factor pertained to the adequacy of support. These *included inadequate financial support provided through social assistance*, *the differential experiences of recipients with children versus those* without. As equally important was the *support provided through caseworkers*.

Participants also discussed system factors which made them unable to participate in occupations of their choosing and restricted their ability to increase capital. These themes included *Disregard of leisure and self-care occupations, Restrictions to savings and ownership of property, Claw back and its drawbacks and Lack of control and choice.*

The next group of themes pertained to social inclusion and participation. Social inclusion is the opportunities for people and populations participating in society and enacting their rights of citizenship in everyday life (Whiteford & Pereira, 2012). These themes included *the centrality of social connections*, *the importance of transportation*, and *'Getting out'' and the importance of inclusive community organizations.*

Although system and social factors were interwoven in their daily lives, the final group of themes discusses participants efforts to gain a sense of agency or control. These themes included *occupations surrounding supplementing income, Motivations for work- Different strokes for different folks, Finding work, leaving OW, losing work, finding OSAP*

Table 3: *Findings from Thematic Analysis*

Meta Themes	Sub Themes
Systemic Factors: Adequacy of support	*Inadequacies of support* *Differential experiences of recipients with children and recipients without* *Importance of a good caseworker*
Systemic Factors: System Constraints	*Disregard of leisure and self-care occupations* *Lack of control and choice* *Restrictions to savings and ownership of property* *Claw back and its drawbacks*
Social Inclusion and Participation	*The centrality of social connections* *'Getting out" and the importance of inclusive community organisations* *Importance of unlimited access to transportation*
Sense of agency or control	*Occupations surrounding supplementing income* *Motivations for work- Different strokes for different folks*

	Finding work, leaving OW, losing work, finding OSAP

Systemic Factors: Adequacy of support

Inadequacies of support

The theme of inadequacy of support emerged among all participants. The main discourse concerned the inconsideration of inflation. Although there was a yearly increase of support, it often did not correspond with yearly increases of food and rent. This meant that when rent exceeds their maximum shelter allowance, individuals had to use from their basic needs allowance leaving less for everything else, including food. Participants sometimes used the food bank or Meals on Wheels in order to save money. However, the food bank does not provide fresh meat or vegetables and the food accessed was usually high in sodium and preservatives.

For ODSP participants, the incomplete coverage of medical expenses was a common complaint. Participants had to settle for less healthy medical options or use other income also provided by ODSP to supplement the coverage. Jacob mentions the restrictions in medications which are covered through the health plan. Once when he went to fill his prescription, he was told that the brand the doctor prescribed was not covered but a generic brand which contained additional sugar was. He had no choice but to accept the medication with added sugar.

Most participants spoke about the importance of the special diet allowance. With the special diet allowance, participants felt like they had enough to do more than survive. Although Hannah did not receive special diet allowance and Aria did, they both expressed the importance of special diet allowance to be able to "just do other stuff" and "have fun". According to Hannah:

"I would just wish they could make it more possible for people to be able to live instead of just survive on it, right. Because once you get OW, most people just kind of survive with rent and food and other stuff for the month and that's it, compared to be able to live. I understand they don't want you to be on it forever, but they can make it accessible to the point where you don't have to struggle while you're on it because when you do get off it, it's still a struggle but when you're on it I feel like it's more of a struggle than when you're not on it"

The limited financial support provided also lead to an inability to adequately provide for children. The City of Toronto's Welcome Policy provides a fee subsidy to help individuals and families with low-income who live in Toronto access to city-operated recreation programs. Aria regularly uses this policy to enroll her children in programs such as swimming and basketball. However, these programs are recreational, and as her children grow older and develop a more competitive spirit, they become interested in skill-building sports and activities which require payment. For example, competitive basketball cost Aria $550 a season and when her eldest son said that he wanted to join a league she used her credit card to cover the cost of the program. On the other hand, Rachel is disappointed that she cannot do much to treat her son. As she explains:

"I wouldn't mind going out with my son and stuff like that maybe take him out for dinner or even for his birthday. He just turned 20 and I was thinking for his 21st birthday maybe I could buy him a car or even send him on a trip because he's never been on a trip since he came to Canada. I know he misses his dad a lot now that his dad is not here and he's turning 21, because his dad died before his 18th birthday; and you know everybody when they're 18 it's a special day for them. I'd like to, if I get some money or something to give him maybe to go on a trip somewhere."

During data collection changes had been made to the provisions for continence supplies. Before recipients were allotted an amount for incontinence supplies but they now had to pre-order their supplies which would then get delivered to them directly. Participants who

require supplies now feel that not only do they not have a choice in which supplies they used, they could often buy supplies on sale which would mean that they could have a little extra money.

Participants also spoke about being unable to get things they saw and wanted. If they did need items such as clothing, they would first need to think of something they would have to give up in order to afford that item. This process did not allow for spontaneity in their lives. Some participants described their lives as full of compromising, sacrificing one necessity for another. Buying food from outside sources was often not an option due to the cost. Participants often avoided buying outside food. Those who often went to the community center during the day often brought lunch from home.

Differential experiences of mothers versus single persons

In this study two of the participants receiving OW were women of African descent. One of their main differences is that one was a mother of four and the other a single person with no family connections. This difference was experienced as very significant when receiving OW. The first obvious difference was with receiving housing. Aria who was pregnant at the time was able to receive housing within 6 months along with a crib and some funds for baby supplies. On the other hand, Hannah waited 10 years to receive housing. Hannah also had experiences with friends who had children receiving housing within a shorter period of time than she did. The next divergence was the pressure for doing vocational training. Hannah describes being forced to complete vocational training otherwise she would not receive any money. Aria does recall being called but felt that they didn't bother her because she had children some who were not in school. According to Aria: "*The moment your kid starts school, that's when they keep bothering you that you have to attend, and you have to come to this program, you want a job, you know, they want to keep you going so you don't live on that thing forever. They want to train you on some kind of stuff.*"

The importance of special diet was also noted in survival. Aria was able to receive extra funds during pregnancy and breastfeeding and received additional support for children with

allergies and intolerances. Hannah on the other hand had nothing to qualify her for extra funding. Hannah felt that the system was a bit unfair:

> *"I would suggest they just make the system a little bit better because especially for single people right, because I feel like when people have kids and stuff they do get a lot of opportunities compared to those who don't, and I don't feel like you need to have a kid just to you know, survive in the system. But one thing I would say is like I want them to consider the single people more because we hear about all these families getting more money or stuff like that and just to consider when you're single, you're on your own, you still have to live and its hard."*

Importance of having a 'good worker'

All participants discussed the importance of having a good worker. According to their descriptions, a good worker is available to answer questions, develops a personal relationship with recipient and directs a person to needed resources. Aria had several workers over the years that she received OW. She describes how she used to pray for a 'good one and not a bad and strict' worker. Although she understood that they were all doing their jobs, she felt stressed by some of the interactions with these 'bad workers'. Aria describes the different interactions she had with her caseworkers:

> *"Some of them would tell you what you qualify for and sit you down and tell you and say you know, sit down and open the book and you qualify for this. I had one, she passed me every other form. I would qualify for almost everything they had, look you qualify for this. Look, this is your money and then just sign it. All I need is a signature to release the money, but some of them won't tell you what you qualify for and they just keep stressing you out. There was one, I had to be going there every week, I had to tell him you know what, I need the transport fare because I can't be almost every week, I don't know what you want from me, but I have to come here almost every week, I need the transport pay."*

Despite the occasional increased probing, Aria also expressed gratitude towards her caseworkers. She stated that most of them are just doing their job and although they hold your funds if you do not provide requested information, they eventually release your funds to you. Although in this case it seems simple, she also complained of the time it took to collect information and travel to the offices. As caseworkers also play the role of investigators, participants also felt judged when dealing with workers who may not know their history. The set-up of the offices along with the buzzer and waiting procedures also contribute to the feeling of being judged. When participants did have what they deemed a good worker, they felt that their life was more stress free and that they could focus their time on participating in meaningful occupations.

Systemic Factors: System Disablement

Disregard of leisure and self-care occupations

One way that participants express this theme is that they see the lack of support for transportation as a disregard for leisure activities. For example, ODSP provides coverage for travel to all medical appointments only and does not cover leisure or recreational travel. According to Jacob:

> *"They would rather if I sit at home every day, than if I come here and socialize with people and keep my brain going. Because they wouldn't help me pay my passage to come here. And if they wouldn't do it it's because they rather I stay at home."*

When Shelly was asked what ODSP expects them to do on the weekend she noted, "*not a thing that's ever considered…. You can go to the dentist on the weekend.*"

Hannah, who had been receiving OW during her youth was also unable to participate in common youth leisure occupations. She describes wanting to go to the movies but being unable to afford this leisure occupation. The only way she was able to go to the movies was when she received movie tickets from going to events. Even then she was not able to afford popcorn or movie snacks. Use of the food bank was one way that she managed to

designate money for leisure but then she may have had $40 for the rest of the month, which left her with limited options.

Participants also discussed a neglect of certain self-care occupations such as haircuts and styling. Most participants spoke about the importance of appearance. Hannah is concerned about appearing poor, which is something she sees in many people around her, so she tries to always appear well groomed. Shelly is only able to go to the salon once a year using a gift certificate that her mother gives her. For participants of African descent, proper and regular hair care is essential given the hair's texture and the need for specialized products. Rachel who has chemically treated hair is unable to do her hair herself due to her stroke. Before her stroke Rachel braided and styled hair including her own. She now had to rely on others, her PSW or hairdresser to do her hair. Although the hairdresser suggests that she comes every two weeks, Rachel is only able to go once a month. She describes hair styling as: *"Very costly. My hair dresser tells me every two weeks, but I can't afford $40-45 dollars every two weeks. That's a lot of money. I could eat food with that money."* The morning of her second interview she mentions that her PSW had styled her hair. As a former hairdresser, the way her hair looks was important to her. She was concerned that if she goes out with her hair undone people may think that she is "crazy" or "sick", which is how she feels she looks when she does not have her hair done. She only has a PSW three times a week, but she would really like if someone would help her to comb her hair every day. Rachel is able to get her toenails cut for free at the pharmacy every 3 months due to a referral from the diabetes clinic. She mentions that if she did not have a referral from a doctor it would cost her $45. However, this referral is only good for every three months and she is restricted to that timeframe otherwise find the money to pay for it.

Hannah has natural hair which she often weaves or braids with extensions. While receiving OW Hannah would have to buy lower quality hair extensions and do it at home by herself or with the help of friends. Since they were not professionals getting her hair done was extremely time consuming. In addition, the result was hair which looked less professional,

and would not last as long. Hannah tells a story of her experience with a welfare worker in relation to her appearance:

> *"I went to the welfare office and I remember applying for this retail store, it was a little bit up-class and I have a lot of experience in retail, and I went in. You know I'm a natural girl, I like to braid my hair and I like the twist, not the weave and all that, but maybe once in a while, but I love to braid. One of the staff, she had dreadlocks, she came to me and she said to me, Hannah I know you're a natural girl, I'm a natural girl too and I love it, but these people are looking for something a little different. And I don't know what she meant by that but it's almost like she was telling me to not braid my hair, straighten my hair and try to look like something different to blend in just so I can get the job"*

Even if she could weave her hair straight or chemically straighten her natural hair, to have the look this would require more money that she did not have.

During her follow up interview, Aria comes to the interview with weeks-old nail polish. She mentions that her daughter painted it because she was tired of seeing her look plain. To Aria, the most important thing is that her kids look good. She knows that money is limited, and it is hard for her to think of spending on herself: *"but for me I just you know, I can manage, let me do it the cheaper way and just to make them look you know, it's the money, you have to always think about"*. Generally, participants may get "done up" for special occasion such as weddings or their birthday.

Another example of the neglect of self-care occupations is through Jacob's story of the caps on his teeth. When Jacob was still active, he fell while running up the stairs breaking two of his teeth. Back then he was working and had dental insurance which covered dental caps for the broken teeth. Over the years, the caps deteriorated and needed to be replaced. When he approached his caseworker about fixing his teeth he was told that he should simply remove the teeth because they would not cover the replacement. Jacob instead used

his credit card to play for the caps as he feels that he is a young man who should not be missing teeth.

Lack of control and choice

One significant injustice that participants face is the lack of control and choice about important aspects of their life. Due to limits on rent allowance people receiving assistance have limited choice in apartments that are available within their budget. This may mean that they may have to be restricted to less desirable locations and environmental conditions. For example, Hannah lived in an area with little amenities such as groceries and financial institutions and was also far from an OW office. For participants who receive housing, there is limited choice in where you can live. Once approved, apartments are given on a first come first serve basis. Although Hannah was able to turn down the first place she was shown after waiting for housing for 10 years, she had to accept the second place.

When Rachel's husband died, ODSP paid for all funeral expenses as he was receiving ODSP as well. However, she had little say in any of the details such as choosing a coffin. She felt that since she could not afford it on her own she had to just take whatever was given to her. These examples provide just a glimpse into how participants feel about their limitations and lack choice that become packaged into receiving social assistance. Most participants took on a "take what I can get" attitude.

One aspect of lack of choice more specific to OW, related to the requirement of the participation agreement (PA), leading to limited choices in vocation and education. Hannah constantly had to participate in vocational training or educational programs while receiving OW. Since Hannah previously received support from child welfare, she simply transitioned to OW without the opportunity for higher education or beginning a career. Due to the requirement of participating in programs, Hannah felt that she never had the opportunity to reflect on what she wanted to do with her life. When she did have thoughts on careers she was interested in she was shut down and told that she had to choose from a list. As she recalls, the programs she was part of were not suited for her as she was often the only youth

in a program full of women in their 30s and 40s. Overall, she felt that she had little choice in what she wanted to do in her life:

> *"We always did things that the staff wanted us to do instead of doing things that we were interested in. Like if I was interested in music I should be able to tell my worker that and she could provide something I could benefit from instead of her telling me what she needed me to do in order for me to get my funds to live."*

Note: The PA is an action-oriented plan that identifies the approved employment assistance activities the applicant or participant will undertake in order to prepare for, find and maintain employment. The PA may identify restrictions on participation or, where any degree of participation is impracticable, a temporary deferral of participation requirements. Appropriate documentation must be provided and put on file to support participation restrictions or deferrals.

Aria faced similar limitations in choosing a career. When Aria decided that she was going to pursue nursing she met with her caseworker to discuss her options. After investigating she found out that her program would not be covered and was provided the option of personal support worker (PSW), a 6-month program. She went on to use her credit card to pay for the programs that she was interested in.

Recipients also underwent constant surveillance. For example, participation in vocational training for OW recipients was mandatory unless other circumstances such as children under age 4 excluded them. If recipients did not attend a training session, the staff would inform the caseworker and some type of restitution or repercussion would occur. Participants felt that everything came with conditions, which was a way that social assistance maintained control over their lives. When they were able to get additional resources, they were usually required to participate in an activity. Recipients who were in school were required to maintain a minimum grade level and attendance level.

Those receiving a child care subsidy can also only keep their children away for a maximum amount of days before losing the subsidy. Travel is also limited to 7 days unless it is

deemed as necessary for the recipient's health, such as traveling to receive medical treatment, or because of exceptional circumstances, such as illness or death in the family. Jacob, who enjoys travelling, and is only able to because of the help of his sister, discussed the lack of control he felt over his life:

> *P3: Because you can't have nothing; if they know you have money in the bank they don't give you any money. if they knew even by me going on vacation they cut me off. it's like you can do anything be control your whole life."*

If a recipient left the country without approval and the absence was discovered an overpayment would be applied starting on day eight of absence until they returned. Assistance is also cancelled until the recipient reapplies

Restrictions to savings and ownership of property

Participants also discussed their inability to own a house or have any significant savings. Jacob described the stress he endured when having to explain that he gave up the house that he previously owned so that he could live in the more accessible city of Toronto. Once he was diagnosed and could no longer drive, he recognized the need to move to the city. However, the co-owner of his home in the suburbs did not want to move. He therefore signed his portion to her because she could not afford to buy him out. When he applied for ODSP he became bombarded with questions such as "What did you do with the money? Did you sell the house? Why did you walk away?" Before 2017, ODSP only allowed for $5000 in assets so for Jacob to be eligible, these things need to be assessed. However, Jacob felt that he had already explained to them and was being harassed.

Rachel spoke several times about wanting to own a home. However, with her limited income it is hard for her to save towards that goal. Being unable to work means that there is no way for her to increase her income. She suggests rent to own where some of the money she pays for rent gets saved towards owning a house. However, this may not be possible under ODSP. Aria spoke about how the restrictions on savings or having over a certain amount of money in her account as one of her motivations for leaving OW:

"They just recently changed it and now you can, before you can't have more than $2000. If you have they ask you, sometimes when you give them the statement and when they look at the statement and they see that you withdraw $300 out of it, they want to know where that $300 goes, yea! They were very strict. They would put an arrow on that and they start questioning you in the interview, there was a time, it happened to me. A friend gave me money and I put the money in my account, and when I wanted to go see them it was interview, I withdrew the money 2 months before I went to the interview, when you have to bring the 3-month statement, that money withdrawn, it will still appear on the statement. When she saw it she said what is this money, where is the $1000 coming from? So I explained. She said I need a note form the person. I have to ask my friend to write a note and the phone number and they called her and she scolded them so bad, (laughing) so you see, so when those things are happening that changes your lifestyle, I said you know what, I had enough! Let me just go to school you know, let me go to school and if I go to school, if I'm not on the OW, if I'm making the money then I won't be on them on the OW, then I will be out so I will be free from them. They won't be asking me bring your three months information. So that kind of really motivate me to do whatever, I say you know, I won't bring my statement."

Claw back and its drawbacks

Claw back is the recovery of money already disbursed. In the OW and ODSP program, you can earn up to $200 a month without having your income support reduced. If you earn more than $200, half of the remaining earnings will be subtracted from the income support you receive that month. Claw back arose as a significant complaint among participants, and in some cases a deterrent to working. The most significant impact was on Aria who lost her support for several months due to non-reporting of work. Her OW worker became upset when he saw this unreported income on her notice of assessment and automatically cancelled her support, after charging her with an overpayment. For the next several months, Aria struggled with making enough income through her part time job, credit card and loans

from friends. Shelly also experienced claw backs when she worked her occasional job. This acted as major deterrent for Shelly, as it made her feel as though she was working for nothing. They also risked losing social support completely. However, there are many additional costs associated to living with a disability for which ODSP provides support. For Shelly, working full-time would mean losing funding for supplies to manage her diabetes, continence supplies, physiotherapy discounts, and for assistive devices. She feels that other people with a disability may be able to work but still wouldn't be able to afford the other supports such as medication coverage, continence supplies and wheelchairs:

> *"I understand why they do the top after 200 because if you're making 700 a month then why do you need ODSP if you can make that much money. But then there's other things like, so you make that money but how are you going to afford to pay for your chair or how are you going to afford to pay for continent supplies are you going to afford a Metro pass all of these things are extra things that are covered that is not included in the income that ODSP gives you. They pay for things that I would not be able to afford. I wouldn't be able to afford my chair."*

Hannah, who tried to keep herself employed, often experienced the claw back. She relied on OW as she often lost jobs and the process of getting a job would mean time with no income. Hannah called the claw backs painful. When she did have a job, she would rather be off OW because of claw back:

> *"Once I start to get OW I always get a job, so you know, I always have to get off and then, because with my job I can get more money, I know that for a fact because I will wait for the whole month for $500 when I can make that within two weeks of working right. So, I would always get off OW because when I'm making money I know that they would try to balance that with whatever they're giving me right, and then if I'm making more than what they're giving me, there's no point in me being on OW."*

Social Inclusion and Participation

The centrality of social connections

Although social networks had different formations, these networks were central in the participants' lives through a reciprocal provision of support. Aria's support network consisted of other mothers; Hannah's consisted of other youth living in poverty; and Jacob, Shelly and Rachel's networks consisted of other people living with disabilities. These networks provided financial and emotional support. Jacob, Shelly and Rachel, along with other friends from the community center would often plan outings such as dinners together.

Despite the struggles they faced while living in poverty, participants often helped or got help from other OW recipients. Aria recalled the months when she was unable to receive the special diet allowance because she had not submitted the required forms on time. Although she explained that she had been reminded by previous caseworkers, her current caseworker made no exceptions and withheld assistance until the forms were verified by doctor and resubmitted. For the next two months Aria had to borrow money from her friend. Although that friend was also struggling, Aria had no other options to make ends meet. Hannah describes a similar form of support in her network. Hannah and her friends would often come together to plan events at someone's home, with those who were able to pitch in buying supplies. Hannah would also provide a friend who was even less financially stable than her with tokens that she received from attending OW related engagements.

"Getting out" and the importance of inclusive community organizations

The avoidance of spending too much time at home was a central theme among ODSP recipients. One concern was that being inactive may lead to the worsening of a degenerating condition such as Friedreich's Ataxia. When Jacob stays at home he finds himself reflecting back on his past where he was active, and independent. Participants would also be bored when at home as the common option was *"watching television or staring at the walls"*. Hence having a Metropass and being able to go to the community center was extremely important to participants. According to Rachel, "*At least I get someone to talk to and socialize and stuff. You stay at home you go crazy, staring at the*

four walls. No fresh air. Who would want to stay home and be bored?". Jacob enjoys meeting people like himself and being able to talk to them. The people he met at the community center were crucial in helping him overcome his initial depression following his diagnosis. Rachel was also introduced to the community center after dealing with the loss of her husband. While her husband was alive, together they would go to the mall and use mall walks as a form of exercise. The introduction of the community center allowed her the opportunity to have a place for exercise and to build a social network. Overall ODSP recipients considered participation at community centers as health promoting as it allowed opportunities to exercise and stimulated positive mental health. They felt that access to community centers should be considered as part of support because of this reason.

Importance of unlimited access to transportation

The centrality of access to transportation was a major theme in all five participant narratives. Shelly, Rachel and Jacob frequently visited the community center as it was important for them to get out of the house and remain active. Though ODSP only medical travel was covered. Recipients were required to provide a doctor's signed account of all appointments that they would have that month and their caseworker would then provide the funds for those trips. This policy demonstrates the disregard for leisure occupations. Since getting out was important to participants, they usually added the difference and bought a monthly transit pass (Metropass). Rachel suggests that ODSP should include a Metropass for non-drivers along with the monthly cheque. For Hannah whose living situation was unstable, a Metropass provided stability and security for the month. Even when she had nothing else, she had her Metropass. Not only could she have access to shelters across Toronto, and access to friends' houses, she could use transit as a safe place to spend the night. As she explains:

> *"For me it was stability because even though I didn't have anywhere to go, I would have a Metropass and be able to access anywhere in the city meaning like if I'm getting kicked out of my shelter, knowing that I don't have money to get a cab to get there or anything like that, I know I can take the bus and go anywhere. I know*

I can take the bus and go to my friends' houses and sleep for the night. I know I can take the bus just to be able to go anywhere if I don't have a bed to sleep. I can take the bus all night and day until the next morning and sit on the blue light just because."

However, for Hannah to be able to get the Metropass she needed to provide proof that she was participating in activities approved through her participation agreement on an ongoing basis. Sometimes she was only given half of the cost of a Metropass and she would have to find ways to come up with the rest of the money. Buying a Metropass often took priority after rent, leaving what was remaining for food and entertainment: "*You can't even afford to buy any food depending on rent, right because after you pay rent you still need to be able to get around, because people like to go around outside, and it's not enough to be able to afford good food"*- Hannah.

Sense of Agency

Occupations surrounding supplementing income

There are several ways in which participants tried to stretch their income or gain some additional income. Rachel buys things on sale and in bulk in an effort to save money in the long term. Since Hannah always bought a Metropass, she would save the tokens given during to her office visits and exchange them at the convenience store for two dollars apiece.

Living in housing also provided additional benefits. Often a food truck or a local restaurant may visit housing buildings and provide free food to residents. Hannah also tried making up stories to get additional help. Once she tried convincing her doctor to say that she needed a special diet so that she could get more money:

"*Like my friend would get a special diet because she's a bit obese but I wouldn't be able to qualify for it because there's nothing wrong with me for me to be able to*

get that special diet. So making up stories was like the best way and convincing other people to help me make up stories too, some wouldn't do it, but yea."

Hannah discuses participating in many occupations that she did not want to in order to maintain her way of life:

"Yea, but like in terms of getting stuff, the stuff you get is not necessarily free. You have to go to programs in order to get them, do stuff in order to get them. If you're in school and you need school supplies, you would have to be in school for 6 years or 6 months or so to show that you're in school in order for you to get those things. So that's how it works. You don't necessarily get it for free, but you have to do the condition that comes with getting those things, so yea. I had to do a lot of workshops, a lot of going places that I don't necessarily want to be just because I wanted the free stuff because I needed it right, so yea."

Hannah also spoke of other people she knew who were more successful at manipulating the system. For example, she knew several people who were getting the Baby Bonus (currently Canada Child Tax benefit) and getting OW but working under the table; meaning they had additional untaxed income. These individuals also did not have to deal with claw back. She described other individuals who lived at their parents' homes rent free but claimed that they were renting thereby receiving a rental allowance, which could be used for whatever else those individuals wanted. Jacob can have extra money to go on vacation occasionally, as his sister who he lives with has no expectations for him contributing to rent. He usually pays the phone and the cable bill but can save for when he sees a deal on a cruise. Hannah has no family relationships in Toronto so living anywhere rent-free is not a possibility. Although she sees success as being completely independent of any government support. Hannah also sees individuals who are able to successfully manipulate the system as successful.

Motivations for work- Different strokes for different folks

One of the major divergences between OW and ODSP recipients was in regard to employment or education. Most participants spoke about outside motivations affecting their drive to work. ODSP recipients spoke about warnings or discouragements from working received from their doctors. Jacob had always been a hard worker entering the workforce at an early age. After his diagnosis, although he recognized his limitations, he had still felt that he was capable of finding something to do using the parts of his body that were still functional. However, after his doctor discouraged him and explained the difficulties in reapplying for ODSP Jacob decided not to work and is now content with his free time:

> *"Well not now but before just after I got sick I still wanted to do something because I always think something is probably wrong with my hand. Well now my hands probably a bit worse but I know something's wrong with my foot but I always tell myself I could still do something rather than just sit on it you know. But by them discouraging me not to do it, then I never really pursued that and it just came out of my system".*

Rachel also expressed a similar experience with her doctor. Shelly maintains a casual job which is effectively only during elections, allowing her to work at her own pace and not having a full-time commitment.

On the other hand, OW recipients spoke of the constant push to work or participate in some activity. At the time of their interviews both Hannah and Aria were no longer receiving OW and were being financially supported through OSAP. They also spoke of outside influences encouraging them to pursue an education and apply for OSAP. For Hannah, a program called Step Stones was essential in encouraging her and helping her apply to school and for OSAP. Aria spoke of the encouragement of her teacher in her being successful in school: *"It's a black woman from Jamaica, and she says, I know you're thinking right now you can't do it right. She said don't worry, you will do it. So, with her giving me that courage, so every time I go she just bring the book and everybody's gone and we're behind, she explained more; what don't you understand? This just keep me going*

and that's how I'm here". Hannah, who has had difficulties keeping jobs, also spoke of a supervisor who was extremely understanding and encouraging to her despite her constant tardiness. His belief in her motivated her to become a better worker. Unfortunately, she lost that job after the supervisor moved on to another.

Finding work, leaving OW, losing work, finding OSAP

Participants receiving OW note that they left and returned to OW several times before finally transitioning to OSAP. One of the main struggles with being on OW was the need for monthly reporting. OW recipients face a system that is managed so closely in terms of reporting and reconciliation that it placed undue stress on the recipients; yet robbed them of the ability to plan ahead or manage their own financial situations. Monthly reporting and reconciliation is extremely time-consuming and causes a 'boom and bust' financial reality. Aria experienced an exaggeration of this reality after her support got cancelled for six months as a penalty for unreported earnings. Monthly reporting also allowed for bias from the caseworker. Participants described being treated differently depending on the worker. Some workers may be interested in conversing with the participant about their life and wellbeing, while participants sometimes felt "judged" by some workers. A worker may deem a client untrustworthy and require more documentation and constant reporting. In addition, the OW offices themselves were fear-invoking. Hannah describes her aversion to the set-up of the many meetings she attended:

> *"Because at the meeting at OW, you seem like such a prison area, it's just a prison setting you know, you go in, oh you have your buzzer and this is your door and you open it and you kind of go in, and it's just like the doors and you just go in and sit in this room, it's like when you to visit somebody in jail, you guys pick up the phone and you talk, that's how I feel when I go there you know, I meet with this person, it's kind of weird…. I just always dislike how you go in with that buzzer, you open the doors, you sit down and then they come from the other side. It's just, yea. That always interests me, like why is it like that? Why can't they just make it more normal?"*

Participants felt that receiving OW came along with undue stress and they would be better off in the workforce. Although participants described the struggles of being on OW, their success in the workforce was not much better. Hannah struggled to keep jobs while Aria struggled to make ends meet when she was working. Hannah was often able to get jobs with little problem. When she had a job, she would experience claw backs and often would exceed the income allowances, losing OW. However, she would often lose that job due to tardiness and would need to return to OW. One main reason Hannah had difficulty maintaining her job was because of her unstable living conditions. Renting a room provided little security and several times Hannah got kicked out rendering her homeless. She would then have to be placed in a shelter, which could be located anywhere in the city. Getting from a shelter to work could then be a problem requiring her to travel several hours on the bus. Tardiness was one of the most common causes of her termination from employment.

Aria also moved back and forth between OW. Her longest period receiving OW was during the four years after having her last child. Participants felt that it was often more of a struggle to be on OW as it did not meet their needs. It appeared to participants that they were penalized for working. Aria began to invest in her education, taking all of the courses OW would cover and using her credit card to cover additional courses. After years of struggling on OW both participants decided to return to school and to switch to ODSP for financial support. This option was introduced through outside sources. A school advisor told Aria to apply to OSAP while Step Stones showed Hannah how to apply and helped her plan for the transition. Switching to OSAP means that they now had to budget their spending for several months at a time as OSAP is given in lump sums.

4.4   Stage 5: Destabilizing the narrative

The participants responses demonstrated several tensions created by neoliberalism present within social assistance. Framed within a governmentality perspective, these tensions are presented through three paradoxes: The Neoliberal Paradox, The Welfare-to-Work Paradox, and The Caseworker Paradox. The Neoliberal Paradox discusses the tensions between expectations of being independent, self-sufficient citizens, and the reality of being

dependent, recipients of social support. The Welfare-to-Work Paradox refers to the challenges of becoming employed after or while receiving social assistance which act as disincentives to work. Finally, the Caseworker Paradox refers to the tensions created through the dual role of caseworkers as helpers and investigators.

The Neoliberal Paradox

From 1966-1995, Canada used the Canada Assistance Plan whereby all citizens were entitled to a base level of benefits based on a model of social citizenship (Caragata & Cumming, 2011). The federal government offered a 50/50 cost-sharing of welfare to the provinces and territories, on the condition that they provide assistance without attaching any requirements to the receipt of welfare and without going through a qualification process (Herd, Mitchell, & Lightman, 2005). During the 1980s and 1990s, neoliberalism began to inform social policy leading to vast economic and political changes to the welfare system (Gazso & McDaniel, 2010). Neoliberalism is an ideology that privileges individuals as responsible, independent, self-reliant and self-sufficient and thereby should refuse public or social interventions in their life (Gazso & McDaniel, 2010). During that period there was an increased emphasis on encouraging labour market participation, a shift away from concepts of universality towards providing targeted benefits to populations designated as being low-income, and a transferring of the responsibility for the maintenance of social cohesion from the society to the individual (McKeen & Porter, 2003). After 1996, the Canadian welfare system was transformed, and through the market-based citizenship model, entitlements became contingent on labour market attachment. The state no longer was obligated to defend the rights of the poor and disadvantaged or to promote greater equality; instead social assistance was redesigned as a means of social control intended to integrate recipients within the frameworks and values of the free market (Mendes, 2009).

Neoliberal ideologies posit that everyone should be independent and economically sufficient. In the neo-liberal regime, employment is a defining attribute for active citizenship; therefore, individuals who are dependent on social assistance and who are not

employed are perceived as inactive citizens (Gurstein & Vilches, 2010). Consequently, people receiving social assistance became bound by rules, regulation and inadequate income, which limited their sense of control, and limit their life choices. The quality of life of people living with physical limitations is diminished by poor social participation, reduced community mobility, reduced life opportunities, inadequate income, having limited say and control over one's life, dissatisfaction with occupations, loneliness, and boredom (Sundar, Brucker, Pollack, & Chang, 2016). The net result is the Neoliberal Paradox: neoliberalism demands citizens to be self-reliant, self-sufficient and to refuse external interventions in their life, while social assistance requires individuals to submit to constant state interference while making economic sufficiency difficult to achieve.

Within social assistance, the Neoliberal Paradox first emerges during the intake process; which is disempowering, requiring applicants to expose just how financially dependent they are. The intake process also positions applicants as untrustworthy through the reliance on gatekeepers and documented proof of income and spending. The intake process involves a screening and assessment, followed by an in-person interview to which applicants must bring a long list of personal documents. During in-person meetings recipients felt controlled and disempowered by the scrutiny and the formal set up of the OW office. Overall, participants described the application process as tedious and stressful. Jacob was repeatedly subjected to questions about a previous property he co-owned and the earnings from that, although he repeatedly explained that he had given up his ownership and had the papers to prove it. Shelly, who was younger and able to walk at the time, was told that she did not look disabled when she went to complete her application. On first impression, the intake worker assumed that Shelly did not have a disability, or that her disability was not severe enough and therefore should not be seeking governmental support. The narrow understanding of disability on the part of the worker who only recognized disability if there was a clear physical manifestation is an added difficulty that some people with 'invisible' disabilities face when seeking social services.

Ultimately, Shelly was able to provide proof of her disability through a note from her doctor. For the ODSP application, a qualified health care professional is required to fill out a form commenting on the applicant's disability or impairment and the difficulties that they may have in finding or keeping a job. The ODSP application is thereby a social exchange shaped by power, agency, and the degree of trust that exists between a patient and a health professional. For the purposes of ODSP application, disability is defined as:

> "A person with a disability is defined as a person who has a substantial physical or mental impairment that is continuous or recurrent and is expected to last 1 year or more. The impairment must result in substantial restriction in one or more activities of daily living (ability to attend to personal care, function in the community or function in a workplace), taking into account the person's age, level of education and employment experience/work history" (ODSP Branch, 2005: 12)

The power dynamic in the doctor-patient relationship is magnified, or increased, when medical doctors are given the authority to verify a disability and to act as gatekeepers into the social support system (Kelly, 2017). As doctors determine whether an individual is 'disabled' or 'not disabled', not only are the economic futures of people living with disabilities in the hands of these professionals but they (people living with disabilities) also must conform to others' interpretations of their place within society (Crooks, Chouinard, & Wilton, 2008). That means that although individuals are living with a disability and are unable to support themselves financially, they still need to subscribe to a definition of disability developed by ODSP in order to receive this assistance. Furthermore, people living with disabilities continue to need doctors to inform the system of how many appointments ODSP recipients have a month so that ODSP can then provide transportation to these appointments. Access to transportation was shown to be very important to the ability to access community resources. Coverage for transportation allowed participants to be mobile and increased opportunities to participate in community occupations.

Doctors also play a role in the speed of delivery and the quantity of support provided to OW applicants. Trust is therefore important in the doctor-patient relationships as a result

of the assumption that people are likely to misrepresent themselves in order to meet categorical tests of welfare programs (Kelly, 2017). In the study, one participant was able to receive housing within six months after recommendation by doctor of the importance of housing to her health. The waiting period otherwise might have been significantly longer. Doctors also determine special diet allowance. Since special diet allowance is very important for increasing support beyond survival, allowing for greater ability to participate in meaningful occupations, the decisions of the doctor hold great significance. The power that doctors hold as gatekeepers to assistance also opens up the possibility of system manipulation, demonstrated in Hannah's efforts to convince her doctor to say that she needed a special diet. The combination of gathering documents, negotiating with doctors, and proving oneself as needy to social assistance workers, leaves applicants feeling demoralized and stressed.

The Neoliberal Paradox also emerges due to the inadequacy of support, which leads to significant health consequences and is insufficient in enabling recipients to participate in desired occupations. Social assistance policy was proposed to provide the minimum standards needed to support good health (Gardner & Barnes, 2011). Although this has long been the formal goal of social assistance, the inadequate levels of assistance and limited supplementary programs mean that people on assistance cannot afford the housing, nutrition and other foundations of a minimum standard of living needed for good health (Gardner & Barnes, 2011). The emergence of neoliberalism meant health became the individual's responsibility to the self through healthy lifestyle choices. However, for people living in poverty, poor health lies in the effects of precarious work and unemployment, inadequate housing and homelessness, racism, social exclusion, inequitable access to social, health and other support which are not within the control of the individual (Gardner & Barnes, 2011). People receiving social assistance may experience poorer health outcomes due to lacking the prerequisites for health, such as: shelter, nutritious food; experiencing increased stress and anxiety; limited choices; and limited ability to participate in society. Rachel, who suffers from diabetes and hypertension describes the foods recommended to her from ODSP workers as high in sodium and sugar. Those in the lowest

socioeconomic groups may be more likely to depend on smaller corner stores, where prices are higher and fresh fruit and vegetables are limited or nonexistent because they are less likely to have access to a car for shopping and are limited to purchasing what they can carry (Chrobok, 2014). Lack of proper access to the prerequisites for good health pose a significant challenge since unhealthy food consumed by low income families can lead to costs to the individual, society and to the economy.

In this study, the biggest barrier to participation in desired occupations was the inadequacy of social support. The support provided by social assistance did not allow participants to engage in several meaningful occupations. Leisure occupations were certainly not taken into consideration. Participants often negotiated ways in which to participate in society by adjusting their environments to meet their needs. This negotiation may lead to participation in undesired occupations such as drug use as an inexpensive avenue to entertainment. On the other hand, participants would often lie, or hide other sources of support to participate in leisure occupations. Jacob uses a portion of his rental allowance to go on unapproved vacations. The penalties he would face if caught, such as cancellation of financial assistance and charges for overpayment, are a constant stressor in his life. If an amount has been provided to the recipient that exceeds the amount the recipient was eligible to receive, the excess is an overpayment. Without the added support of a family member, going on vacation was very difficult for the other participants, who all spoke of their desires to travel.

For people living with disabilities, the inability to be engaged in meaningful occupations may be a consequence of environmental barriers and inequity of opportunity rather than the disability (Cain, 2016; Hammel, 2015; Kuvalekar et al., 2015; Sherry, 2016). Participants noted the importance of inclusive community organizations, as well as access to these centers in promoting their health and wellbeing. The community center acted not only as a place where people with disabilities could exercise and hence promote their health, but also formed the epicenter of participants' social networks. For some participants, the community center acted as a distraction from dwelling on a life with the physical limitations. Through the community center, the participants built networks of

support where they were able to communicate in a supportive way with other people like themselves. These networks extended beyond the community center with the participants plans of occasional nights out at local restaurants. Increased social engagement reinforces existing social relationships, and can increase access to resources, and thereby promoting resilience (Rosso, Taylor, Tabb, & Michael, 2013). In addition, participants who were living with a disability, spoke of the importance of community engagement in protecting against, or slowing further mobility declines.

The Neoliberal Paradox is also experienced through the lack of ability to exercise their goals and desires, while being subject to state interventions in their life. Participants expressed the lack of control they felt in many financial and educational life decisions. This lack of control contradicts neoliberal ideologies which privileges individuals as responsible, self-reliant and self-sufficient. When Jacob requested extra funds in relation to health care costs of fixing a damaged tooth, his request was denied. Not only was it denied but he was told to simply remove the tooth as that would cost way less. This refusal of request was particularly painful for Jacob as he relates tooth loss to aging and the perception of lack of self-care. Another example is seen in Rachel's description of the lack of control she felt when trying to plan her husband's funeral. She had no say in the type of coffin he was buried in or in most other arrangements. In regard to educational goals, participants were limited to particular educational choices while receiving social assistance. Participants were therefore unable to pursue careers of their choice but would participate in the selected programs that were available to them and in which participation was a condition of receiving support. Instead of learning to become self-sufficient, participants in this study learned to 'take what they could get' or that they would have to do whatever they have to in order to get financial assistance.

By description, an active citizen should make a venture of his or her life, by projecting a future for him or herself, and by shaping him or herself in the present in order to achieve that vision (Rose & Miller, 1992). This notion therefore leaves people receiving social assistance in a quandary due to the lack of control they feel in making life decisions.

Therefore, the participants in this study often operated with opposing discourses. Participants understood the stigma associated with receiving assistance and developed strategies or rationales to maintain a sense of self-worth. Hannah maintained that although her goal was to be self-sufficient, she needed a job, and to get the job she needed the support that OW provided for transportation and clothing for job interviews. Rachel who volunteers occasionally feels that her efforts should be recognized as participation in society and acknowledged by receiving compensation from ODSP. Using these strategies, participants felt that they were indeed 'active' citizens.

The Welfare-to-Work Paradox

Neoliberal governments place the responsibility on individuals to find work above all else so that individuals can gain full independence through economic citizenship. Labour market participation became the key to achieving active citizenship and to demonstrate social and moral worth (Polzer, & Power, 2016). Thereby, social assistance engages in a moral project of actively redefining poverty as a consequence of individual failure and unwillingness to engage in a neoliberal goal of self-management, self-sufficiency and responsibility through employment (Dolson, 2015). Social assistance policies legally mandate that individuals who are receiving assistance to participate in employment assistance activities which involve educational upgrading, job searches, job preparation, placement programs, or actual engagement in part-time work (OW Directive 2.5). This idea is reflected in OW employment assistance initiatives and the participation agreement (PA):

> "The PA is an action-oriented plan that identifies the approved employment assistance activities the applicant or participant will undertake in order to prepare for, find and maintain employment." (OW Directive 2.5).

Recipients are pushed away from education and into the job field; persuaded by job preparation options, which are mandatory for receiving social assistance. Participants in this study described that they would rather be working than trying to survive on the system

due to the lack of control that participants felt they had over their lives. Participants in this study felt forced into low-paying and precarious work. These jobs were insufficient to provide a higher standard of living, although working excluded the stress of restrictions of social assistance. The net result is the Welfare-to-Work Paradox: social assistance recipients are pushed into low-paying employment, which results in reduced income support through clawback, higher costs such as rent and childcare and loss of benefits such as drug plans, which all then act as disincentives to work.

Although OW and ODSP recipients may want and choose to work, they face penalties through clawback which then act as deterrents to working. Clawback occurs in situations in which social assistance takes back money that it has already paid by penalizing extra income that clients earn. Recipients lose one dollar of social assistance for every dollar of earnings above a designated amount known as 'earnings exemptions.' Clawback occurred on several forms of income including: employment, child support, federal child benefit, gifts received, and interest accrued over $30 annual. As of September 1, 2013, recipients can earn up to $200 a month without having financial support reduced (Mcss.gov.on.ca, 2018). For every $1.00 you earned after that, OW and ODSP deducts $0.50 from the amount of money you received. ODSP gives an extra $100 work related benefit (Mcss.gov.on.ca, 2018). As of July 2016, Ontario families on social assistance no longer faced clawback on federal child benefit (Mcss.gov.on.ca, 2018). As of January 2017, child support payments were no longer clawed back (Mcss.gov.on.ca, 2018). As of September 2017, the gift exemption limit was $10,000 in a 12-month period per member of the benefit unit (Mcss.gov.on.ca, 2018).

In this study, Aria spoke of being tricked into providing information which meant that the father of her children would be legally required to pay child support. This worked out to be a disservice to her because it in fact lowered the amount of available income to her. Any contributions that the father made directly to her could have been available previously to use in the way that she saw fit. The child support claw back meant that the father's contribution was now part of her basic needs and living income.

Clawback was also responsible for recipients' transitions on and off OW. When they began working, it became necessary to report it or risk an overpayment at a later date. Once their income exceeded the limit, they would then lose income support. However, the jobs were often unstable, coupled with other difficulties such as childcare or unstable housing. Recipients may lose those jobs and need to reapply for social assistance. Other participants questioned whether working was worth it if they were essentially working for half the amount. Working a part time job where hours were subject to weekly changes also meant that monthly income was unstable. Working recipients are required to report their income and provide paystubs directly to the office. They also need to provide bank statements every three months which will then allow the assessment of gifts as income. All deposits into their account need to be accounted for. Aria felt embarrassed to ask a friend to provide a letter to OW clarifying that the money she sent to Aria's account was a gift. Not only are these processes time consuming, but they are also demoralizing to individuals.

Once an individual begins working, their costs become higher, acting as a further disincentive to work. Housing and childcare are two main examples demonstrating how challenging it is to work and to keep up with the costs of moving from social assistance to work. Social assistance recipients who also receive housing operate under the rent geared to-income' (RGI) scale. Under RGI rules, the recipient owes 30% of their total income for rent; if you receive social assistance, rent is charged at a set amount according to the kind of benefits you receive and the number of people in your benefit unit, rather than calculated as 30% of your gross monthly income. At the same time, OW/ODSP reduces the recipient's benefit by 50% of their net employment earnings. Housing authorities and social assistance base their claw backs on the same dollar of employment earnings meaning that working individuals experience double the loss of income.

For individuals with children, the proportion of childcare that a parent covers increases based on income. Mothers who enter the workplace often find that childcare costs outweigh the benefits gained from wage labour, thereby increasing their financial burden after transitioning from OW to work (Gazso & McDaniel, 2010). Therefore, these higher

costs may act as a significant deterrent to working. The lack of affordable, accessible, and regulated childcare is the greatest impediment to lone mothers being able to find and retain paid employment. Work and school which occur outside of weekdays and business hours are not considered under childcare subsidy rules. This means that Aria now has to depend on her older daughter for childcare as she does her academic placement on Saturdays and no longer qualifies for child care subsidy. Welfare-to-work policies have ultimately come to treat women primarily as potential employees and only secondarily as caregivers leading to major identity crisis among lone mothers. The unpaid work that lone mothers perform is not acknowledged as socially valuable or recognized as providing mothers with skills or capital transferable to the labour market (Gazso & McDaniel, 2010).

Those mothers who are employed face the task of balancing unpaid work with paid employment. The unpaid work that they do as primary caregivers is rarely taken into consideration. Breitkreuz, Williamson & Raine (2007) found that unpaid work took considerable time and energy for the lone mothers who participated in that study, making it difficult for them to gain or sustain employment. Mothers who were employed indicated that there was little time for anything else outside of their paid work besides necessary chores and meeting the demands of their children (Breitkreuz, Williamson & Raine, 2007). They had little time, money, or energy for recreational activities beyond modest activities such as watching television, going to the park, or swimming at a recreational center (Breitkreuz, Williamson & Raine, 2007). Issues of race were also discussed by participants. Hannah's experience of conforming to predominantly Caucasian beauty standards of long straight hair during job interviews, demonstrated the racial nature of the labour market. In fact, changing her look was suggested by her caseworker as a way to better her chances of getting a job. Through welfare-to-work policies, there is a clear demonstration of the role that gender and race play in the labour market. Women are more likely than men to be employed in the part-time labour market and racialized women are more likely than their counterparts to be precariously employed (Agócs, 2014).

To recall, social assistance engages in a moral project of actively redefining poverty as a consequence of individual failure and unwillingness to engage in a neoliberal goal of self-management, self-sufficiency and responsibility through employment. From the perspective of OW policy, 'moral salvation' from poverty is acquired through self-management, self-enterprising, and secure employment gained through skills upgrading and OW-sanctioned education (Dolson, 2015); however, OW sanctioned activities fail to take into account recipients' aspirations. Hannah felt pushed in directions which were not suitable for her by being forced to attend programs into which she did not fit. Both OW participants were unable to pursue a career while receiving OW. They first had to decide to get a better education which could open up the possibility of better, higher paying jobs. Even then, the fear of debt, welfare status and the lack of academic and career supports delayed their participation in post-secondary education. The decision to pursue an education also meant leaving OW. Regulations in the province of Ontario discourages individuals from attending college or university through prohibiting collection of OSAP jointly with Ontario Works. Students cannot access assistance if they are in receipt of a student loan, nor can they receive financial support if they did not apply for OSAP in the first place. Overall, responsibility for assisting individuals with educational upgrades is seen as the responsibility of other ministries. Individuals such as Hannah and Aria found it necessary to transition off of OW and onto OSAP in hopes of eventually finding a job which would no longer require them to seek support from the government. Participants describe influences external to social assistance in providing support and guidance in planning for school and applying for OSAP.

Recipients who successfully enter the job field face an additional deterrent as the extra supports provided by social assistance are lost. Even when some provisions have a positive health impact — such as dental care and access to medications —participants were unable to keep these benefits if moving to work. Recipients of ODSP face a unique challenge; although they may be able to work, leaving ODSP would mean losing additional benefits that are essential for survival. ODSP provides special assistance for additional needs beyond basic needs and living allowance. This support is generally a very positive feature

of ODSP. However, many recipients become trapped, as receiving social assistance is the only avenue to these essential supports. Shelly speaks of the inability to leave ODSP because she would no longer be able to afford the additional support she needed that are provided for free or discounted because of ODSP status. The provision of these vital health supports can lock people into social assistance. In effect, the possibility of losing these benefits when people take entry level jobs — which are very unlikely to have benefits or pay enough so people can afford medications and access other supports — can act as a disincentive to seeking employment. ODSP recipients with chronic or episodic illnesses are therefore less likely to seek employment for fear of facing expensive drug costs (Gardner & Barnes, 2011). ODSP recipients also recently lost the extra allowance that was dedicated to continence supplies. Recipients had previously been able to make decisions as to what brands to use and buying on sale and retaining the balance of the funds. Loosing this monetary addition to ODSP allowance meant that they then another important source of extra income for purchasing bus passes or participating in leisure occupations.

The Case-worker Paradox

The participants described the tensions created through the dual role caseworkers enact as helpers and as investigators. This tension was created within the social assistance system which ties the provision of services to investigative and monitoring practices. An OW caseworker's primary role is to provide services to support client's efforts to secure the quickest route to employment. Other roles include explaining to the applicant his/her rights and responsibilities under the regulations and making appropriate referrals to help the applicant obtain available sources of income and referring the client for other appropriate services and/or benefits. Yet, the same caseworkers who provide services are also responsible for roles which relate to investigating, monitoring and assessing the trustworthiness or 'deservingness' of a client. These roles include promptly assessing all documents required to calculate and produce client entitlement, enforcing eligibility requirements in accordance with OW legislation, and conducting initial inquiries as to

allegations of misrepresentation. The dual role of helper and investigators create the case-worker paradox.

Participants' experiences with social services were very dependent on their interaction with their worker. All participants spoke about the importance of having a good case worker. A good worker was described as one who directed recipients to additional resources and who was concerned about their general wellbeing and that of their family. These caseworkers were able to fulfill the role of helper and provide recipients with relief from the abundance of stressors associated with living in poverty. However, the frequency at which participants in this study were assigned to new workers meant those positive experiences were just as unstable as other aspects of their lives. In some cases, caseworkers were unavailable to provide help when needed, leaving recipients feeling powerless. It was common for recipients of both OW and ODSP to receive inadequate responses, or no response at all to their questions, concerns, or complaints. This lack of access to information left recipients incapable of complying with program guidelines because they were unable to get information about what they had to do to maintain their benefits. They were given little information, guidance, or assistance regarding their rights and responsibilities under the program. Instead participants were directed on how to behave through discipline by the authoritarian procedures of OW and ODSP.

Foucault defines government as the 'conduct of conduct', which he sees as the central problem with modern government (Mills, 2003). The 'conduct of conduct' involves calculated methods of directing how others behave and act, which highlight the point that governance is an activity that is both practical and grounded in reflection (Mills, 2003). Government does not only involve management by the state, but also signified problems of self-control, guidance for the family and for children, management of the household, and directing the soul (Lemke, 2002). Thus, the notion of liberal government involves a paradox: liberalism asserts the sovereignty of the free individual, yet government requires that individual behaviour be regulated and modified. In the case of social assistance, the

'conduct of conduct' was enacted 'on the ground' through caseworkers who are responsible for investigating recipients for misrepresentation.

As receivers of social assistance, participants were subject to intensive surveillance by the Ministry of Social Services in Ontario. Neoliberal policy makers and politicians justified the increase in surveillance with three key arguments (Maki, 2011). First, they planned to respond to the stereotype of welfare fraud with a more punitive and regulatory welfare system to monitor current and potential recipients. Second, they desired to reduce and control welfare caseloads and costs and ensure accountability to taxpayers. Third, they wanted to privatize social services to create a centralized system which would off-load some of the state's responsibility for the poor onto the private market. Eubanks (2006) and Henman (2004, p. 176) describe how surveillance is more than just watching, but also acts as "a calculated practice for managing and manipulating human behaviour". Surveillance strategies prohibit recipients from engaging in occupations at their own pace directly prohibiting recipients from feeling responsible, self-reliant and self-sufficient. These processes highlight the power of the state to deter and limit acquisition of state resources, causing 'inactive citizens' to adhere to prescribed behaviours, hindering their independence. Although OW uses eight main surveillance strategies: The Consolidated Verification Procedure (CVP); Maintenance Enforcement with Computer Assistance (MECA); Service Delivery Model Technology (SDMT); Ontario Works Eligibility Criteria; Eligibility Review Officers (EROs); Audit of Recipients; Drug Testing and Welfare Fraud Hotlines (Maki, 2011), the main method discussed by participants in the study was the Ontario Works Eligibility Criteria. Ontario Works Eligibility Criteria refers to the ongoing reviews of recipients by caseworkers and the OW director.

Caseworkers are responsible for ongoing eligibility reviews which act to disentitle rather than assist those in need. OW uses several classifications for eligibility reviews including audits, interviews, case reviews, and the Annual Update Report (OW Directive 9.1). As common practice, bi-annual reviews are conducted. However, reviews can be conducted more consistently if warranted. These reviews are conducted at the discretion of the case

worker, demonstrating a lack of consistency and transparency in the process of prompting eligibility reviews (Krystle, 2011). The implications of arbitrary case reviews also include more time gathering required materials, more meetings, and an invasion of privacy. During case reviews participants bring bank statements, which are also investigated. Processes like these can be very sensitive and embarrassing to individuals and damaging to self-worth. Failure to bring in requested paperwork or attend an OW meeting can lead to the loss of financial support. When Hannah made the decision to begin school, there was no formal or official process of ending her support from OW. She simply did not show up for her review and stopped receiving support. As someone who had a history of homelessness, her caseworker also failed in their helper role of following up to assess whether Hannah needed assistance.

Participation agreements (PA) are used by caseworkers to continuously monitor 'participation requirements' in employment-related activities to determine ongoing eligibility. These agreements ensured that recipients were working, seeking work, or participating in vocational training specified by the caseworker. The PA is described as being developed with the caseworker through collaborative and interactive processes that must take into account the individual's skills, experience, circumstances and needs, as well as local labour market conditions (OW Directive 2.5). In this study, the participants describe this process as not collaborative. They were given very little choice as to the activities that they were able to participate in. Hannah describes having to participate in workshops where she did not fit in because she would not get a cheque otherwise. She was not taught about other options such as going to college and was only guided through the process through a support program in her community. Ultimately, the PA acts as a deterrent to exploring one's goals and aspirations, pushing recipients into using their time to participate in vocations simply as part of the requirements for receiving support.

Caseworkers act on behalf of the system to discipline recipients who did not abide by the rules and regulations of social assistance. The most discussed form of discipline was clawback which acted to control the amount of money recipients had at their disposal,

trapping them under the poverty line. The maximum amount of money which could be earned with no penalty was $200. In Ontario, with the current minimum wage at $14 an hour this would be the equivalent of approximately 2 days of work per month. Non-reporting of income can lead to the loss of support for the equivalent of the unreported income. Aria faced such penalties resulting in her struggling to make ends meet, and borrowing money for that time, while still having to maintain responsibility for her children.

Recipients were also disciplined through being charged an overpayment in situations that the system warranted. Overpayments could be charged for delays in reporting changes in circumstances, non-disclosure of information, misrepresentation of facts, administrative error, and excess assets. Overpayments are often recovered by reducing monthly financial assistance by 5-10% of budgetary requirements. Through the participation agreement (PA), recipients are required to show proof of job searching or school enrollment. If a job is gained or a recipient withdraws from school, they are responsible for informing the office. Recipients who attend school must demonstrate that they attend regularly and are passing classes to avoid application of an overpayment. Overpayments are also charged if recipient is absent from Ontario for more than seven days without approval from a social assistance administrator.

4.5   Conclusion

By first presenting the narratives of five individuals who were receiving social assistance, this study uncovered four main concepts evident in their experiences receiving social assistance: Inadequacy of support; system constraints; social inclusion and participation; and sense of agency or control. Participants described the inadequacy of available financial supports as well as the lack of social supports. When receiving government support, participants described the lack of control and choice and the disregard of leisure activities. On the other hand, participants described the centrality of social connections as well as the importance of community. They also spoke about their efforts to find work and to make some money.

This paper has also shown that individuals face various paradoxes which then limit their occupational possibilities. Neoliberalism promotes the self-sufficiency, independence and self-reliance of individuals. Social Assistance in the form of Ontario Works and Ontario Disability Support Program function in ways that penalize individuals for not conforming to these ideals and for having to rely on the state for support. Neoliberal Paradox demonstrates the tensions between expectations of being independent, self-sufficient citizens, and the reality of being dependent, recipients of social support. The Welfare-to-Work Paradox has demonstrated the challenges of moving from welfare to work. Finally, the Caseworker Paradox revealed the conflicts that exist with the dual role caseworkers are required to perform as helpers and investigators.

Services and requirements of social assistance need to follow a more person-centered model where caseworkers are responsive to individual and family needs and situations and deliver support in a respectful manner that does not undermine dignity. Such a model will allow recipients to be empowered to achieve more control over their lives and to increase their occupational possibilities. Through a better understanding the social and political processes which create social assistance, while considering the lived experience of its recipients, scholars and practitioners of occupational science will be better able to identify and rectify occupational injustices for people living in poverty.

5 « Results Part 2: Policy Analysis »

"A critique does not consist in saying that things aren't good the way they are. It consists in seeing on just what type of assumptions, of familiar notions, of established and unexamined ways of thinking the accepted practices are based... To do criticism is to make harder those acts which are now too easy."

— Michel Foucault

The previous chapter presented the narratives of individuals who were receiving social assistance. A thematic analysis of the data discovered that participants' daily realities were complicated with hardships, which were then propagated through the inadequacy of support and the constraints of the social assistance system. A critical analysis of the data revealed several tensions present in the system, also experienced by participants. First, participants experienced tensions between expectations of being independent, self-sufficient citizens, and the reality of being dependent recipients of social support. They also experienced employment barriers after or while receiving social assistance, which acted as disincentives to work. It emerged that their experiences with the social assistance system led to unrealized occupational possibilities (Rudman, 2010). This chapter aims to explore the research questions, what are the requirements, regulations and limitations related to being on social assistance? and, how do these requirements restrict what one can do? To this end a policy analysis of social assistance in Ontario was conducted. Public policy is "broad framework of ideas and values within which decisions are taken and actions, or inaction, is pursued by governments in relation to some issue or problem" (Brooks, 1989, p. 16). The issue of poverty is the obvious problem that is handled through social assistance policy. However, the way in which social assistance policy is developed stems from certain assumptions about the needs of people living in poverty and how those needs should be handled.

Social assistance in the form of Ontario Works requires specific recipients to work or seek work as a component of eligibility (Mason & Krywy, 2010), therefore individuals' unemployment appears to be the major problem in relation to poverty. Bacchi's (2009) 'what's the problem represented to be?' (WPR) methodology was applied as a tool for critical policy analysis, as it is intended to critically examine how problems (social issues) are represented in public policy. The WPR methodology is a tool designed to analyze policy-as-discourse from a critical research lens. The main preposition is that power relations are evident in policies when exploring what is considered significant and what is left out of consideration in policies geared towards social security/safety-nets. Policies therefore can further perpetuate social inequality. In line with governmentality is the problematisation of government – i.e. questioning the different and particular contexts in which governing is called into question, and in which actors and agents must pose the question of how to govern (Dean, 2010). WPR interrogates the problematisations uncovered in public policies through examining the genealogy and effects of the problem representation they contain. WPR was thereby chosen as a method of analysis as it can enable in depth investigation of policy texts through the uncovering and critiquing of issues of power, privilege, subjugation and hegemonic discourses (Pereira, 2014).

5.1   Methods

Bacchi's approach draws upon a conception of critical discourse analysis described by Foucault. In drawing on Foucault, Bacchi understands power as productive, as well as prohibitive. Power is also embedded in "knowledge-power relationships i.e. the ways in which power is involved in producing forms of knowledge, and in which knowledges exercise power or influence in shaping people's lives" (Bacchi, 2009 p. 276). Therefore, according to Bacchi (2009) it is "useful to think about both the power of discourses to limit the meanings of topics of analysis, and the power to make and/or to deploy discourses" (p. 236). Through governmental practices and programs and the construction of policy, unequal power relations are created in the production of discourse (Bacchi, 2009). Although there may be many competing constructions of a 'problem', governments are said

to play a privileged role through their creation of policy problems, because their understandings of 'problems' stick and are constituted in the mechanisms used to govern.

Accordingly, a WPR approach to policy analysis maintains three key propositions. First, we are governed through problematisations. Hence, we need to study problematisations through analysing the problem representations they contain rather than 'problems'. Finally, we need to interrogate the problematisations through scrutinizing the premises and effects of the problem representations they contain. Therefore, Bacchi's methodology asks researchers to be reflexive and reflective so that they do not buy into certain problem representations without reflecting on their origins, purposes and effects.

Bacchi (2009)'s WRP approach to policy analysis consists of six interrelated questions to be applied to one's own problem representation:

1. What's the 'problem' (e.g. of 'problem gamblers', 'drug use/abuse', domestic violence, global warming, health inequalities, terrorism, etc.) represented to be in specific policy?
2. What presuppositions or assumptions underlie this representation of the 'problem'?
3. How has this representation of the 'problem' come about?
4. What is left unproblematic in this problem representation? Where are the silences? Can the 'problem' be thought about differently?
5. What effects are produced by this representation of the 'problem'?
6. How/where has this representation of the 'problem' been produced, disseminated and defended? How could it be questioned, disrupted and replaced?

The goal of question one is to see what the policy proposes and to determine the implied 'problem' from this proposal. The goal of question two is to identify and analyze the meanings that must be in place for a problem representation to make sense. It also requires identifying key concepts, binaries and categories, while thinking beyond national and/or cultural boundaries. To explore this question requires an in-depth reflection on the rationales and conceptual logics underpinning social assistance in Ontario. These concepts should reveal particular assumptions that can then be analyzed. Question three aims to highlight the political and cultural conditions, practices and processes that allow a particular problem representation to take shape and to assume dominance. This question

requires identifying key points in the development on Ontario works and ODSP which have led to the identified problem.

The purpose of question four is to raise, reflect and consider issues and perspectives silenced within the problematisations. Cross cultural comparisons and comparisons of problem representations overtime, as well as the analysis from question 2 will be useful here. It is important to consider structural and other factors which may lead to the necessity of requiring social assistance. In addition, this step also requires the consideration of whether the identified problem could be thought of differently based on the current assumptions. The objective of question 5 is to identify the effects that specific problem representations produce so that they could be critically assessed. These include discursive effects (how the representation limits what can be said about an issue), subjectification effects (the way in which subjects and subjectifications are constituted) and lived effect (the material impact of problem representations). Finally, question six considers the past and current challenges to this representation of the 'problem'. This step pays attention both to the means through which some problem representations become dominant, and to the possibility of challenging specific problem representations that are judged to be harmful.

5.1.1   Sampling

A policy analysis will address the problem of poverty in Ontario and how social assistance creates problematisations. Based on a previous study exploring the narratives of people who received or were receiving OW and ODSP, the issue of claw back was a significant experience which led participants to feeling limited and controlled through the government. The difficulties they experienced have in part been addressed through recent changes in social assistant policy. In 2016, clawback to federal child benefits were ended. In the year 2017, clawback to child support payments were also terminated. Although these changes may be beneficial for new applicants, previous applicants who have exhausted their savings and are restricted in earnings through claw backs will continue to feel the restraints of becoming self-reliant. In addition, clawbacks to employment income is still in place with

a low exemption rate of $200. Therefore, this analysis will focus on policies related to clawback of social assistance.

To explore the first three question in the WRP approach, I will analyse policy texts created since the implementation of Ontario Works and ODSP in 1997. I will begin by exploring the Employment Support Directives of the Ontario Works Act, 1997, S.O. 1997, c. 25, Sched. A, along with the Ontario Disability Support Program Act, 1997, S.O. 1997, c. 25, Sched. B, and the social assistance policy directives available through the ministry of Community and Social Services website. Policy directives interpret the laws that govern Ontario Works and the Ontario Disability Support Program. Policy directives explain how the programs work, what supports are available and the roles and the responsibilities of staff and clients. These policies have been put in place to respond to the rising caseloads and costs that were associated with social assistance (Gabel, Clemens & Leroy, 2004). Other policy documents, speeches and press releases surrounding significant developments to clawback were critically analysed. News articles were sourced from Income and Advocacy centre website (http://incomesecurity.org/media-and-policy-news/).   This website provides an outlet for Media & Policy News, which brings together links to media stories on important income security and poverty-related issues from local, provincial, national, and international perspectives, as well as links to social policy reports, interesting events, and other related materials. A hand search was conducted of all significant news articles in the years from January 2013 to February 2018. Table 6 outlines all policy documents, speeches, press releases, and publications that focus on clawback in reference to OW and ODSP policy directives. Peer reviewed publications were also explored to address the final three questions in the WRP approach. A keyword search of Google Scholar and Scopas databases were conducted to encompass studies which discussed claw back policies. The keywords searched included: Ontario works OR Ontario Disability Support Program OR social assistance AND clawback OR claw back OR income exemption.

Therefore, for a document to be included in this study it would need to meet the following criteria a) be the Ontario Works Act and the Ontario Disability Support Program Act; b) be a government reports, speeches and media release in the past five years; c) be a peer reviewed publication about Ontario works or ODSP published on or after 1997. Data that answers either research question was extracted from these documents. Specifically, I focused on key issues such as justice and the political effects on enabling or hindering occupational possibilities (Rudman, 2010) of citizens living on income provided by social assistance. The findings will be presented under six headings which correspond with each question in the WPR approach. A discussion of the significance of the findings for occupational possibilities will follow.

5.2   Results

5.2.1   What is the problem represented to be?

Due to economic and political change of the 1980s and 1990s, neoliberalism began to inform social policy. Under neoliberal restructuring, the responsible citizen is one who requires little state intervention in his or her day-to-day life (Woolford & Nelund, 2013). In the neo-liberal regime, employment is also a defining attribute for active citizenship (Woolford & Nelund, 2013). After 1996, the Canadian welfare system was transformed and through the market-based citizenship model, entitlements became contingent on labour market attachment. Ontario Works is currently considered a provincial income assistance program of last resort. To qualify for social assistance, recipients became required to participate in employment related activities. Several policies were put into place to ensure that receiving OW was temporary and that employable individuals get back to work as soon as possible. These policies included the creation of incentives to get individuals to work. Therefore, the OW policy of clawback, formally known as income exemption, represents the problem as the insufficient financial incentives for welfare recipients to transition to work.

The amount a recipient receives is determined by the government but does not allow individuals to be financially secure or to acquire savings. In addition, other forms of support are encouraged and sometimes necessary to be fully pursued before reliance of the state. Overall, these forms of clawback are meant to reduce or deter reliance on social assistance. Therefore, an additional problemisation is the assumption that financial restrictions are necessary to decrease reliance on social assistance.

5.2.2   What prepositions or assumptions underlie this representation of the 'problem'? How has this representation of the problem come about?

Several developments and prepositions produced the problems of lack of incentives to work and the need for financial restrictions of recipients to deter dependence. The first concept which underpins clawback was the creation of incentives to get individuals to work. Also significant is the notion that some individuals are undeserving of support, but if they 'choose' to access support they are deserving of living in poverty. Clawback was also conducted as a way of diverting people away from welfare.

Incentives to Work

Increasing labour force attachment, and thereby decreasing state dependency, was the main preposition for clawback policies (Smart, 1990; Gabel, Clemens & LeRoy, 2004; Sabatini & Nightingale, 1996). Regarding employment, clawback is not a technical term used in social assistance policies, clawback is the act of recovering money that is already dispersed. Social assistance, clawback is conducted through the income exemptions policy, whereby after a monthly allowance is issued, outside sources of income which exceed exemption limits are reduced or 'clawed back'. In Ontario, these currently include employment income and gifts, but previously included child support, spousal support, and federal government benefits.

The income exemptions policy was developed from the Supports to Employment Program (STEP), which was announced in 1989 by the Ontario government. STEP was created after an intensive lobbying campaign from recipients and allies (social service professionals, religious groups, labour, municipal government and big business). This campaign focused on implementing the first stage of the Transitions Reform Program which identified the most significant inadequacies of the welfare system (Smart, 1990). STEP was developed as an initiative, whereby welfare recipients were provided with financial incentives to find employment. The program also removed the economic disincentives to employment within the social assistance system (Smart, 1990). In effect, income is not 'clawed back', but welfare recipients who also work keep a portion of their income. The provision of work incentives has been an important policy tool in encouraging employment and reducing welfare dependency (Gabel, Clemens & LeRoy, 2004). The assumption was that people respond to incentives and would have a greater propensity to find work if the penalties were low. Earning exemptions may be particularly effective at encouraging part-time employment, which also helps maintain basic job skills and provides access to information on future employment opportunities (Gabel, Clemens & LeRoy, 2004).

STEP was intended to liberalize income levels, allowing recipients to earn employment income while still being eligible for welfare income. The intent was to decrease welfare rolls and to reduce government expenditure, as stated in its objectives. In addition, the program was thought to allow recipients to improve their incomes and move towards independence. It would also allow working individuals to be eligible for social assistance. A brochure advertising STEP In 1989 asked: "Would you like to have more money to spend? Do you want to feel that you are in charge of your own life?" (Smart, 1990). During the first 17 months STEP was in force, the number of people working while receiving assistance increased from 28,600 to 62,300, and hence STEP was declared a success by the Ministry of Community and Social Services, Ontario Municipal Social Services Association (OMSSA) and the Advisory Group (Sabatini & Nightingale, 1996). Problematic to that evaluation was the lack of consideration that the growth in working recipients was due to previous non-recipients now being qualified for assistance, and not

that more persons on assistance had begun working. Ultimately the cost and impact of STEP was not properly assessed (Sabatini & Nightingale, 1996). STEP resulted in increased provincial budgetary benefits and failed to decrease welfare rolls which in turn prompted cutbacks and other restraint measures (Sabatini & Nightingale, 1996). In 1992, STEP was changed to limit moderate-income wage earners from qualifying for assistance and only allow STEP deductions for persons collecting benefits for three consecutive months. In 1993, basic exemption limits were reduced to counter the budget deficit. Several other changes have occurred over the years. Currently, the first $200 in net earnings or amounts paid under a training program that each adult member of the benefit unit earns, plus 50% of net earnings that exceeds $200 are exempted as income (Mcss.gov.on.ca, 2018).

Undeserving of support but deserving of living in poverty

From 1966-1995 Canada utilized the Canada Assistance Plan (CAP), whereby all citizens were entitled to a base level of benefits through a model of social citizenship (Caragata & Cumming, 2011). In the mid-1990s there was a shift towards neoliberalism and a restructuring of welfare law. In 1996, the CAP was replaced with the Canada Health and Social Transfer (CHST) eliminating the base level benefit and the 50/50 funding arrangement with the federal and provincial governments. After 1996, the Canadian welfare system was transformed and through the market-based citizenship model, entitlements became contingent on labour market attachment. The CHST created economic uncertainty in provinces and thereby opened opportunities for provinces to experiment with the social welfare system (Battle 1998). In Ontario, under Premier Mike Harris' Common Sense Revolution platform, the emphasis was placed on creating choices to work and becoming self-sufficient. Ontario responded by cutting benefit amounts, introducing stricter employability requirements through welfare-to-work policies, and ratcheting up of eligibility criteria (Cooke & Gazso 2009).

The neoliberal paradigm highlighted the notion of the "deserving poor," a group unable to contribute to the economic system and in need of ongoing income support versus the

"undeserving poor", able-bodied persons who do not work, and hence are to blame for their poverty (Bridges, 2017). In the neoliberal regime, the "deserving poor" are those who cannot be blamed for their poverty; their impoverishment is not due to individual behavioral or character flaws, but rather to structural or macro forces well outside of an individual's control (Bridges, 2017). Employable citizens who 'choose' not to work are not 'deserving' of, or 'entitled' to state support without conditions or restrictions. Deserving versus undeserving parallels the notion of worthy and unworthy. The distinction of worthy and unworthy, made in the fourteenth century, allowed church parishes to identify the sick, old and the working poor as the worthy poor while the unemployed but able-bodied were seen as the unworthy poor (Gans, 1995). Thereby, this new understanding of the 'deserving versus the undeserving' poor justified the production of policies like clawback.

The difference between a binary distinction of 'poor persons' is rooted in ableness and employability. Ableness and employability have become important conditions of full citizenship and participation in society (Caragata & Cumming, 2011; Choinard & Crooks, 2005). Boychuck (1998) classifies the Ontario social assistance system as a conservative regime, characterized by differential treatment of citizens who are perceived as deserving or undeserving of income support. The undeserving poor were therefore disciplined into taking personal responsibility for their poverty (Bridges, 2017). They do not deserve a basic level of support but can only receive support based on abiding by the rules and regulations set out by social assistance policies. Ontario Works (OW), implemented by the Harris government, became a compulsory, work-first program that focused on rapidly matching recipients to available local jobs (Chouinard & Crook, 2005). Thereby, individuals who are able to work are required to sign a contract (participation agreement), as a condition of receiving social assistance. The distinction between deserving and undeserving is also present in the distribution of financial assistance between ODSP and OW. Although meagre, ODSP recipients receive higher income than OW recipients.

Another important preposition of clawback is that welfare recipients deserve to live in poverty. Currently an individual earning more than $200 per month will begin to keep less

money than he or she has earned, even though these earnings still leave the person well below any recognized measure of poverty. This process therefore makes it difficult for a person to save and feel secure in not relying on social assistance. Clawback policies thereby restrict individuals from becoming self-sufficient. Unless independent, recipients are forced to survive on minimal income, which dwindles with inflation on cost of living in Ontario (Chouinard & Crooks, 2005). Other methods of gaining an increase in income conflicted with reinforcing this restriction which is meant to act as a form of discipline and a drive to full withdrawal of reliance of the state (Mosher, Evans, & Little, 2004). Clawback acted to counteract this effect.

The notion of clawback seems to suggest that people who are supported through social assistance deserve to live in poverty and that allowing them to keep other sources of income would be 'cheating the system'. If you are a deserving poor, such as a low-income family with members in the workforce, you have been allowed to keep additional benefits such as child support or federal child benefits. However, if you were on welfare, and therefore undeserving, you were not allowed to keep those additional benefits. A clear example of clawback as a method of demonstrating deservingness was with the introduction of the Ontario Child Benefit (OCB) which provided $600 per year for all children in low income families. Low income families not receiving social assistance were able to keep the entire amount, but for those on social assistance, the government reduced the benefit by ending the "Back to School" and "Winter Clothing" allowances, which were worth about $250 per year (Hamilton Office of OW and ODSP, 2009).

Recently in the ODSP and OW program, recipients were unable to have assets over a bare minimum amount. They were not able to receive child support or federal government support without that amount being subtracted from the amount provided through social assistance. Overall, restrictions on gifts, assets and other income do not allow welfare recipients to build a financial safety net. For example, the limit of $10,000 a year on gifts and voluntary payments means that a single person would still be below the poverty line (See Table 5). If that $10,000 was income from work, after applying income exemptions,

annual income would be $14,852, almost $10,097 below the low-income cut-off line. The basic income gap remains the largest for single employable (undeserving) recipients. This huge gap is created as a disincentive for relying on social assistance: According to

> "The inadequacy [for single employables] is clearly intentional. The provincial governments wish to discourage employable individuals from relying on welfare. The low rates force singles to draw on other resources, chiefly their own wage-earning capabilities" (Sarlo, 1992, p. 158).

Even the 'deserving' citizens who live with disabilities and are unable to work through no fault of their own, face restrictions that perpetuates a life of poverty (Choinard & Crooks, 2005). The main distinction between Ontario Works and The Ontario Disability Support Program is that OW is targeted at helping individuals secure employment. The ODSP is meant to replace the income lost due to the recipient's disability, resulting in a higher rate of assistance and asset limits than OW. The higher payment is due to the recognition that persons with severe disabilities often face barriers in their ability to earn an adequate income through employment and are more likely to have additional disability-related expenses (Torjman, 2017). However, besides the higher rates of assistance, there are seemly close parallels in the design and implementation of OW and ODSP. These program similarities contradict claims in official discourses that the state remains more compassionate in its treatment of citizens with disabilities than it is toward non-disabled citizens receiving income and employment assistance (Chouinard & Crooks, 2005). As opposed to the claim of being more benevolent, stricter eligibility guidelines meant that some people with disabilities, who would previously qualify were redirected to OW. These people who are unable to work on a long-term basis remain on the OW caseload. For those seeking employment, ODSP contains an optional component which provides employment support but promotes individual responsibility for accessing support. ODSP recipients who do choose to work are subjected to the same types of disciplines as OW recipients including clawback.

Diversion

With neoliberal expectations of individuals rejecting state interventions in their lives, the hope was to transform social assistance into a program of last resort for individuals with no other means of financial support (Gabel, Clemens & LeRoy, 2004). The province implemented several diversion strategies as part of Ontario Works: "diversion is a policy whereby caseworkers attempt to assess the immediate needs of welfare applicants and find alternatives to social assistance that can satisfy them (Gabel, Clemens & LeRoy, 2004, p. 23). Applicants who exceed certain wealth thresholds were required to liquidate assets that are not necessary for personal use, including jewelry, life insurance policies, and vehicles over $5,000 in value (Gabel, Clemens & LeRoy, 2004). Thereby applicants would be required to live off their assets, including income security benefits, and cash savings before becoming eligible for welfare. "Each jurisdiction also sets out lists of liquid and fixed assets that it considers exempt – i.e. the value of these assets is not included in the calculation of resources deemed available for support" (Torjman, 2017, p. 9). However, depleting assets makes welfare recipients financially fragile, in that any little unforeseen financial setback will have damaging ramifications to a recipients' financial reality.

As part of the application a 'needs assessment' is conducted that considers basic living costs, personal circumstances, dependents and disability-related costs. Applicants are considered eligible if their assessed needs exceed their available income and assets. Once application is finally approved, diversion strategies continue to be in effect. The related policies required applicants to actively pursue all forms of income to which they were entitled, including spousal and child support. These amounts were then used to reimburse social assistance in the process of clawback. Before 2017, applicants were expected to make a reasonable effort to pursue child support. Assistance could have been reduced or denied if case workers were unsatisfied with the effort to pursue these venues of support (Torjman, 2017). Limits are also set on other forms of income, such as gifts or voluntary payments, personal injury settlements and assets. Income that exceed the set limits are also clawed back. The overall impression is that persons who choose to rely on the state for assistance are only entitled to an annual income determined by the state that is below the

low-income cut-off line. These processes make poor people more financially fragile and are counterproductive by creating incentives to remain on social assistance for extended periods of time.

5.2.3   What is left unproblematic about the problem? What are the silences?

There are several silences in income exemption policies. The most significant are work related expenses such as childcare, transportation and clothing that are not considered in income exemption. Although the province provides financial support through an earning supplement program for those entering the workforce (available once in a 12-month period), this support is also subject to clawback. The amount of child care that may be subsidized is based on the hours that parents spend at work, in training/education or engaged in other approved activities, leaving parents unavailable to care for children (Kozicka, 2016). Those who become unemployed while receiving childcare subsidy are given three months to look for work before the children are withdrawn from the program. Most social assistance recipients who work part time and experience clawback would not qualify for child care subsidy as the subsidy is based on daytime, weekday work hours. Instead, the STEP program allowed the amount spent on childcare to be exempt from income clawback (Smart, 1990). Childcare expenses then are paid from employment income which may ultimately leave little left to top off the social assistance allowance. The restrictions on the maximum number of hours working to continue to qualify for social assistance and the minimum number of working hours required to receive support for child care costs is also in conflict. Therefore, policies that fail to arrange for child care support while requiring recipients to work will experience limited success or impose further hardship on families with children (Mason & Krywy, 2010).

Although transportation is important and necessary for getting to work, transportation considerations are also silent in clawback policies. Transportation costs are not considered a basic need, and therefore transportation costs are not issued to all recipients of social

assistance. According to current legislation, Ontario Works participants may be eligible for transportation costs as an employment related expense to participate in employment activities or to attend medical appointments. As this is not a direct policy, social assistance recipients may be unaware of this support. For those receiving ODSP, only transportation to medical appointments is subsidized when verified by a health care professional. This narrow focus of enabling access to medical appointments and partially for economic participation is an occupational injustice by undervaluing the depth, breadth and transformative potential of occupation and participation (Pereira & Whiteford, 2013). Not only does lack of funds to utilize public transit act as a barrier to employment, it has been identified as a limit to accessing basic services, such as medical care, social services and affordable and healthy shopping (Criden, 2008). Lack of access to transportation also limits the opportunity to participate in family and community life, to attend educational facilities, to access leisure facilities, and to engage in a wide range of occupations. Welfare polices thereby neglect occupations that are just as important and meaningful to individuals. Individuals who work to permit for more money to 'play with,' but instead must use some of the added income back into work related expenses, have little left to 'play with'. clawback policies that fail to take non-employment occupations into consideration, thereby lead to the restriction of self-sufficiency. Access to funds for transportation contributes to quality of life by fostering social inclusion and contributing to the social and physical wellbeing of disadvantaged groups.

Housing considerations are another silence in clawback policies. Housing insecurity leads to stress, which can then lead to poor job performance and unprofessionalism, relocating far from work, which can lead to tardiness and absenteeism, and other severe consequences (Desmond & Gershenson, 2016). While subsidized housing helps to alleviate the stress of housing instability, recipients also may experience rent increases due to rent geared to income (RGI) policies. Housing authorities and social assistance base their 'clawbacks' on the same dollar of employment earnings, therefore as income increases, rent also increases. These additional costs may therefore exceed the financial benefits which are derived from working. Those who do not find employment continue to receive subsidized housing

without clawback. These two processes then may act as a disincentive to work since it appears that recipients are penalized for working. A long period of combining income and social assistance benefits is likely given that low income work, even at full-time, will not generally move a family above the poverty line (Mason & Krywy, 2010). It is likely that people will choose not to exit social assistance until hourly earnings provide an overall income level that exceeds what they can earn when combining earned income with social assistance benefits.

Adequate support for parents is also a challenge in social assistance policies. A single mother without the support of a male-breadwinner faces the most challenges in finding full time employment. In a previous study, mothers with male domestic partners had the best chance of attaining adequate employment and access to other health care resources (Nichols, 2016). These male partners were able to provide daily financial and other support that was unachievable through payments from social assistance and child support. Until 2017, clawback policies legally mandated that single mothers pursue child support. These child support payments were then deducted from social assistance allowance. Those mothers not receiving assistance were able to keep all child support payments in addition to other forms of income which did not have a cap as social assistance. These women also have more choices about entering the labour market, selecting less stressful employment, and having childcare (Nichols, 2016).

As Ontario works developed into a welfare to work program, secondary education has been pushed to the background. However, individuals with higher levels of education have a lower incidence of unemployment, greater number of hours worked and earnings per hour, and less reliance on government support programs (Mason, & Krywy, 2010). Since Ontario Works is concerned with the shortest path to employment, long term vocational training or postsecondary education would be counterintuitive (Mason, & Krywy, 2010). Therefore, the responsibility for training and postsecondary education was transferred to other programs. In Ontario, Ministry of Advanced Education and Skills Development is responsible for the financial support for postsecondary education through the Ontario

Student Assistance Program (OSAP). Rules restrict the collection of OSAP and social assistance at the same time. However, the use of loans leads to an additional burden on the poor by increasing their level of indebtedness (Mason, & Krywy, 2010). In addition, eliminating support for long term training restricts individuals from having the opportunity to gain skills and education that could lead to better paying jobs, which may provide income that exceeds the low income cut off line.

Another significant silence in clawback policy is the discourse on human rights, thereby absolving the government from its responsibility to ensure these rights. Governmental institutions which are the principal duty bearers of human rights have not embedded a human rights framework into social assistance policies, allowing citizens' rights to food, housing and an adequate standard of living (Smith-Carrier & Lawlor, 2017). On September 4 2015, a class action suit was filed again the Ministry of Community and Social Services (department in charge of social assistance). The suit alleged that the human rights of Ontarians were being violated by diverging child support payments from children to provincial coffers (Nicoll, 2016). The suit alleged that clawback on child support was a discrimination against children living on social assistance and led to conflict, stigmatization, anguish and isolation of parents (Monsebraaten, 2015). Less than 2 years later, the province made the decision to end child support clawback. In response to these changes, the director of Advocacy and Legal Services, Income Security Advocacy Center, Mary Marrone, stated:

> " We are very pleased that Minister Jaczek is ending the clawback of child support from parents receiving social assistance. This is an important change that will reduce child poverty and allow single parents to make their own decisions about how to reach financial settlements for child support. It signals a new approach to social assistance that will make a big difference in the lives of the most vulnerable families in Ontario."

This change was surely significant and a clear recognition of one of the issues in clawback policies. Parents can now make decisions without being forced into ligation, which can

lead to a direct benefit to children (Gardiner, 2016). However, clawback policies that continue to prevent individuals from achieving an adequate standard of living remain a violation of basic human rights.

5.2.4   What effects (discursive, subjectification, lived) are produced by this representation of the 'problem'?

Discursive effects

Discursive effects are those created by the limits imposed on what can be thought or said within particular problem representations (Bacchi, 2009, p. 69). Chouliaraki and Fairclough (1999) call attention not only to the role of discourses in legitimizing the status quo, but to their participation in change, as economic, social and cultural changes, are shaped by discourses or exist as discourses. Language underlies struggles of power and control (Burman & Parker, 1993), and therefore the language used in clawback policies have a significant effect on citizens. The discourses of exemption and clawback through policy directives and press releases lead to issues of entitlement. The effect is that recipients are not entitled to basic income and the income provided can be taken back at any time. They are also unable to handle and manage finances in the way that they want as OW policies constrain how financial support is used and what needs to be done to retain money. clawback policies also lay out what people are entitled to without being penalised – i.e. two hundred dollars per month in employment income and ten thousand yearly in gifts.

Neoliberal changes to welfare in Canada also meant that access to an adequate standard of living is no longer considered a human right. Receiving social assistance is dependent on the approval of a health care professional or fulfilling the requirements of a participation agreement. In addition, income exemption as an incentive to work, closes off considerations for other reasons that people living in poverty may be unable to work such as transportation, childcare, and lack of skills and/or education.

Subjectification effects

"Subjectification effects are those that accompany the ways in which subjects are constituted within particular problem representations" (Bacchi, 2009, p. 69). They relate to the subject positions available in relevant discourses. Foucault describes processes of exclusion and marginalization and the idea of categorization, which he calls dividing practices, whereby the subject is either divided inside himself or divided from others: "examples are the mad and the sane, the sick and the healthy, the criminals and the 'good boys'" (Foucault, 1982, p. 208). People become divided inside themselves by internalizing dominant discourses and transforming themselves into subjects by correcting their own deviance and conforming themselves to the dominant discourse of normality (Manning, 2013). For instance, social assistance recipients may engage in techniques of self-discipline, self-monitoring and training in order to become or appear as an efficient worker identity which reflects the dominant discourse of active citizen (Manning, 2013).

Dividing practices mark the difference between insiders and outsiders and involves the exclusion of people who are viewed as a threat to the community. Dividing practices are said to establish multiple processes of affirmation and reward, surveillance and exclusion (Chambon, 1999). In social assistance policies, recipients are located as outside of the expected status of citizens and therefore as inactive citizens. Active citizens are those citizens of a community who are employed, while the others are the unemployed and therefore inactive citizens (Gurstein & Vilches, 2010). By way of moral behaviorism, the specific target of social assistance policies is the moral valence of the poor to finding employment and thereby becoming a productive, contributing citizen capable of full social membership (Wacquant, 2012). Income exemption was developed as a process of affirmation and reward. However, as the other, recipients are also subject to intense surveillance. These surveillance methods act as strategies for controlling recipients, furthering the economic exploitation, stigmatization, and marginalization of poor individuals (Maki, 2011).

The bureaucratic administration of social assistance is paternalistic, rigid and disempowering. Practices also divide those who are served from those who serve as with

recipients and caseworkers. The relationships developed combine dependence with control. Furthermore, as in other situations of dividing practices, institutional activities simultaneously create clients and workers as two sides of the same coin (Chambon, 1999). The participation agreement (PA) is an action-oriented plan that identifies the approved employment assistance activities the applicant or participant will undertake in order to prepare for, find and maintain employment. The PA is described as developed with the caseworker through collaborative and interactive processes that must consider the individual's skills, experience, circumstances and needs, as well as local labour market conditions (OW Directive 2.5). The PA can then be used as a tool for caseworkers to facilitate the clients' speedy entry into the labour market. It also can be used to withdraw or temporarily cease support when recipients are assessed as not abiding by contract regulations. Therefore, while active citizens are competent and capable of managing their own life decisions, inactive citizens are unable to manage their own decisions without the approval of case workers.

Lived effects

"Lived effects refer to the impact of problem representations on people's embodied existence. In a WPR approach, problem representations are understood as forms of intervention that affect people's day-to-day lives" (Bacchi, 2009, p. 69). Choosing to work while receiving social assistance also means constantly providing documentation of work status and income to the OW office. These processes take time and energy away from other occupations and again appear as penalizing individuals for working. Since OW policies prioritize employability, other aspects of health and well-being are neglected, directly affecting the quality of life of recipients. Previously, recipients faced added stress of going through litigation processes to get spousal or child support where applicable. These processes then had no added benefit to their quality of lives as they were then used to repay the government. In an interview with the Canadian Press about the provincial welfare program, Sarah says, "but when they told me I basically owed them because my ex is behind on child support, I wanted to scream and cry at the same time" (Cole, 2015). As

part of the fight to stop child support clawback, one major concern from fathers were that clawback policies limited a better quality of life for their children (Nicoll, 2016). Welfare recipients were also penalized for the other parent's inability, or choice not, to pay child support. clawback policies can be seen to directly affect quality of life for recipients by restricting upward mobility through limitations on income accumulation. The current structure of social assistance does not allow individuals to accumulate sufficient savings to live comfortably after coming off social assistance, making returning to the program more likely.

The notion of active citizenship has also been described as providing conflicts for lone mothers regarding their roles in society and at home that form their identity. The identity of motherhood is threatened by policies which lead to deficits in finances and social supports including childcare. Work and motherhood are seen to be polarized identities (Hallgrimsdottir, Benoit & Phillips, 2013). Welfare-to-work policies have ultimately come to treat women primarily as potential employees and only secondarily as caregivers, leading to major identity crisis among lone mothers. Lone mothers on social assistance are rarely perceived to have choices regarding fulltime mothering, as middle-class women in marriages or unions are presumed to have (Gazso, & McDaniel, 2010). Mothers receiving social assistance cannot choose to be stay at home moms in Ontario unless their youngest child is below the age of 4.

The unpaid work that lone mothers perform is not acknowledged as socially valuable or recognized as providing mothers with skills or capital transferable to the labour market (Gazso & McDaniel, 2010). Breitkreuz, Williamson and Raine (2007) found that unpaid work took considerable time and energy for the lone mothers who participated in that study, making it difficult for them to gain or sustain employment. Mothers who were employed indicated that there was little time for anything else outside of their paid work, besides necessary chores and meeting the demands of their children (Breitkreuz, Williamson & Raine, 2007). They had little time, money or energy for recreational activities beyond modest activities, such as watching television, going to the park or swimming at a

recreational center (Breitkreuz, Williamson & Raine, 2007). Lone mothers experience poorer physical and mental health and experience more stress (Caragata & Cumming, 2011). This inability to participate in the broader society and to provide for their family is said to erode self-confidence and agency affecting lone mother's health (Caragata & Cumming, 2011). The neoliberalism paradigm, along with social assistance policies restrict poor, single mothers' decisions about fulfilling their role of motherhood.

5.2.5   How/where is this representation of the 'problem' been produced, disseminated and defended?

The representation of the problem of inadequate incentives to work and the need for financial disincentives for remaining on social assistance has been produced, disseminated and defended primarily through government websites, the media and academic research. To begin this study policy documents were first accessed. The Ontario Works Act as well as the Ontario Disability Support Program Act are easily accessible online. Also, through the Ministry of Community and Support Services website, information about social assistance directives and recent changes can be found. Publications and reports are not up-to-date on the website. Petitions for change, and reactions to changes in social assistance policies, are most easily found through the media.

News outlets primarily source information from recipients and press conferences from government officials. As an example of clawback policy being defended in the media, we the media frenzy surrounding a welfare recipient which was used to challenge clawback policies (Coulter, 2009). In 2004, a mother receiving welfare was rewarded $2000 for returning a large sum of $ 40,000 in cash that she had found. After receiving media attention, the New Democratic Party used this opportunity to probe about clawback policy which the Liberals had pledged to end in the previous election. Although the Ministry had decided to forgo clawback on the reward, in most cases a reward would have been considered income subject to clawback. During this time, the national child benefit clawback was still in effect. Therefore, reporters continued probing about the broken

promise of ending clawback (Coulter, 2009). In an effort to regain control, the Premiere, Dalton McGuinty responded, "But for fate we would be on welfare, so we've got a responsibility to lend a hand" (Coulter, 2009, p. 23). This response the vision of poverty as an individual, external problem stemming from someone's destiny and disconnected from structural unemployment and government and economic policies. Poverty in this was is a peripheral issue which the "we" of the government and the voters can provide a degree of help.

There is less available information on why particular issues are addressed and how certain decisions are made. They are often credited as part of poverty reduction strategies. Antipoverty advocates and opposition government parties have been mentioned as demanding some of the changes. What was evident was that recent changes, such as child support clawback removal and increased asset limits, had already been addressed and implemented in other provinces. British Columbia ended child support clawback in 2015, while Ontario ended it in 2017.

Peer reviewed publications often critique government policies while government publications defend policies. Government publications often focus on how policies fail or succeed at reducing federal and provincial deficits (Gabel, Cemens, Leroy, 2004). Papers have also concentrated on the relationship between welfare reform and labour market policies (Mason, & Krywy, 2010). They also make comparisons between provinces as to their success at leading people to be self-sufficient (Battle, 1999; Boychuck, 1998). Most peer reviewed publications tend to focus on understanding individuals' experiences and the importance of social structure. They investigate the effects on individuals lives regarding topics such as life satisfaction (Cooke, and Gazso. 2009), housing (Desmond, & Gershenson, 2016), employment insecurity (Mosher et al., 2004), power and injustice (Chouinard, & Crooks, 2005), as well as mothering (Kozicka, 2016; Nichols, 2016; Caragata, & Cumming, 2011).

5.2.6   Conclusion

The findings from this chapter have presented a critical analysis of the income exemption directive of social assistance policy. Analysis of key texts, which involved income exemption directive, identified that this directive was created as an incentive for more social assistance recipients to work. It also was an effort to reduce the cost of welfare to the Ontario government and to deter people from applying to social assistance. Overall, receiving social assistance means experiencing limited occupational possibilities as recipients abide the requirements and regulations set by the policy. Clawback policies provide limitations to the amount of additional income that a recipient can acquire and save, making an economically secure future seem impossible. These policies privilege work, but ultimately results in disincentives to working as costs such as childcare, transportation and housing increases. Non-economic occupations, including leisure, remain silent in social assistance policies. Recipients who are also mothers face challenges in making choices related to mothering and childcare. Privileging labour market participation leads to the neglect of other forms of being and doing.

Chapter 6

6   « Discussion »

The final chapter of the thesis begins with a summary of the research studies conducted. This is followed by a discussion of the key concept of active and inactive citizen and key points in relation to health and wellbeing. Next, it discusses the concept of occupational justice and the instances of occupational injustice most significant in the context of this thesis. Next, I develop on the understanding of how social assistance policies influence occupational possibilities. This new understanding leads to a discussion of the implications for occupational science, recommendations and the limitations of the studies.

6.1   The active versus inactive citizen

Social assistance policies have managed to sustain a dichotomy of the deserving versus the undeserving poor, and the active versus inactive citizen. The deserving poor are a group unable to contribute to the economic system due to structural or macro forces outside of the individual's control, and who are therefore in need of ongoing income support. On the other hand, the undeserving poor are seen as able-bodied persons who do not work due to individual factors, and hence are to blame for their poverty. Active citizens are those who are employed, or as former Ontario Premiere Mike Harris promoted, the "hard working tax payers" (Bratton, 2015). Those who are unemployed or reliant on social assistance are absent of other neoliberal characteristics including autonomy from social support, prudent risk management and entrepreneurial insight (Woolford & Nelund, 2013), in turn are seen as inactive citizens. The implication that an active citizen is one who exercises their rights and responsibilities in a balanced way is problematic, and has the potential to add blame to poverty, justifying exclusion rather than inclusion (Gurstein & Vilches, 2010).

The representation of the unemployed as inactive functions to blame poverty as a consequence of individual failure to self-manage and find employment. Therefore, since being inactive is seen as something negative, the responsibility falls on the individual to resist this categorization by finding all means necessary to survive, relying on the state only

as a last resort. Once approved to receive social assistance, becoming an employed, productive, contributing citizen capable of full social membership is the main goal (Gurstein & Vilches, 2010). Thus, receiving social assistance comes with rules, regulations and restrictions that are intended to make social assistance undesirable and only a temporary solution. Therefore, while active citizens are considered competent and capable of managing their own life decisions, inactive citizens are unable to manage many life decisions without prior approval and oversight. While paid employment is valued, women's involvement in caring (particularly in the private sphere) has been neglected with the result that their citizenship rights have not received the same state recognition (Abraham et al. 2010).

Conceptualizing someone as inactive seems to give the government and policy makers permission to exert much more control over the lives of these individuals, as well as a produces value statements about the worth of their lives and their contributions to society. People living with disabilities and who qualify for Ontario Disability Support Program (ODSP) are not required to sign a participation agreement since they are determined unable to work by a health care professional. On the other hand, those who qualify for Ontario Works (OW) are required to sign and adhere to the participation agreement. These applicants are seen as able to work and would therefore be classified as inactive citizens. As inactive citizens, participants in the study were unable to make vocational choices, instead having to choose from a list of available vocations. OW recipients who worked part time were required to report their incomes monthly and face clawback of their monthly allowance. In the case of one of the research participants, failure to report income resulted in being disqualified from receiving income support. More invasive for the participants in the study was the requirement to provide monthly bank statements that essentially monitor the choices participants made in terms of food and entertainment. They reported being questioned about irregularities in their bank statements. These experiences of the five research participants are among numerous ways in which social assistance recipients experience social exclusion, and denial of full participation in everyday occupations.

People with disabilities have been declared the worthy or the deserving poor. However, critical analyses of ODSP policies point to similar shortcomings with the OW program such as insufficient benefits, increasingly restrictive eligibility criteria (Chouinard & Crooks, 2005), a host of rules regulating individuals' lives (Chouinard, 2006) and violation of the dignity and rights of disabled people (Kerr, Smith-Carrier, Wang, Tam & Kwok, 2017).

6.2 Health and Well-Being

The policy analysis sheds light on the restrictions of choice, which occur due to requirements of fulfilling pre-set conditions of receiving support. The two studies combined to show how social assistance recipients experience lack of opportunity and resources to make everyday choices and to have decision-making power as they participate in occupations. It is apparent social assistance recipients in Ontario are living in unjust conditions with a wide variety of impediments including: food insecurity and lack of affordable and secure housing which have implications for health and wellbeing, and additional consequences to mental wellbeing due to lack of adequate welfare rates.

The most significant threats to health and wellbeing of participants were due to food insecurity. Due to inadequate income, several participants experienced food insecurity, especially in cases where they had no family to rely on. The lack of adequate food was a serious health concern especially for participants who were experiencing other health conditions. For welfare recipients with specific dietary needs, a special diet allowance is available. However, this allowance must be verified by a health care official and for some participants was still inadequate to meet their food needs. Housing and transportation were often prioritized because those were important needs for the participants which could not be compromised. On the other hand, participants who had little left for food had the option for relying on food banks, meals on wheels or food provided to community housing.

A major source of supplementing food needs was the food bank as it is the one of the few public sources of food assistance in Canada (Tarasuk, Dachner, & Loopstra, 2014). Food

banks are community organizations that rely on the donation of food and cash for food purchase from the public to redistribute donations to those in need. Evaluations of the food, as well as assessments by food bank users, consistently document limited quantities and poor nutritional quality (Bocskei and Ostry, 2010; Loopstra & Tarasuk, 2015; Tarasuk et al., 2014). Meals on Wheels is also a not-for-profit agency which delivers hot or frozen food. However, Meals on Wheels also relies on donations and volunteers and there are fees for each meal. This means that it is not an available or affordable option for many persons on limited income. Finally, the subsidized housing meals were described by participants as unhealthy. For example, Hannah mentions pizza as the common food available. Overall, participants experienced a deficiency of healthy food which directly has implications for their health.

There are no government-run food assistance programs or federal programs to supplement the supplies of food charities. The role of government has been primarily facilitative, enabling, and encouraging donations (Tarasuk, Dachner, & Loopstra, 2014). Similar to the lack of legislative mechanisms to claim that the state has an obligation to provide welfare recipients with sufficient income to purchase adequate nutritional food, there is no legislative measures about the involvement of governments in food charities. The passive, facilitative nature of the federal and provincial governments' involvement in food charities ensures that they cannot be held responsible or accountable for the effectiveness of food assistance. Although this link was not investigated in the current study, it is clear that participants did experience food insecurity which is linked to educational outcomes (Faught et al., 2017, Gundersen & Ziliak, 2015; Holben, 2010; Roustit et al., 2010; Vozoris & Tarasuk, 2003). Since food security is essential for health and educational outcomes (Faught et al., 2017), the lack of social policies assuring that people living in poverty can eat adequately means that they are unable to achieve their full occupational potential.

Housing instability is also a crucial concern to enabling occupational participation and health and wellbeing. Neoliberal changes set in motion by the Harris government rewarded higher income tax payers at the expense of low-income people (Bratton, 2015). For the

wealthiest citizens, tax cuts delivered even greater economic and housing security. However, the cessation of the construction of non-profit housing, along with deregulation of the private rental housing market that allowed landlords to raise rents, meant that low-income households had no alternative but to pay escalating rents if they wished to avoid slipping into homelessness (Bratton, 2015). With the neoliberal changes to welfare, the result was that certain groups experienced greater economic security while others experienced increased housing instability (Chouinard, 2006). Through this the state was active in sustaining a tension between the active and inactive citizen by increasing the gap in terms of economic and housing security. Another consequence of the freeze of non-profit housing means longer wait times for subsidized housing. In 2014, 168,711 households were awaiting rent-geared-to-income housing, with the average waiting time being 3.9 years (Ontario Non-Profit Housing Association, 2015). The Government of Ontario acknowledges the importance of housing, in their 2014 Poverty Reduction Strategy the province chose to take action on unaffordable housing because, "… a person without a home is unable to get out of poverty". Stable housing is associated with education, health and work productivity (Waterston, Greuger, & Samson, 2015). For example, Aria described suffering from health issues due to her lack of adequate housing. Through the recommendations of her doctor, she applied for social assistance and subsidized housing. Within a few months she had settled into a new home and describes significant improvements to her health.

In the policy analysis, housing considerations were identified as one of the silences in social assistance policies. This is supported by the narratives of OW recipients in the study who were unable to maintain employment due to stresses related to poor housing situations. As a result of the Harris government, the 'Tenant Protection Act' came into effect in 1998. This act eroded existing tenant rights, including rent control, and allowed landlords to use evictions to evade rent increase guidelines (Chouinard, 2006). The lack of stable housing and adequate tenant rights led to Hannah's inability to maintain employment. Without a stable home, she was often placed in shelters, which either had rules on the times that she needed to be there or were located far from her present place of employment. In the shelters,

she would have to abide by rules or risk getting kicked out. When she was able to acquire housing through renting rooms, which is all she could afford based on her housing allowance, she felt that her rights were neglected. For example, when she was locked out of a house where she as renting a room, the police involved informed her that she would have to leave as it is the homeowner's right. Before receiving subsidized housing, Hannah faced several evictions but was powerless to do anything about it. Since receiving subsidized housing, she finally got housing stability. Even within the poor population, the subsidized housing model also brings up issues of entitlement, with those who are considered most in need facing shorter wait times. As a single person, Hannah waited 10 years to qualify for housing. On the other hand, Aria received housing after a 6 month wait.

Due to inadequate social assistance rates, recipients often had to make sacrifices or compromises to be able to afford things or activities that are not considered basic needs which have important implications for mental health and wellbeing. Self-care activities such as hair and nail care are done less frequently than required. Participants with disabilities often require more support to complete tasks such as grooming and cooking. However, these activities are not considered essential, and therefore are not accommodated in resource allotments. Due to the possible stigma attached to poverty and disability, most of the research participants were concerned with not appearing poor or sick. Hannah always made sure to be well put together as she describes that some of the other residents in her housing unit look poor and she did not want others to see her in that manner. Rachel was concerned with her hair being done, as in her culture most unkempt individuals are perceived to suffer from mental health problems.

Physical appearance can also be tied to mental wellbeing due to its association to status and identity. For example, when ODSP notified Jacob that his only option was to remove his broken teeth entirely after he asked for a tooth cap replacement, Jacob refused because he was concerned that he would then appear less engaging. Jacob opted to use his credit card to pay for replacement caps when ODSP failed to provide support. Jacob was slowly beginning to cope with losing much of his physical ability, which had led to depression,

and he did not want to have another negative thing to deal with. Unlike diabetes, cancer, heart disease, and mental health among health issues associated with poverty, oral health inequities such as tooth decay, missing, teeth, and stained and broken teeth, form one of the most notable health representations of poverty in Ontario (Moeller, Singhal Al-Dajani, Gomaa & Quiñonez, 2015). Moeller and colleagues (2015) attribute the association of socioeconomic status and dental appearance due to the ease that teeth are noticed by others in interactions with people from different social groups. Furthermore, in Ontario, oral care relies heavily on private insurance and out-of-pocket payments, which is difficult for people living in low income (Moeller et al., 2015). Poor dental appearance is associated with being assigned negative personality traits through being perceived as less reliable, sociable intelligent and less psychologically stable (Khalid & Quiñonez, 2015; Moeller et al., 2015). Jacob's lifestyle centered around being very social so that he could always have someone to help him when necessary. Jacob's experience provides one example of the ways in which social assistance may contribute to further marginalization. The limited financial support provided makes decisions to improve or maintain one's appearance a challenge.

Involvement in physical activity and physical therapy was important for the health and wellbeing of most participants. All the ODSP participants discussed their participation in physiotherapy. Jacob felt that he was more physically able to perform some actions due to physiotherapy. However, physiotherapy is not covered by ODSP. Other community agencies provided resources which enabled them to get physio at discount prices. However, in the absence of physio, the community center provided them with opportunities to be physically active. They all attributed being physically active as important in improving or slowing down the effects of their physical impairments. Physical activity also bolstered mental wellbeing, especially because it allowed for interactions with other individuals.

6.3   Occupational Injustice

Some concepts can contribute to understanding of the experiences of the participants and provide a crucial perspective apart from the concept of occupational possibilities. As such, occupational injustice has been described as the outcome of social policies and other forms of governance that structure how power is exerted so that some people experience social inclusion, privilege and entitlement to choose what they do, while others experience social exclusion, and denial of full participation in everyday occupations (Nilsson & Townsend, 2010). Occupational injustice is manifested in several ways: occupational marginalization, occupational deprivation, occupational imbalance, and occupational alienation. Occupational marginalization refers to lack of opportunity and resources for individuals or communities to make everyday choices and to have decision-making power as they participate in occupations (Smith & Hilton, 2008). Occupational deprivation is "deprivation of occupational choice and diversity because of circumstances beyond the control of individuals or communities" (Wilcock, 2006, p. 343). Occupational imbalance is used as a population-based term to identify populations that do not share in the labour and benefits of economic production due to experiences of segregation associated with gender, disability, race, or other forms of difference (Townsend & Wilcock, 2004). Occupational alienation is "the outcome when people experience daily life as meaningless or purposeless" (Townsend & Wilcock, 2004). The following discussion explores how some concepts of occupational injustice are evident in the experiences of participants in the study.

6.3.1   Occupational marginalization

Occupational marginalization may be attributed to lack of "the opportunity and resources (personal, environmental, societal) for individuals and communities to select and engage in a range of purposeful occupations that are culturally and personally meaningful" (Townsend & Wilcok, 2004). Lack of employment choices can lead to unemployment lead to lower quality of life, lower health and wellbeing and reliance on social supports (Shaw, 2013). Social assistance then pushes recipients to be engaged in the employment market.

This social political environment can push people into jobs that are unsafe, restrict their freedom in where and when they work, and invade their privacy (Shaw, 2013). They may also have to work in areas that lack social interaction with others, or do not provide adequate benefits or supports needed to provide for needs of their family or are less structured and unpredictable in terms of regular income (Shaw, 2013). For example, the OW recipients in the study were often employed in jobs that were inadequate to fulfill their needs. These jobs were part time and provided no benefits. The unpredictability of income meant that they could sometimes be disqualified from receiving OW due to exceeding income exemption allowance but would soon need to reapply due to less income in a following month or loss of employment. They therefore continued to rely on OW although they mentioned that they were better off working.

As social assistance became geared towards getting people back to work, welfare recipients are denied full participation in everyday occupations. Leisure and selfcare occupations are not considered in social assistance policies, as social assistance only provides income for housing and basic needs. For recipients who have no outside support from friends and family, low income means that leisure and self-care occupations are often neglected. Leisure occupations are often an opportunity for social inclusion. Social inclusion is a consequence of having opportunities to fully participate in life and be a contributing citizen in the society in which one lives. In addition, the neglect of self-care occupations mean that participants are often concerned about their appearance. Rachel expressed the need for more support in performing grooming activities especially hair styling, as she prided herself in her appearance, considering her former profession as a hairdresser. Hannah expresses thoughts about grooming with respect to increasing her chances for jobs. However, her limited income meant that she was unable to present herself in the manner that she desired. Lack of consideration of leisure and self-care therefore leads to occupational marginalization. Such injustices in turn increase health problems and lowers overall psychological wellbeing, as well as changes current and future possibilities for participating in society (Shaw, 2013).

In order to receive benefits under the ODSP, individuals are required to demonstrate that: "they have a substantial physical or mental impairment which is continuous or recurrent and expected to last one year or more; the direct and cumulative effect of the impairment on the their ability to attend to his or her personal care, function in the community, and function in a workplace results in a substantial restriction in one or more of these activities of daily living; and the impairment and its likely duration and the restriction in the person's activities of daily living have been verified by a health care professional" (Government of Ontario 1997, Sect. 4(1)). Through these changes the traditional notions of disabled people as members of the 'deserving poor' began to change, with an increasing number of disabled people no longer being classified as worthy, but instead directed to OW. This exposes them to the same harsh and punitive treatment as their 'undeserving' counterparts (Gewurtz, 2011). These people thus have less access to the health supports that the more 'deserving' ODSP recipients do. They do not have accesses to adequate resources to address barriers to employment, which result from their disability (Gewurtz, Cott, & Kirsh, 2013).

Community centers are essential for social participation of people with disabilities. Community centers provided opportunities to be occupationally engaged and contain important resources such as accessible exercise machines and classes that encouraged the attendees to be more active. One barrier for being able to access this important resource is support for local travel. Social assistance policies privilege travel to medical appointments and in some cases to paid employment. The personal accounts of participants with disabilities demonstrate the importance of transportation to access social support networks and healthy activities. The lack of access to transportation may lead to a deterioration of health and social isolation (Mackett, & Thoreau, 2015), which was a general concern for research participants. Going to community centers was not only good for physical health by providing accessible exercise options, it was also good for mental health by building a community of support with other people with similar experiences. People living with disability, also faced accessibility issues during winter months as they were limited to Wheel-Trans services. Traveling by Wheel-Trans provided geographical as well as time

limits. Wheel-Trans requires specific pick up and drop off times which, meaning less flexibility in transportation times and destinations.

Lack of transportation may not only provide limitations on occupational participation but may deprive individuals of job opportunities. In the analysis of clawback policies, transportation was identified as a silence (lacking consideration) in policies aimed to get individuals back to work. However, transportation is important to increasing work force participation (Bjerkan, Nordtømme, & Kummeneje, 2013). In general, government intervention in the domain of transport is often a form of charity rather than a form if equity (Jeekel & Martens, 2017). However, transportation is necessary for access to housing and healthcare (Jeekel & Marten, 2017), which in Canada are considered basic human rights (National Legislative Bodies, 1985). Other essential travel such as to grocery stores is not supported. Hannah always felt that when she was homeless, the 24hr transit system was one place that she could stay to remain safe. Therefore, buying a monthly transit pass was a priority for most participants. In the narrative study those who were able to afford a monthly pass were more likely to participate in daily activities in the community. Having a monthly bus pass, thereby meant that they had more occupational choices. The money used to buy the bus pass meant that there was less income available for food. Without proper consideration of transportation needs, social assistance recipients continue to experience occupational marginalization.

6.3.2   Occupational deprivation

From the narratives presented, it is evident that these individuals experienced occupational deprivation by being deprived of occupational choice and diversity due to the limitations of social assistance (Wilcock, 2006). The qualification process for social assistance begins the process of depriving applicants of important occupational choices. Applicants must have exhausted all other alternative sources of income and must have cashed any Registered Retirement Savings Plans in order to qualify for assistance. Individuals who have been able to accumulate savings but may have a recent change in employment or ability status, are denied the right to keep these savings. Aside from a recently increased,

but still insufficient asset limit, only personal assets such as clothes and a car below a specified value are allowed. Homeowners can keep their homes, although in practice only 1 to 2 per cent of Ontario Works recipients are homeowners (Mcss.gov.on.ca, 2018). Opportunities to become homeowners while receiving assistance appear to be non-existent.

The participants in the study experienced occupational deprivation through the lack of choice they had with regards to important life decisions such as parenting. Mothers who began receiving social assistance before recent changes to child support clawback were most likely required to pursue child support regardless of whether they wanted to or not. The mother in this study was in fact unknowingly compliant in pursuing child support from the father of her children. Many other women receiving social assistance have faced this conundrum, having to submit, withdraw or deny knowledge of the father (Cole, 2015). Lone mothers receiving social assistance are also unable to make decisions to remain at home with children once children are of age to attend kindergarten (4 years old) (Pulkingham, Fuller, & Kershaw, 2010). Those who become unemployed while receiving childcare subsidy are given three months to look for work before the children are withdrawn from the program (City of Toronto, 2018). After this time parents are required to complete job searching or vocational training activities while being denied daycare.

Lone mothers on social assistance are rarely perceived to have choices regarding fulltime mothering, as middle-class women in marriages or unions are presumed to have (Gazso & McDaniel, 2010). The choice to be a stay at home mom is nonexistent for mothers receiving social assistance as becoming employed is the set goal of welfare reform. Pulkingham, Fuller and Kershaw (2010) explain that often to resist or protect from the stereotype of 'welfare mother', lone mothers begin to promote the belief that the best mother is the 'stay at home mother'. However, they are only able to take on the role of 'stay at home mother' as long they have children under the age of four. After this time, mothers are required to fulfill the requirements of the participation agreement. Mothers who did not participate in the labour market while caring for their children face disadvantages when entering the labour market. The unpaid domestic and caregiving work that lone mothers perform is not

acknowledged as socially valuable or recognized as providing mothers with skills or capital transferable to the labour market (Gazso & McDaniel, 2010). In addition, those mothers who are employed face the task of balancing unpaid work with paid employment. Breitkreuz, Williamson & Raine (2010) found that unpaid work took considerable time and energy for the lone mothers who participated in that study, making it difficult for them to gain or sustain employment.

As mothers, their employment options are also limited. Mothers may prefer occupations that allow them to reconcile work and family obligations and result in fewer penalties for career growth (Gorlich & de Grip, 2009). Mothers who were employed indicated that there was little time for anything else outside of their paid work besides necessary chores and meeting the demands of their children (Breitkreuz, Williamson, & Raine, 2010). They had little time, money or energy for recreational activities beyond modest activities like watching television, going to the park or swimming at a recreational center (Breitkreuz, Williamson, & Raine, 2010). Breitkreuz, Williamson and Raine, (2010) describe a general consensus of fatigue and stress experienced by lone mothers that often leads to withdrawal for employment. Once again, this inability to balance paid and unpaid work of mothers may leads to failure at remaining employed. Overall, lone mothers face various restrictions and limitations on the occupations that they could participate in.

Social assistance recipients also experienced a lack of choice and diversity in occupations due to the limited education programs that are supported by OW. The OW recipients who participated in the study felt that the courses and training available was not appropriate to their skills and career aspiration. Hannah felt pushed in directions that were not suitable for her by being forced to attend programs into which she did not fit. After years of being on and off OW, the OW recipients recognized that they needed to further their education to find better jobs. They decided to get a better education which could open up the possibility of better, higher paying jobs. Even then, the fear of debt, welfare status and the lack of academic and career supports delayed their participation in post-secondary education. Regulations in the province of Ontario discourage social assistance recipients

from attending college or university through prohibiting collection of Ontario Student Assistance Program, OSAP, which is the primary source of student loans, jointly with Ontario Works. Students cannot access OSAP if they are in receiving social assistance, nor can they receive most other forms of financial support if they did not apply for OSAP. Hence, if a low-income individual wishes to attend post-secondary education, they have no choice but to leave OW or ODSP.

6.3.3   Occupational imbalance

Occupational imbalance is used at the population level to identify populations that do not share in the labour and benefits of economic production (Townsend & Wilcok, 2004). Unemployment has health implications because unemployed people are less likely to experience sufficient mental physical and social opportunities for meaning and enrichment in their lives (Townsend & Wilcok, 2004). ODSP recipients who are unable to work are left with little opportunities to participate in occupations through which they can derive meaning and empowerment. In the narrative study, two participants volunteered which did provide them with these opportunities. However, volunteering was often not an option due to the costs of travel and food that were not supplemented. An allowance for volunteering is available under discretionary benefits if volunteering is approved as an Ontario Works activity. To be approved the volunteering activity needs to support an employment goal, must be with a non-profit organization, must not exceed 70 hours per months and can last for up to six months. Volunteering is an important opportunity for people with disabilities to participate in the community. It may or may not be associated with a specific employment depending on the nature of the person's disability, but can promote greater health, well-being, and social inclusion (Piliavin & Siegl, 2007). Therefore, all ODSP recipients in the province should have access to a volunteer allowance to encourage occupational balance.

At the individual level, occupational imbalance refers to excessive time spent occupied in one area of life at the expense of other areas (Stadnyk, Townsend & Wilcock, 2010). OW recipients in the study described the significant of time they spent gathering information

and travelling to social assistance offices to provide proof of ongoing activities and for assessments of eligibility and income exemptions. When working, they were required to provide proof of income monthly. Other studies show that the experience of OW staff and recipients is that more time is spent on determining ongoing eligibility for financial assistance than employment readiness (Pennisi & Collins, 2016). The time that is spent completing activities under the participation agreement seldom generates employment (Pennisi & Collins, 2016). These activities appear to mainly play the role of justifying the provision of income assistance because in a neoliberal world, assistance cannot be provided based on need alone (Pennisi & Collins, 2016). In contrast, the Office of the Provincial Auditor of Ontario (2009), found that two-thirds of all recipients found that independent job-search activities were most beneficial to helping them become gainfully employed.

Occupational justice theorists argue that both exclusion from occupations that are meaningful and the obligation to participate in occupations that are not willingly chosen or meaningful may affect individual well-being (Durocher, Gibson, Rappolt, 2014). The concepts of marginalization, deprivation, and imbalance are present in the experiences of people who receive social assistance. Participants did not appear to experience occupational alienation. Rather, they all seemed to be actively doing things that would promote engagement in occupation and that gave them purpose while recognizing the many requirements that posed significant challenges to doing what they wanted to do. The major forms of occupational injustice result from the rules and regulations of social assistance policies that limit the occupations that are available and permitted for recipients. In addition, there are few considerations for aspects of social inclusion such as, transportation and leisure activities.

6.4   Understanding Occupational Possibilities in the Context of Social Assistance

The aim of this thesis was to critically analyze how social assistance influence the occupational possibilities of its recipients. Social assistance in Ontario was found to

influence occupational possibilities in several ways. First, social assistance directs individuals seen as able bodied into employment activities in which they have limited choice, and which are often unsuccessful at leading to long-term independence. On the other hand, individuals living with disabilities are inadequately supported in employment pursuits. Third, social assistance policy places restrictions on what recipients can and cannot do, such as travel and saving. Fourth, social assistance monitors what recipients do and punishes recipients for not following rules and regulations. Finally, social assistance influences occupational possibilities by not supporting engagement in leisure and self-care occupations.

First, social assistance policy requires those applicants who are able (i.e. do not have a disability or a child under 4), to participate in employment activities in which they have limited choice. Recipients are unable to take time to reflect on their occupational goals. Policies consistently emphasize work related activities through participation agreements but do little to take into consideration individual dreams and aspirations. The stress of over regulation forces people into low-paying and precarious work. Without family support, Hannah transitioned straight to Ontario Works after being a ward of the Children's Aid Society. She was unable to reflect or take time off to figure out what she wanted to do with her life. Without the aid of someone guiding her through her options, she was automatically required to begin participating in vocational activities as part of her participation agreement. With only a high school diploma, her job options were low paying and precarious. Hannah felt out of place at vocational training sessions where other participants differed from her in respect to age. She had little choice in the activities that she had to do in which participation was necessary to receive income support. These activities carried a managerial and professional vision of meaningful occupation (Townsend & Wilcock, 2004), often selected from a list provided by her caseworker. She also frequently participated in low paying work that was often short term, as without a post-secondary education she lacked the skills and experience to qualify for higher paying jobs. She remained frustrated that she could not find employment that allowed her to be fully self-sustaining - i.e. no longer a recipient of housing subsidy. Aldrich & Laliberte Rudman (2016) describe similar feelings of 'stuckness' heightened when engagement in policy-

sanctioned activities failed to result in secure, desired employment. Stadnyk, Townsend and Wilcock (2010) argue that participation in occupations that do not provide positive experiences can impede formation of positive identities because meaningful occupations may be mentally and spiritually enriching and shape one's identity.

These employment activities are often unsuccessful at maintaining independence. Participants described several years of being on and off OW. Although they were often able to get jobs, these jobs were usually short term, which then resulted in applicants reapplying for social assistance. This study discovers that unemployment is represented as a problem of incentives; there are insufficient financial incentives for welfare recipients to transition to work and financial disincentives are necessary to decrease reliance on social assistance or to avoid relying on governmental support for an extended period. Accordingly, other reasons for being unable to work are neglected or silent in policies, including parenting, transportation, housing and other job-related costs. Within the policy analysis using the WPR approach, unemployment is presented as a result of personal risks and challenges to be overcome through individual action. The role of social structural factors is downplayed. Framing unemployment or poverty as resulting from individual choices ultimately provided solutions that led to limitations on these choices. It also contributes to minimizing the role that the state needs to play in addressing inequities of its citizens (Mendes, 2009). Under neoliberal restructuring, the responsible subject is one who requires little state intervention in his or her day-to-day life (Woolford & Nelund, 2013).

A key problem that arises out of constructing unemployment as an individual choice is that other reasons for unemployment get ignored. This practice ignores how structural issues such as limited high paying jobs, parental poverty that when linked to lower educational attainment, immigration status, and limited accessibility contribute to unemployment. The importance of transportation, housing and health in creating barriers to employment are also downplayed. For example, when the policy only focused on creating financial incentives as a solution to unemployment, it was implied that providing an incentive would increase employment and decrease welfare dependency. However, this has not been the

case (Sabatini & Nightingale, 1996). Discursive technologies employed by caseworkers also encourage individuals to work towards the quickest path to employment. Engaging in these strategies may delay employment or lead to non-ideal jobs, thus limiting occupational possibilities. Many recipients remain on social assistance for extended periods of time for a variety of issues. As demonstrated in the study, without Hannah's housing issue being addressed, although she was able to find work, she was unable to remain employed due to tardiness, which resulted from her lack of housing. Therefore, social assistance rigid ongoing requirements to participate in employment activities, absent of adequate supports, influences occupational possibilities with regards to employment.

ODSP recipients are discouraged from engaging in employment occupations due to: fear of complete loss of income support; clawback and the potential for lack of work benefits, loss of social and other support; and loss of benefits provided by ODSP (Gardner & Barnes, 2011). Research has also described recipients' fears that progress towards employment would result in loss of income support (Gewurtz, Cott & Kirsh, 2013). Although ODSP recipients were currently unemployed, they mentioned clawback as a deterrent from working. Through interactions with other ODSP recipients who were able to work, they encountered examples of individuals losing income support after working and being charged with an overpayment. Income support may be halted until overpayment is recovered. Once income support is lost, the instability of work meant that these recipients struggled financially but were unqualified for support. The participants with disabilities in this study also relied on other community support that they only qualified for because they were ODSP recipients. For example, during data collection, some ODSP recipients were receiving physiotherapy from a clinic catering to ODSP recipients at a significantly discounted rate. Most importantly, ODSP provides health and dental benefits that are not often available in part-time employment, financially supporting services not covered under Ontario Health Insurance Plan (OHIP), such as free medications, eyewear and dental cleanings. Ultimately the lack of community supports, employment supports, and accommodation for unpredictable disabilities act as structural limitations to becoming employed.

People living with disabilities also face limitations to working due health and accessibility concerns that are not addressed adequately by government policies. Participants in the CNA study expressed interest in working but were conscious that their conditions were not stable. They feared that changes in health might lead to the inability to work for extended periods of time. They were also concerned with the time commitments of working, acknowledging that they would only be able to work for short periods at a time. However, most jobs would be incompatible with this instability and unpredictability of employees. Shelly, the ODSP recipient in the study who was occasionally employed, could work due to several flexibilities of her job. She was able to choose when she could work as long as she was able to complete all her working hours in a specific timeframe. She worked at a that was easily accessible by public transportation. Her job did not require physical exertions or any activities which she was unable or had difficulty performing due to her health condition. Finally, she chose and loved her job which therefore contributed to her well-being.

Advice from doctors also discouraged these ODSP recipients from taking risks and developing the confidence they needed to move forward with their own employment goals. Both Jacob and Rachel approached their doctors about getting a job. They were both advised that they should not. There was no discussion about what supports needed to be present in their environment to make employment a possibility. Jacob described his doctor advising him not to work as it would be harder to requalify for ODSP when he became unable to work. Although the readmission process has been simplified, this initial discouragement has persisted. Over time, both participants began to accept the idea that they should not work. Employment becomes less of a possibility when individuals also deal with everyday challenges associated with poverty and disability (Cook, 2006; Aldrich & Dickie, 2013). Social and political processes determine the types and amounts of assistance that is provided to these individuals. Therefore, targeted services are needed to help people with disabilities to achieve better occupational engagement without the fear of losing other essential supports.

Third, social assistance policy places restrictions on some of the things recipients are able to do. Most participants in the study spoke about travelling as something that was important to them. However social assistance policies only allow travel for up to 7 days while receiving assistance. Beyond the concern for having limits for leisure travel, participants were also financially limited in their ability to travel. The participant who did travel more often was only able to do so through family support and was not reporting his travel to his caseworker. The concern was that his ability to travel would alert his case worker to him having the income to do so which would then lead to a case review. Participants were also limited in the amount of assets and savings that they could have. Most applicants would have to use up the assets over the limit set by social assistance before being qualified. While receiving social assistance, the monthly income was considered inadequate to meet their needs which meant that there was little, or nothing left to save. Lack of savings means that social assistance recipients are unable to acquire certain assets. For example, although she described this as part of her dreams and aspirations, Rachel knew it would be impossible for her to be able to purchase a car for her son or to own her own home.

Fourth, social assistance policy allows the monitoring of what recipients do and disciplines recipients for not following rules and regulations. Social assistance policies contain many paradoxes that provide significant barriers to occupational possibilities for recipients. These policies act as forms of governance which restrict participation in everyday occupations. Through the participant agreement and various surveillance mechanisms, neoliberal social assistance policies centralized power to the state to control and regulate people living in poverty. Controlling personal behaviour by withholding income payments is inconsistent with a rights-based approach to income support; acting as a direct infringement on a person's right to a minimum standard of living. Surveillance methods that focus on ensuring recipients are actively working to become attached to the labour market act as strategies for controlling recipients, furthering the economic exploitation, stigmatization, and marginalization of poor individuals. Case reviews which require recipients to submit a variety of personal information such as bank statements allow the government to be involved in minute aspects of people's day-to-day living. Gifts or loans

from friends are often seen as income and require letters confirming the nature of the money provided. Social assistance policies also act in controlling personal behaviour and actions by withholding income payments. There are several behaviours which would result in withholding payments or assigning an overpayment. Aria describes losing income support for six months after her income tax report showed that her income was higher than what was reported. Hannah also describes that if she did not attend or participate in her assigned vocational activity, she would not 'get her money'.

Fifth, social assistance does not allow recipients to pursue higher education which could lead to more occupational possibilities. Policies consistently emphasize work related activities through participation agreements but do little to take into consideration individual dreams and aspirations. While the available jobs do little to contribute to economic security for participants, the push to work also acts as a deterrent to participation in higher education. Although the social assistance provides educational upgrading, this education is limited to assisting recipients to complete their high school diplomas. Social assistance provides limits on recipients' choices to achieve post-secondary education while continuing to receive a basic standard of living. Therefore, social assistance indirectly pre-empts recipients' career goals and aspirations thereby restricting individual's occupational possibilities. The restriction of receiving social assistance while acquiring a student loan was often understood as a limitation for pursuing secondary education. Because of limited opportunities for education, social assistance recipients are left with limited occupational possibilities, as they remain stuck in poverty. When they can find work, they remain limited and more often fall back to social assistance. The OW recipients who participated in this study described coming on and off OW for approximately 10 years each. They describe leaving OW permanently by pursuing secondary education due to encouragement from individuals outside of the social assistance system.

Finally, social assistance influences occupational possibilities by neglecting leisure and self-care occupations. Ultimately, social assistance policies construct employment as the ideal occupation and did not value other occupations, thus leading to occupational

marginalization. Social assistance policy also promotes a narrow range of occupations, most of which are connected to becoming an active citizen. Other occupational possibilities that may be suitable for other people living in Ontario are neglected, such as leisure, self-care, caregiving, and general wellbeing. Understanding meaningful occupations, even within limited environments, is necessary to influence health outcomes (Wilcock, 2007). The narrative uncovered several occupations described as meaningful for participants. These occupations, such as travelling and dinners out, were seldom due to limited resources. Creating an environment that gives lower income families the opportunity of options to participate in meaningful occupations is an important first step towards improving occupational possibilities for people living in poverty.

6.5   Implications of the Research for Occupational Science

This research contributed to the concept of occupational possibilities (Rudman, 2010). This research supports the understanding of occupation as situated experience, in that social and political processes shape expectations and possibilities for occupations (Rudman, 2010). The experience of participants revealed how social assistance both directly and indirectly limited occupational possibilities. For persons considered undeserving, social assistance policies promote occupations associated with entering the labour force. Other occupational possibilities which are tied to positive health and well-being are neglected, such as leisure, and self-care and community participation. This neglect is experienced due to inadequate income, childcare, housing and transportation.

In addition, the inclusion of neoliberal rationales into social assistance policies indirectly influences occupational possibilities. The technologies of government associated with neoliberal rationality seek to make people autonomous and self-responsible (Rose, 1993). To achieve this status, individuals attempt solutions involving the quickest path to active citizenship. Most often they seek the most accessible employment options which are part time precarious jobs with no benefits. These strategies often led to the inability to realize alternate prospects in life. Other aspects of living on social assistance such as clawback, also act as deterrents for becoming financially independent. Clawback, along with the fear

of losing other supports led to some ODSP recipients forgoing seeking employment entirely. The concept of occupational possibilities enabled the recognition of how social and political processes shape what occupations particular groups of people participate in. Thereby this study demonstrated how ideas in OS such as occupational possibilities can be used to influence or understand policy.

This research also discovered strategies and opportunities that social assistance recipients, in particular those living with a disability, partook to increase occupational possibilities. These strategies centered at a community center that acted as a place to socialize, exercise, volunteer and also engage in paid employment. This suggests that creating the possibility for people living in poverty to seek and choose other forms of occupation that are social and also health promoting, can have a positive impact on the experience of disability. The need for targeted services to help people with disabilities to achieve better occupational engagement has previously been encouraged (Periera, 2012; Moraes Salles & Simões Matsukura, 2016). This research continues to support this need. Occupational science should therefore be utilized to inform program development. Programs may thereby be better able to contribute to meaningful health outcomes for individuals in need.

This research did not set out to explore the notion of active citizenship. However, it is a significant concept that shapes the experiences of people who are unable to support themselves or their families and who require support from the state. In the general sense, citizenship "is both a right and a responsibility to participate with others in the cultural, social and economic life and in the public affairs of society" (Fransen, Pollard, Kantartzis, & Viana- Moldes, 2015, p. 262). This contrasts the neoliberal notion of citizenship where employment is a defining attribute, leading to the distinction between an active and inactive citizen. Occupational scientists can play a role in raising the consciousness about the concept of active citizenship and how this concept leads to social exclusion and lack of access to full participation in society. The field of occupational science has explored other issues of restricted participation, limited citizenship and social exclusion through occupational justice frameworks (Fransen, Pollard, Kantartzis, & Viana- Moldes, 2015;

Hocking, 2017; Whiteford & Hocking, 2011). As demonstrated through this work, occupational scientists can continue to take an active stance to bring up questions of justice, participation and identity which all become fore fronted in poor populations and for people living with disabilities.

6.6   Further Implications

This section provides some of the implications for social assistance policy, and for people living in poverty based on the findings of this paper.

Policy implications

- As a key exclusion in social assistance policy in Ontario, this study supports the need to incorporate a human rights model to the creation of social assistance policies. In Canada, poverty refers to deprivation that does not allow the individual to carry out the usual activities expected within the society which include employment, leisure and cultural activities. However social assistance policy only provides support for basic needs and employment. Social assistance policy excludes discussions about rights to food, housing, and an adequate standard of living.

- Social assistance policy should address issues of food insecurity. This should include an increase in allowance for food as well as supplementation of food banks in Ontario.

- Social assistance rates should increase to better correspond to the housing market. New affordable rental units should be constructed to help accommodate the backlog for housing.

- Social assistance policy should provide assistance which allows individuals to carry out all the usual activities expected in society. This should include support for leisure and cultural activities.

- The goal of social assistance remains focused on helping recipients become and stay employed. Based on the participants of the study, there are concerns that need to be addressed to encourage employment among recipients. These include a work-

related benefit to cover the costs associated with employment; increased allowable employment earnings to an amount that would entitle an individual to at least meet the low-income cut off line; continued health and dental benefits available to recipients who start working.

- Some loans such as cash advances, and friend/family loans are considered as income and clawed back from income. However, this individual would in essence be using their monthly allowance to pay back the loan. All loans should not be considered income and hence should be exempt.

Transportation

- Transportations concerns of low-income Ontarians need to be addresed. In April, 2018, the Toronto Transit Commission launched a fair fare pass for low income residents. Toronto transit users with disabilities get a $1 discount off the adult fare for a single ride and a $30.75 discount off a monthly adult pass as part of the city's poverty reduction strategy. This discount is due to extend to other low-income individuals by 2020, beginning with those receiving housing supports and child care subsidy in 2019. Toronto is one of the largest and most accessible areas in Ontario. More affordable transit is an important step in increasing occupational possibilities. However, people living in other parts of Ontario especially rural areas may have additional limitations to travelling aside from cost. Consideration of travel barriers for all low-income residents across Ontario is necessary.

Service (caseworkers) implications

- Based on the experience of participants, there is a need for a greater role of support from caseworkers. This should incorporate an increase in person-centered service that is not only concerned with providing employment support, but other supports people need to succeed in the work force and to be able to participate in occupations which are meaningful.

- Recipients should be more actively involved in choosing activities in collaboration with case workers that better suits their occupational goals. Caseworkers should direct efforts towards matching individuals to jobs that are well suited to their strengths and limitations. This may decrease the number of reapplicants to the OW due to failure in the workforce after leaving OW.

- Caseworkers should also consider the diversity of disability and acknowledge that the needs and capabilities of ODSP recipients differ based on the individual. ODSP recipients who participated in the study described being interested in working but were never encouraged or provided the supports needed to fulfill employment goals. The needs of individuals should be identified and supported.

- The creation of a more personal space and process for meeting caseworkers may also have important implications.

Community implications

- *Increased* available supports such as, education and career counselling, financial planning, counselling, life skills workshops, and emergency food and clothing bank.

- Creation of social networking opportunities between current and former recipients of social assistance to share success strategies.

6.7   Limitations

This section considers the limitations of this thesis preparation, despite the measures taken. One such limitation centered on the limited demographic variability of the participants, particularly as it related to gender, and race. The participants recruited for this study were predominately female (N=4). One of the ODSP recipients were male. Males made up 47% of Ontario Works recipients in March 2017 (Mcss, 2018). However, there were no male OW recipients could be recruited for the study. Most participants were either of Caribbean or African descent (N=4) who immigrated to Canada at various points in their life. Some of my findings, such as descriptions of meaningful activities, may reflect cultural values which may not reflect common Westernized values (Torres, 2006). As such, I wonder how

a broader range of cultural and ethnic backgrounds, more variability in immigration status, as well as greater inclusion of males would have influenced the findings of this study. Future research would benefit from greater inclusion of males who may have different experiences in the social assistance system (Neilson, Stanfors, Neilson, & Stanfors, 2014).

With regards to the representation of the two forms of social assistance, I aimed to recruit current social assistance recipients with either OW or ODSP. First, ODSP clients were slightly more represented than OW clients N= 3>2. Furthermore, the OW participants in the study were no longer receiving OW and had transitioned to Ontario Student Assistance Program. This result was ultimately able to contribute knowledge on being able to successfully cease welfare dependency. Furthermore, these participants had received OW for a substantial period of time and at the time of the study had recently transitioned and were therefore able to provide abundant stories related to their experience. However, the inclusion of a participant who remains dependent on OW may have also provided important insights to this issue. ODSP recipients were also recruited from a community organization that meant that they did have opportunities for community participation.

Recruitment was also limited to the city of Toronto. When OW was first implemented, the provincial government also transferred increased responsibilities to municipalities, pledging to allow them greater flexibility to design "local solutions." Therefore, the delivery of programs in different municipalities across Ontario may vary in how resources were allocated, and priorities set. The experiences of participants who live in Toronto may therefore be different than those who live in smaller cities and towns in Ontario.

CNA seeks to include an analysis grounded in phenomenology, while also attending to narrative aspects and introducing a hermeneutic of suspicion. Although it allowed a unique perspective for exploring occupational possibilities, this study is one of few published studies using the CNA method. However, this study is able to contribute to this novel methodology and is recommended for exploring issues which include, structural relationships of dominance, discrimination, power and control.

6.8   Future Directions

This thesis highlighted a comprehensive way of exploring everyday occupation in relation to broader social policy. The previous section highlighted the limitations of this thesis. One limitation of the study was the limited diversity in the backgrounds and experiences of the participants. Due to the limited number of participants, there were no detected differences based on gender, age or race. Future research may explore these differences by using different methodologies and engaging a larger sample.

Future research should also explore the perspectives of case workers and their dual role as helpers and investigators. Also notable was the experience of people living with disabilities in regard to the messages and supports that they receive to enable them to work. More research is needed to understand these nuances and to open up possibilities for people who are living with disabilities.

A third sector organization was recognized for opening up occupational possibilities that had been inaccessible, due to a combination of social and political processes that limited what individuals living in poverty felt were possible. Third sector organizations may be able to gain new insights and information which can better inform community practice. Research should be conducted to assess the role of third sector organizations in supporting occupational possibilities and the ways in which government policies affect third sector involvement in providing support. Future research may be conducted to facilitate an integrated knowledge translation research project with third sector organizations. This would allow researchers and community organizations to engage in a mutually beneficial research project to better support decision-making.

Low income individuals in Ontario would benefit greatly from a creation and implementation of support programs that address issues related to unemployment. Study participants identified a knowledge gap regarding options for additional supports which are available in the community. It was suggested that the communities would benefit greatly from the creation and implementation of support programs that address issues related to

unemployment. Future research may develop guidelines and criteria for the implementation of community-based social inclusion programs for groups based on demographics or need.

As this research was situated in Ontario, it can only be interpreted in a Canadian context. However, there are possibly significant differences between provinces that can be explored. Therefore, it is hoped that this thesis stimulates further projects exploring occupational injustice and occupational possibilities with other populations. This as work is the main component of Ontario works policy, this research primarily discussed occupations related to employment. Aside from the obligation of work, the leisure, self-care and other non-productive occupations that persons of different incomes participate in should be fore fronted in future research. These occupations may have significant implications for outcomes of people living in poverty.

6.9   Conclusion

This thesis has presented a unique perspective of social assistance while expanding on the concept of occupational possibilities. Chapter one introduced the topic and the purpose for the research. Chapter two reviews the literature on poverty, disability, social assistance in Ontario and the concept of occupational possibilities. Chapter three dives into the research methodology and methods used in the two studies. Chapter four details a critical narrative analysis exploring the lives of five individuals who have received social assistance. Chapter five discusses the results of a policy analysis, using the *What is the Problem Represented to Be?* methodology.

The final chapter of the thesis discusses how occupational injustice occurs when employment becomes a defining attribute of an active citizen, while other meaningful occupations are neglected. The analytic interpretation of the findings in this chapter remains grounded by both the participants' narratives, and the critical approach which was adopted to the policy analysis. The two studies combined to show how social assistance

recipients experience lack the opportunity and resources to make everyday choices and to have decision-making power as they participate in occupations. The lack of control leads to unrecognized occupational possibilities. The goal is that this thesis makes a significant contribution to enabling occupational possibilities for people living in poverty.

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Appendices

Appendix A*: Letter of Information and Consent Form*

Letter of Information

Study Title: Social Assistance and its Impact on Occupational Possibilities

Study Investigator:

Nedra Peter, PhD Candidate, Occupational Science Field,
Health and Rehabilitation Sciences Graduate Program,
Faculty of Health Sciences, Western University

Co Investigator and PhD Supervisor
Dr. Jan Polgar, PhD, Professor,
School of Occupational Therapy
Health and Rehabilitation Sciences Graduate Program,
Faculty of Health Sciences, Western University

Invitation to Participate

Thank you for expressing interest in this study. You are being invited to participate in research on social assistance in Ontario. This research aims to understand multiple perspectives on the impact of Social Assistance on the occupational possibilities of adults living in Ontario. Adults who are currently receiving social assistance in the form of Ontario Works or the Ontario Disability Support Program are being asked to participate by contributing perspectives on these programs.

Purpose of this Letter

The purpose of this letter is to provide you with information required for you to make an informed decision regarding participation in this research.

Purpose of the Study

The aim of this study is to explore social assistance, in the form of Ontario Works and Ontario Disability Support Program (ODSP), and its implications for the occupations that people participate in. Using a narrative approach to inquiry, this study examines how a sample of 'working age' individuals between the ages of 20 and 45 convey their personal stories related to receiving social assistance. A narrative inquiry will explore what occupations these adults participate in, what they identify as limitations to participation in other occupations, and what meanings are ascribed to what they should and need to do. Through careful analysis of participant narratives, this study aims to identify and explore how social, political, economic and other factors influence these individuals' experiences.

Inclusion Criteria

To participate in this study, you must: be at least 20 years of age; be able to read, comprehend and communicate in English; be receiving OW or ODSP for at least 1 year, be able to work whether full time or part-time (do not need to be currently employed) and be able to give informed consent.

Exclusion Criteria

Participants who have been receiving social assistance for less than a year are not eligible to participate. Participants with disabilities that significantly limit their ability to work, look after themselves, or get out in the community and are hence exempt from the requirement to look for work are also not eligible to participate.

Study Procedures

All study participants will take part in two audio-recorded individual interviews. The purpose of these interviews are to gather extended stories concerning adults' lifestyles while receiving social assistance. Demographic data, including your age, education, disability status, employment history, and length of time involved with the program will be collected at that time. For the first interview, the study investigator will guide the interview with a set of pre-planned questions. You may choose to answer only those questions you feel comfortable with, and you will be invited to share any additional

relevant information you wish to contribute. The first interview will last approximately 1-2 hours and will be conducted at a negotiated location that is suitable for a recorded interview, or at a secure lab at the University of Western Ontario. Prior to the second interview, you will be provided with a summary of the collection of stories that you have shared. You may clarify any misinterpretations of your stories. The second interview questions will be based on the findings of the initial interview and will continue to aim to understand your experiences with social assistance and its impact on your life.

Possible Risks of Participation in the Study

The anticipated risk to participants is extremely low. As in all research, it is possible that talking about your experiences may bring up thoughts and feelings that you find distressing. Should this occur, we would stop the interview until you feel comfortable continuing, cease the interview all together, or re-book the interview for another time. A list of community resources will be made available should you wish to speak with someone further about these emotions or memories.

Possible Benefits of Participation in the Study

The information you share will be presented to policy makers and administrators who direct the social assistance program and to others through research briefings, presentations at conferences, and publications in scholarly journals. In this way, you may help to influence future development of services, programs and policy. The long-term benefits of the study are unknown, and it is possible that you will not experience any direct benefit from participation in this study.

Compensation

An honorarium of $25 will be provided to thank you for contributing your time and insights to this study.

Voluntary Participation

Participation in this study is completely voluntary. You may refuse to participate, refuse to answer any questions or withdraw from the study at any time. If you choose to withdraw, you may choose if you would like the information you have provided so far to be destroyed, or if that information is ok to use in the final report. The researchers involved in this study hold no affiliation with Ontario Works or the Ontario Disability

Support Program. All participants are assured that their involvement with these programs will not be impacted by whether or not they decide to participate in this study.

Privacy and Confidentiality

All information is treated in a completely confidential manner. On a master list, your name will be associated with a number. The information you provide will be associated with that number. The master list containing your name and number will be kept in a separate file. The data collected during this study will be retained for 5 years in a locked office. Only researchers associated with this project will have access to the information.

We would like to assure you that this study has been reviewed and received ethics clearance through the University of Western Ontario Health Sciences Research Ethics Board. However, the final decision about participation is yours. You may refuse to participate, refuse to answer any questions or withdraw from the study at any time. Representatives of The Western Non-Medical Research Ethics Board may contact you or require access to your study-related records to monitor the conduct of the research. Your personal information will never be shared with fellow participants.

Consent

If you agree to participate, we will request that you sign the consent form once you have asked any questions you have about participating in this study. This copy of the letter of information is yours to keep.

Contacts for Further Information

Thank you for your consideration of participation in this study. If you have any questions about your rights as a research participant or the conduct of this study, you may contact The Office of Research Ethics (519) 661-3036, email: ethics@uwo.ca.

If you require any further information regarding this research project or your participation in the study you may contact Nedra Peter, the study investigator or Dr. Jan Polgar, the co-investigator and supervising researcher

Western

<u>**Consent Form**</u>

I have read the Letter of Information and have had the nature of the study explained to me. I have had the opportunity to ask questions, and all questions have been answered to my satisfaction.

_____ _____

Name of Participant   (Print) Date

_____

Signature of Participant

_____ _____

Name of Person Obtaining Consent   (Print) Date

_____

Signature of Person Obtaining Consent

Appendix B: *Interview Guide*

Introduction: I am interested in hearing your thoughts, feelings and understandings about living with Ontario Works or ODSP. I am interested particularly in how the everyday activities and work that you participate are influenced by social assistance. I want to understand what you do, what is important to you. I also hope to understand what you see yourself being or doing in the future. I have prepared questions, but I'd like this interview to be flexible, and for you to share your life experiences in whatever way that feels natural to you.

1. To begin can you tell me a bit about yourself? What do you do?
   i)   Can you describe a typical weekday?
   ii) What is your morning routine?
   iii) What is your favourite part of the day?
   iv) Can you describe a typical weekend?
   v)   What do you do for relaxation and fun? How important is this for you?
   vi) Can you tell me about your education and job history?
   vii) Are you involved in the community in any other ways?
   viii) Are you satisfied with your life? What is satisfactory about life? What is not?
   ix) What are the things that concern you the most?
2. *Would you be comfortable sharing information about your disability and the areas in which you require support?*
3. Can you tell me your story of seeking social assistance?
   3.1. What was the application process like?
   3.2. Was it difficult to get approval?
   3.3. What kind of supports do you get? (Basic needs, shelter, board and lodging, special diet, health benefits, job placement, childcare).
   3.4. What type of activities do you currently do as part of the social assistance program?
   3.5. How has social assistance changed your life?
4. What are your other sources of income? Do you find your income adequate?
5. *Does the funding you receive from ODSP cover all of the support you require? If not, how else do you arrange for support?*
6. Has there been anything that you wanted to accomplish that you haven't been able to? Has social assistance affected this in any way?
7. What are your plans for the future?

* Questions in italics are only applicable to participants who identify as living with a disabilities

Appendix C*: Recruitment Poster*

Western 🛡️

RESEARCH PARTICIPANTS NEEDED

Are you a person receiving Ontario Works?

Researchers from the University of Western Ontario are conducting a study about OW and ODSP.

The objectives of this research are: 1) to broadly understand the social assistance policy; 2) to produce an account of how people on assistance live their lives and what they see as possible in their doing 3) to consider how the occupational possibilities for these individuals are influenced by broader social contexts and competing discourses. In this study occupation refers to the goal directed activities of daily life, which engage (occupy) our attention, interests, and/or expectations.

Nedra Peter, a PhD student in the Health and Rehabilitation Science program will conduct this study, under the supervision of Dr. Jan Polgar from the School of Occupational Therapy at the University of Western Ontario.

We need you!!
Who?   Volunteers who:
               Are English speaking
               Between the ages of 20 and 45
               Have been receiving OW or ODSP for over a year
               Are interested in, able to, or currently participating in any paid and/or
               unpaid activities (e.g employment, volunteer work or internship).

For?   To participate in two in-depth interview

How long?   Approximately 1-1.5 hours per interview

Where?   At a location and time agreed upon by you and the interviewer

Why?   Your experience may make a meaningful contribution to the ongoing
               development of relevant and effective policy on social assistance for people in
               Ontario living in poverty.

In appreciation for your time, you will receive a $25 gift card.
To volunteer for this study, please contact Nedra at (phone number) or (email@uwo.ca)

Your personal information will be treated in complete confidence.

Version Date: 01/31/2016

Appendix D*: Critique of the Illusion of Subjectivity*

The function of this stage is to reflect on the assumptions which underpin my analytical position. I first recognized my personal experience with people who receive social assistance. I have friends who have spent some time being supported by OW and friends who have received housing support. My past conversations with them about their experiences may guide my perspective. I have previously heard stories of hardships, navigating social assistance, applying for and receiving housing and experiences of having to depend on support after a period of self-sufficiency. I recognize the need to concentrate purely on what participants were saying and not on any previous experience. I also reflect on my previous research experience which explored people's childhood experience of living in poverty. Discussions of how they became adults and they themselves became reliant of social assistance and their feelings of being "stuck" was the main guidance for me to conduct this research to explore what people see as possible while living on the system. In addition, I recognize my own status of being an immigrant, a woman and belonging to a racial minority group which directly influences how I see the world. As a black woman, I had to think about how my perception of race may influence interactions with participants and how participants' perception of me may influence how they interact with me. For example, I automatically understood cultural references of participants from the west indies because of our similarities and was better able to engage in conversation based on my own experiences.

Further, I encountered challenges in writing due to the need to consider my research field, Occupational Science, which ultimately influenced the representation of the thesis. At times I had to be aware of my use of language as it related to a general audience as opposed to my colleagues in the field. There was a constant need to be sure that important terms are defined and referenced to terms which would be agreeable with a general audience. However, I also had to ensure that my research was approached and discussed from an Occupational Science lens. One of my main intents is to further knowledge in this field. The current research added to the knowledge base of occupational possibilities by

exploring this concept using a novel methodology, as well as by focusing on a population that is less represented in Occupational Science research.

Table 4: Important Dates in Ontario Works and Ontario Disability Support

1997	Social Assistance Reform Act Ontario Disability Support Program (ODSP) and Ontario Works (OW)
1998	National Child Benefit Supplement (NCBS) (additional income benefit for low income families but subjected to clawback)
1999	Consolidated Verification Process (CPV)
2000	Self Employment Programs
2001	LEAP-Learning earning and parenting
2005	Extended Health Benefits (EHB) and Employment Extended Health benefits (EEHB)
2008	Implementation of Poverty Reduction Strategy Start of Ontario Child Benefit. End of National Child Benefit Supplement (NCBS) clawback
2011	Trillium benefit (All tax credits for low income families combined and benefits paid out monthly instead of quarterly)
2013	increased employment exemptions, asset levels and gift amounts,
2015	Canada Child Benefit (CCB) (no clawback)

2017	End of child support clawback
	Significant jump in asset allowance (5-40 thousand dollars for ODSP recipients and (2.5-10 thousand for OW recipients.)

Table 5: Basic Income Gap for Social Assistance Recipients

	Poverty Line Census Metropolitan Area (CMA) (LIC-BT-2016)	Annual Income 2018	Basic Income Gap
Ontario Works (OW)			
Single Adult	$ 24,949	$721 x 12 = $8,652 • Basic Needs – $337 • Max Shelter – $384	**$16,297**
Lone parent with one child (under 6 yr)	$31, 061	$1,627.16x 12 = $19,525.92 • Basic Needs – $347 • Max Shelter – $632 • Ontario Child Benefit – $114.83 • Canada Child Benefit – $533.33	**$11,535.08**
Ontario Disability Support Program (ODSP)			
Single Adult	$24, 949	$1,151 x 12 = $13,812 • Basic Needs – $662 • Max Shelter – $489	**$11,137**

Source: Statistics Canada. Table 1: Low income cut-offs before tax (2016)

https://www.canada.ca/en/employment-social-development/services/foreign-workers/caregiver/financial-ability.html Accessed: 2018-04-03

Table 6: Clawback Policy Documents

Date	Name	Link
September 1, 2017	Improving Ontario's Social Assistance Programs	https://news.ontario.ca/mcss/en/2017/09/improving-ontarios-social-assistance-programs.html
June 29, 2016	Ontario Ensuring that Vulnerable Families Keep Child Support Payments	https://news.ontario.ca/mcss/en/2016/06/ontario-ensuring-that-vulnerable-families-keep-child-support-payments.html
Feb 25, 2016	Ontario to end clawback of child support for parents on welfare	https://www.thestar.com/news/queenspark/2016/02/25/ontario-to-end-clawback-of-child-support-for-parents-on-welfare.html
Jan 27, 2016	Welfare discrimination	https://nowtoronto.com/news/welfare-discrimination/
Sept. 10, 2015	Lawsuit calls for end to claw-back of child support	https://www.thestar.com/news/gta/2015/09/10/lawsuit-calls-for-end-to-claw-back-of-child-support.html
2018	ONTARIO BUDGET COMES UP SHORT FOR ODSP RECIPIENTS	http://www.pooranlaw.com/ontario-budget-comes-up-short-for-odsp-recipients/
Feb 03 2017	Child support payments no longer clawed back from social assistance	https://www.therecord.com/news-story/7102095-child-support-payments-no-longer-clawed-back-from-social-assistance/
July 30, 2016	Boost in store for Ont. Works recipients	http://www.recorder.ca/2016/07/30/boost-in-store-for-ont-works-recipients
July 12, 2016	Government announcements positive for parents on OW and ODSP	http://incomesecurity.org/public-education/government-announcements-positive-for-parents-on-ow-odsp/
Thu., Dec. 24, 2015	Child support clawback is a disgrace: Cole	https://www.thestar.com/opinion/commentary/2015/12/24/child-support-clawback-is-a-disgrace-cole.html
Dec 2015	The "Welfareization" of Disability Incomes in Ontario	https://metcalffoundation.com/wp-content/uploads/2013/12/Welfareization-of-Disability-Incomes-in-Ontario.pdf

August 12, 2013	'Another kick' to wronged plaintiffs	http://www.lawtimesnews.com/author/yamri-taddese/another-kick-to-wronged-plaintiffs-10691/
JAN 17, 2013	Tories propose to reward welfare recipients who work, clawback those who don't	http://www.timescolonist.com/news/national/tories-propose-to-reward-welfare-recipients-who-work-clawback-those-who-don-t-1.49842
January 17, 2013	Hudak urges welfare clawback (With Video)	http://windsorstar.com/news/hudak-urges-welfare-clawback
August 11, 2017	Compensation exemption levels raised for Ontario Works, ODSP recipients	http://windsorstar.com/news/local-news/exemption-levels-raised-for-ontario-works
August 22 2017	Canada: Ontario Disability Support Program Changes Help Abuse Survivors	http://www.mondaq.com/canada/x/622496/Crime/Ontario+Disability+Support
Sep 15, 2009	ONTARIO GOVERNMENT CONTINUES TO CLAW BACK SOCIAL ASSISTANCE	http://www2.hamilton.ca/NR/rdonlyres/2FA545C2-5048-45AF-9323-E174826C02C1/0/Oct21Item61DelegationLynnAquinreclawbackpresentationOct21.pdf
September, 2004	Welfare Reform in Ontario: A Report Card	https://www.fraserinstitute.org/sites/default/files/WelfareReformInOntario.pdf
1996	Welfare—No Fair: A Critical Analysis of Ontario's Welfare System (1985-1994)	https://www.fraserinstitute.org/sites/default/files/welfare-no-fair.pdf

Curriculum Vitae

Name: Nedra Peter

Post-secondary Education and Degrees:
University of Toronto
Toronto, Ontario, Canada
2006-2010 B.Sc.

The University of Western Ontario
London, Ontario, Canada
2011-2013 M.Sc.

The University of Western Ontario
London, Ontario, Canada
2013-2018 PhD

Honours and Awards:
Graduate Entrance Scholarship, University of Western Ontario
2011-2018

Honours Bachelor of Science with distinction, University of Toronto 2010

Related Work Experience
Graduate Research Assistant
The University of Western Ontario
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Teaching Assistant
The University of Western Ontario
2011-2017

Publications:

Peter, N., Kothari, A., & Masood, S. (2017). Identifying and understanding research impact: A review for occupational scientists. Journal of Occupational Science. 1-16.

Kothari, A., **Peter, N.,** Donvoski, M., & Luciani, T. (2017) Research impact of systems-level long-term care research: a multiple case study. Health Research Policy and Systems. 15 (1).

Kothari, A. & **Peter, N**. Evaluating partnerships and knowledge exchange within injury control: Year 5 Progress Report. Submitted to the West Virginia Injury Control Centre, August 2017.

Kothari, A. & **Peter, N.** Identifying and Understanding the Contributions of Long-Term Care Systems Research: A Multiple Case Study. Submitted to the Bruyere Research Institute, April 2016.

Collins, L., Foote, K., Liabotis, N., Barnes, S., & **Peter, N**. (2014) Evaluation of Mom's House Dad's House: An art therapy based community group supporting children from families that are experiencing separation and divorce. Available at: http://www.excellenceforchildandyouth.ca/sites/default/files/gai_attach/EDG-1749_Final_Outcomes_Report.pdf

Peter, N. R. (2013). The Impact of Social Integration on The Lived Experience of Resilience Among Women who Lived in Poverty During Childhood. Available at: http://ir.lib.uwo.ca/cgi/viewcontent.cgi?article=2792&context=etd