

Lone Mothers on Benefits: Their work aspirations and experiences

ETC



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Lone Mothers on Benefits: Their Work Aspirations and Experiences
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Foreword

In Malta lone parenthood has been on the rise in recent years. This is true both of births outside marriage as well as marriage break-ups. Over the last two years the number of lone mothers who claimed for social benefits with the Department for Social Security increased by 408. For the year 2003, 3,298 mothers were entitled for social benefits whereas for year 2004 the figure reached 3,706. Furthermore from January till August 2005, the total number of mothers receiving social assistance for single parents (SUP), excluding other types of benefits, amounted to 1,693.

Policy makers are addressing this phenomenon. The National Action Plan on Poverty and Social Inclusion (2004) reports that the rate of lone mothers ending up in poverty is higher than for other families. In this respect this National Action Plan has put a number of objectives to tackle poverty and social inclusion, which also affect this client group. Objectives include: increasing the overall employment rate; improving educational attainment and strengthening the welfare system and the provision of social and affordable housing.

Employment could help these mothers offset their financial difficulties; however, the proportion of single mothers that hold full-time employment is very low. The Plan states that only 8 percent of single mothers are engaged in full-time employment in contrast to 36 percent of single fathers. Indeed a study carried out by the National Statistics Office (2003) reveals that by the year 2003, the employment rate of lone mothers stood at 25.2 percent, that is 36.7 percent less when compared to other households (NSO, December 2003). Meanwhile in June 2006, the employment rate amongst this group increased by 3.8 percent and stood at 29 percent (DOI, 2006). Furthermore, NSO findings report that only 9.5 percent of the single headed households completed their secondary education or higher educational level. Poor educational attainment makes it more difficult for lone mothers to find a job that offers a good salary and humane working conditions.

To understand better the factors influencing mothers' low participation rate in the labour market, the Employment and Training Corporation embarked on this qualitative study about lone mothers on benefits in order to understand the mothers' concern about employment. ETC can help these mothers through a range of training courses, including job motivation and female empowerment courses. These initiatives are intended to assist lone mothers, among others, to develop their work aspirations as well as the skills needed to achieve them. Findings suggest that lone mothers' dependency on social benefits is not only tied to their apprehension towards finding a stable job that offers good working conditions, but is heightened by their perceived lack of vocational skills and educational attainment.

Ultimately these findings will help ETC develop new policies aimed at encouraging lone mothers to participate in the labour market. This also requires collaboration between various other entities, including those dealing in fields such as education and training services, the provision of suitable and affordable housing, health services and support from non-governmental organisations. The Joint Memorandum on Social Inclusion of Malta (2003) has also dealt with these issues. Through the provision of holistic support, lone mothers would be more able to find and retain employment.

Michael Balzan
Chairman

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1.0 Introduction

Lone parenthood has become a pressing policy concern. Over the past years the number of lone parent families continued to rise. The increase was observed in all European countries, due to increases in the number of childbirths outside marriage, separation and divorce. In fact in 2006 the number of children born outside wedlock amounted to 21 percent of all childbirths, whilst childbirths occurring to widowed, separated and divorced mothers amounted to 2.5 percent. Meanwhile the overwhelming majority of all one-parent families in all European countries are headed by mothers, whose share was 85 percent of single parent families (European Parliament, 2006). During the year 2005, in the United Kingdom, the total number of live births outside marital ties amounted to 42.8 percent of the total live births (Eurostat, 2007). According to the National Statistics Office (2003) females headed 79 percent of the single parent families in Malta. Statistics issued by the National Obstetric Information Unit (NOIS) revealed that in Malta, the number of births for the single never married mothers increased by 72 childbirths, amounting to 806 childbirths between 2005 and 2006. Over the same period 2005-2006 the number childbirths amongst widowed, separated and divorced mothers increased by 32 (NOIS, 2006; NOIS, 2005).

Persons living in single parent households encounter difficulties in areas pertaining to housing, health, education, employment, financial assistance, poverty and social exclusion. According to the International Social Security Association lone parent families in Europe share the following characteristics: live below the average income, they live on social assistance, are unemployed, are mostly females, live on their own and in rented accommodation (ISSA, 2003). Kempson (1996) mentions the financial problems faced by these parents. Mothers struggle hard to survive on the low income they receive out of social benefits. Payment of bills, rents, catering for the children's needs, buying food supplies among other expenses make the mothers' lives harder. Indeed those persons living on social benefits are at a higher risk of falling into poverty (Kempson, 1996). Bearing all the responsibility for raising children and making a living out of social benefits can induce depression. O'Neill (2002) remarks that lone parent families are at a higher risk of suffering from poor health, stress, and depression.

When it comes to employment Millar (1992) stresses the fact that lone mothers face multiple barriers. Mothers may find difficulties because of lack of qualifications, skills, working opportunities, flexible working hours, childcare facilities, transport facilities and self-esteem. Furthermore Bradshaw and Millar (1991) maintain that in order to attract mothers into employment, they may have to be given a financial incentive. Mothers may find it difficult to renounce their social benefits especially if working opportunities offered to these mothers are low-quality, and the remuneration packages tied to these jobs are low. As McRea (1991) states, having a part-time job or a full-time job with a very low salary does not improve the mothers' financial situation and nor does it help them to get out of debts.

Indeed lone mothers' participation rate in the labour market is relatively low when compared to other categories. From a study carried out by Bradshaw (1996) it emerged that during the 1990s the percentage of lone mothers in employment was: 41 percent in the UK; 40 percent in Germany and the Netherlands; 27 percent and 23 percent in New Zealand and Ireland respectively. In Malta only 29 percent of the lone mother headed households were in employment (DOI, July 2006). However in countries like Japan, France and Sweden the employment rates amongst lone parent families was relatively high in comparison to the ones mentioned previously. The corresponding rates stood at 87, 82 and 70 percent. In these countries there was a high participation rate in employment because of the good childcare services and good working conditions and the incentives offered to lone parents to start working. In France for instance, besides social assistance, lone mothers get allowances for childcare and tax credits.

In order to counteract the low participation of lone mothers in the labour market, countries have adopted a number of policies in order to help them shift from welfare to work. A number of schemes introduced by UK, US and Australia were the New Deal for Lone Mothers; the Temporary Aid to Needy Families (TANF) and Work First Programme; and the Jobs, Education and Training (JET) scheme respectively. The underlying concept behind such policies is to encourage lone parents to shift from welfare dependency to employment through continued income support, offering childcare support, encouraging lone parents to take up training courses, and assisting parents in their search for employment through the help of a personal advisor. By introducing the New Deal for Lone Parents, the UK tried to increase the employment rate amongst this group. Indeed the UK set a target, which stipulated that within 10 years, 70 percent of the lone parent headed households should be in employment.

In Malta, a number of policies have been introduced to encourage women, including lone mothers, to take up employment. Lone mothers can retain their entitlement for social benefits while working on a part-time basis. During the time of study mothers could continue to receive their social benefits as long as the salary earned per week did not exceed Lm19.50c (€ 45.42) per week. Since the report was carried out the threshold lone mothers can earn out of part-time employment increased to Lm20.08c (€ 46.77). Besides this possibility, mothers can benefit from other types of entitlements such as governmental bonuses, subsidies on rent and electricity bills as well as special arrangements when it comes to educational and health services.

Measures that have been introduced by government over the last two years reflect the need to assist vulnerable groups in finding employment. As from January 2007 part-time legislation has been revised. The new legislation stipulates that national contributions are to be paid pro-rata at 10 percent of income earned rather than at a fixed minimum rate of Lm5.79c (€ 13.49) per week. This applies for those part-timers working for a minimum of eight hours per week. Lone mothers can benefit from such a measure because the majority of this group tend to opt for part-time employment. Part-time employment is said to offer the amount of flexibility needed by these mothers to juggle between family life and work.

Another initiative from which working lone mothers can benefit is the revision in the tax brackets. Lone mothers earning up to Lm3,250 (€ 7,570.46) annually are exempted from paying tax, whilst the tax rate of those earning higher salaries has decreased. Meanwhile widows who opt to start working are given a further incentive because they will continue receiving the widows' pension even if they earn more than the minimum wage. Moreover in order to encourage mothers to enter the labour market, government launched a subsidy on childcare facilities,

As regards training and jobsearch assistance, ETC launched a programme to better assist unmarried mothers in enhancing their educational attainment and in finding employment. This project was piloted for the first time in 2006 and ten lone mothers could benefit from this scheme. The "Lone Mothers Initiative" was funded through the European Social Fund (ESF). All the unmarried mothers who were in receipt of social assistance were eligible to participate in the project. For this project lone mothers were asked to identify their job inclination. In their choice of preferred job, mothers were assisted by a Project Co-ordinator assigned by ETC. The choice of job inclinations had to be in according to the needs of the labour market, thus increasing the chance of the mothers' employment prospects. The programme included training in computing and empowerment skills course as well as specialised training depending on their preferred occupation. The project comprised a training grant of Lm2 (€ 4.66) per hour for each participant, and the reimbursement of childcare facilities and public transport.

Research aims

The aim behind this research project is to define the working aspirations of lone mothers who are living on social benefits and to identify those conditions that would attract them to the labour market. Furthermore it tries to understand the types of difficulties mothers would face if they had to start working. By understanding the mothers' needs, the Employment and Training Corporation would thus be in a better position to offer adequate help, especially if mothers needed specific training to succeed in employment. Government entities would also be in a better position to provide financial and other incentives for these women to shift from welfare to employment.

The aims of this study were thus:

- To identify the working aspirations of lone mothers.
- To identify the factors that may be inhibiting lone mothers from searching for work and obtaining a job.
- To identify the type of working conditions and/or facilities mothers may need.
- To analyse the impact social benefits have on the work aspirations and work experience of lone mothers.

Method

For this research project 30 lone mothers were interviewed and a qualitative methodology was adopted to give these mothers 'voice'. Participants were either widowed, single, separated or divorced, and had to be in receipt of some form of social assistance. Mothers working on part-time basis whilst on social benefits were also eligible for the study. The Department for Social Security within the Ministry for the Family and Social Solidarity provided the Research and Development Division, with a full list of lone mothers who were receiving social benefits until the end of October 2004.

The method used to select the mothers was homogenous sampling. Homogenous sampling is used when a particular sub-group needs to be described in-depth (Quinn Patton, 2002: 235). This type of sampling provides information rich cases that yield insights and thorough understanding of the subjects under study. After reviewing the list of lone mothers, they were categorised into three main groups: widowed, single and separated or divorced. Subsequently ten mothers were randomly selected under each sub group.

Upon selecting the lone mothers, each interviewee was contacted by telephone. Mothers who accepted to participate in the study were asked a few questions to confirm that they corresponded to the research criteria. Interviews were carried out within the mothers' household and interviews took 45 minutes on average. Fieldwork was carried out between the months of November 2004 and February 2005.

Due to the sensitivity of the subject mothers were asked to sign an informed consent form. This gave the researcher the permission to record the interview on tape. All the mothers accepted and although they initially felt uneasy about the use of the tape recorder, after a few minutes they expressed themselves freely. Mothers were reassured that no one was going to access the information and that the information was going to be solely used for research purposes. Anonymity was also guaranteed. The names used throughout the report are pseudonyms and no reference is made to the locality where mothers live so that none of them could be identified.

Issues discussed during the interview included matters relating to their employment status, education, financial support, social support, social benefits, services and everyday life

circumstances. Apart from the questions listed in the interview guide (refer to appendix), other questions were posed depending on the way the interview evolved. When fieldwork was completed, each cassette was transcribed and coded by using the Atlas.ti software programme. Information was analysed using qualitative techniques and is presented in this report.

Civil Status	Widowed	Single Never Married	Separated and Divorced
Age	1 over twenties 1 over thirties 7 over forties 1 over fifties	1 under twenties 3 over twenties 2 over thirties 2 over forties 2 over fifties	5 over thirties 4 over forties 1 over fifty
Locality	2 lived in the Western district 4 lived in the Southern Harbour district 2 lived in the South Eastern district 1 lived in the Northern Harbour district 1 lived in the Northern District	1 lived in the Western district 2 lived in the Southern Harbour district 5 lived in the Northern Harbour district 2 lived in the Northern District	3 lived in the Southern Harbour district 1 lived in the South Eastern district 4 lived in the Northern Harbour district 2 lived in the Northern District
Household	8 owned their houses 1 lived in a rented house 1 lived with her father	4 owned their houses 2 lived in a rented house 4 lived with their parents	3 owned their houses 2 lived in a rented house 4 lived with their parents 1 lived with her friend
Number of children	8 had 2 children 1 had 3 children 1 had 4 children	9 had 1 child 1 had 4 children	3 had 1 child 4 had 2 children 2 had 3 children 1 had 4 children
Highest school attended	2 completed Primary Education 7 completed Secondary Education 1 finished off first year at Prevocational School of Nursing	2 completed Primary Education 6 completed Secondary Education 2 dropped out of school	7 completed Secondary Education 2 completed Post- Secondary Education 1 dropped out of school
Highest Qualifications Obtained	4 had O level standard of qualification 6 had no qualifications	5 had O level standard of qualification 1 was qualified in Beauty Therapy 4 had no qualifications	2 had O level standard of qualification 1 had an A level standard of education 1 had a nursing qualification 1 had City and Guilds 1 had ECDL 4 had no qualifications
Types of benefits received	10 received widows' pension 6 received children's allowance 1 received supplementary allowance 1 received support for child with disability	10 received social assistance for single parents 8 received children's allowance 1 received milk grant 1 received subsidy on rent 2 received alimony	10 received social assistance for single parents 8 received children's allowance 1 received supplementary allowance 2 received alimony 1 received subsidy on rent
Health Conditions	1 mother suffered diabetes 1 mother suffered from allergies	1 had a physical impairment 2 had physical problems and suffered from depression	2 had physical problems 1 had visual problems 1 suffered from dyslexia 1 suffered from depression
Employment status	10 unemployed	9 unemployed 1 employed	8 unemployed 2 employed
Working aspirations	1 was waiting for a reply from an employer 1 wanted to run her business	2 wanted to work	1 was waiting for a reply from an employer

2.0 Work Aspirations of Lone Mothers

“Waking up in the morning, getting dressed, putting on some make-up and leaving for work is a different world. It is more attractive and more enticing than staying at home. You socialise with people, make new friends. It’s definitely not a monotonous life. It’s better than staying at home.” – Joanna, Divorced.

Employment for lone mothers could be one way of improving their own lives and those of their children. Mothers participating in this study explained that having a job would alleviate some of their financial as well as social problems. Most of the mothers portrayed a positive image of work, although a few remarked that they did not want to work. Reasons cited by the mothers for being (and wishing to remain) unemployed varied depending on their age, health conditions, their educational level, the working conditions offered by employers, the number of children and the children’s age.

Work experience

Most mothers who participated in this study used to work in low paid occupations usually attributed to females. They predominantly worked as machine operators, salesgirls, chambermaids and cleaners. Other occupations included: nurses, beauty therapists, receptionists, waitresses, security and administration supervisors, clerks and customer care officers. Two of the mothers were self-employed. They used to run their business in costume jewellery and clothes. A few of the mothers also did voluntary work such as work with the elderly and persons with disability, gave free English private lessons and helped in the organisation of church activities. Only three of the lone parents had no work experience, Brenda and Maria who got pregnant upon completing compulsory education and Chantelle, who became pregnant during her studies at the Prevocational School for Nursing.

When asked about their work experience the majority of the mothers described it positively. The mothers explained that they used to like their work, especially the relationships they formed with both their colleagues and superiors. Indeed some of the mothers remarked that they remained in contact with their ex-colleagues even though many years had passed since they left their job. Mothers claimed that they missed those years when they used to work and some of them regretted the fact that they stopped working after getting married or having children. They explained that they would consider the possibility of working in the same job and for the same company. They used to go to work with enthusiasm and they never complained about anything, even though they claim not to have enjoyed all the rights other employees had.

On the other hand a minority of the mothers remarked that they had a negative experience at work. Mothers working in the manufacturing industry remarked that they did not like the fact that every time they reached the targeted production level it was increased further.

“Something that used to irritate me was the fact that managers kept on increasing our production levels as soon as we reached those established initially. They didn’t do it bluntly but it was something calculated. I think that they used to increase it according to a time study that was linked to the bonus because the production level was increased few weeks before the production bonus was issued. Not reaching the production level would imply losing production bonus. But in those days no one dared to speak up even though there were more working opportunities and one could easily shift from one factory to another. However at that time the mentality of having a job for life prevailed.” – Jennifer, Widow.

Other negative remarks pertaining to work experience related to communication between staff and administration of sick and vacation leave. Marie Lou and Elaine stated that they had arguments with their colleagues. They explained that their colleagues betrayed them with their managers. Marie Lou also described that she experienced bullying. Indeed she claimed that once she had to leave her

job because one of her colleagues intimidated her. Susanne stated that at the place where she used to work she suffered from sexual discrimination. She said that because she was a female employee who held a supervisory position within the company her colleagues looked down upon her. She also claimed that her superior did not treat her like other male supervisors. When she needed to have purchasing orders signed, he never used to sign them immediately and he did not include her in staff meetings for supervisors.

Rachel, a single mother, who used to work as a telephone operator stated that if she had to call sick or needed to take vacation leave, she had to find someone to replace her. She explained that although this exercise was supposed to be carried out by the Human Resources Department, yet where she used to work employees themselves had to find someone to substitute them. In fact due to all the red tape and bureaucratic procedures she refused the offer to go back to work at the company after having the baby. Elaine faced some difficulties with her sick leave. She had to undergo a surgical operation and she was granted the permission to take four weeks leave as a recovery period but on the third week she was asked to report back to work by the next day otherwise she would have been fired. Jennifer also explained that once she had an accident at the workplace, where she had an electrical shock. She said that she was not paid for the sick leave and was implicitly asked to leave the company after she returned back to work from injury leave. Mothers also referred to the fact that they were never given a chance for promotion. Some were also afraid to speak up for their rights because they feared redundancy.

Reasons for terminating employment

Mothers' negative work experiences might have influenced their decision to stop working. Indeed those mothers who did not describe their work experience positively were less inclined to start working. Apart from working conditions, mothers cited other reasons for terminating work. Widowed, separated and divorced mothers explained that they stopped working after they got married. These mothers stated that their husbands were the sole breadwinners and that they did not want them to work but to look after the family and the home. As Victoria explained ...

"Besides the fact that my husband never wanted me to work, we managed to pay our home loan before we got married. Therefore there was no need for me to continue working. Then I had my daughters and he wanted me to look after them, even though I'd loved to work. I had no one who could look after my children since both my mother and his mother were old and couldn't handle my children. So I had no other options than staying at home and look after them myself." – Victoria, Widow.

The other widows gave similar reasons for terminating their careers. Monica also explained how it was widely accepted that husbands support the family financially while females stay at home and look after the family.

Other mothers had experienced redundancy. A few of the mothers mentioned that some of the companies where they used to work closed down. Valerie started working for a company to replace a sales representative who was on maternity leave. She stated that she did not like the work because of the poor working conditions. However, the fact that she was allowed to take her children to the work place kept her highly motivated. She claimed that instead of being fired without a specific justification, she was asked to clean the restrooms. She did not feel that such a job befitted her. When she decided to speak up she was made redundant. She has not worked since then. Unfortunately this was not Valerie's first experience. She held different jobs but only for temporary periods. She described her experience when she worked in a textile shop. Valerie stated that her boss treated her and her colleagues so badly that she had no other option than to leave the job. However, despite her bad experiences, she has tried to find suitable employment.

Most of the single, never married mothers decided to stop working after learning they were pregnant. Mothers found it difficult to work after giving birth to their babies because they had to find someone

to look after them whilst they were at work. Most of the mothers stated that they preferred to leave their children with their mothers, although some remarked that they did not like the way their mothers looked after the children. Others explained that they did not want to burden their mothers with such responsibilities especially if looking after their children was going to take place on a daily basis. Some mothers expressed sense of guilt about burdening their own mothers. Furthermore some of the grandmothers could not look after their grandchildren because they were either too old or in employment themselves.

Three of the mothers explained that they stopped working because of their health conditions. Fiona, a widow and mother of two children, had to leave her job because she became allergic to the chemicals used at the factory where she used to work. After she left the factory she continued to work as a salesgirl until she got married and stopped working. Catherine, separated and mother of two, said that she had to leave her job because the light used at the factory where she worked started irritating her eyes and disturbed her sight. She started suffering from claustrophobia and taking sick leave until she decided to quit the job. She remarked that a few months after she left the job the factory closed down. Gabriella explained that working in a factory was very tiring and causing her back pains. On the other hand, Kirsten, a single mother, explained that she stopped working after she was hit by a car after leaving from work. She said that after the accident she lost the functionality of her right hand and became unfit for work. Subsequently she decided to apply to be boarded out. She said that it was not an easy decision because she wanted to continue working but it was her physical impairment which prevented her from working. In fact Kirsten, with her sister's support, continued to work after having the baby and never depended on social benefits until the accident.

Despite these difficulties three of the mothers managed to succeed in employment. Joanna, divorced and mother of one child, worked as an assistant housekeeper in a hotel. Joanna explained that she only stopped working for one year after having the baby. She described her job as being very challenging and of great responsibility since she supervised other chambermaids. She said that sometimes it was hard to cope with being a mother and a worker. However the need for money and her search for independence were the "motors" behind her decision to continue working. Furthermore as she remarked, having more income enabled her to offer her son a better life, place him in a private school and to spend some money on leisure activities for her son and herself. She also explained that she did not want to stay at home but preferred to work and socialise with people.

Claire, divorced and mother of two children, worked as a casual salesgirl in a souvenir shop. She worked occasionally for a few hours depending on the employer's needs. She was very grateful towards her employer since he was willing to engage her despite her health problems. She remarked that her employer was very caring and offered her the flexibility she needed. Claire worked for a family business. She stated that she was made to feel part of the family and they helped her get over some of her loneliness and feeling of failure as a result of divorce. She liked her work because it gave her the possibility to socialise with people and it served as a break from mundane routine. Claire said that when the doctor initially told her that she could not work she felt depressed.

"... When my doctor told me that I couldn't work I was desperate because raising two children was not easy especially when social benefits did not suffice. Besides I ended in a situation where I skipped some bills and had to ask my parents to help me, but I cannot depend on them all my life. I have to make my own life. I needed a job and was grateful when the employer called me to work for a couple of hours. I have been working there since the last eight years. My life has to go on ... I cannot remain idle otherwise I wouldn't have a scope to live for." – Claire, Divorced.

Denise, single and mother of a child, opted for self-employment. She worked as a mobile beauty therapist, whereby she offered her services as beauty therapist at the client's home. As she explained, being self-employed allowed her to set her own agenda and allowed her to easily juggle between her appointments and her son's school timetable. Denise felt the need to start working both for self-development and financial purposes. She remarked that she was inspired by another beauty

therapist who managed to run her salon whilst raising five children on her own without the support of relatives or other people. Denise stated that she encountered some hindrances because sometimes it was difficult to satisfy the expectation of her clients. However, she remarked that she enjoyed doing this job because it gave her the possibility to socialise with people. As she explained she hated working in front of a computer that required no communication skills whatsoever. Denise's decision to start her own business was in part due to her conviction that she did not want to depend on social benefits. Being on social benefits created some barriers especially if she was to buy an apartment in the future since the bank would not grant her a home loan.

These three mothers managed to continue working thanks to the support they received from either their relatives or children. Joanna and Denise still lived with their parents. They stated that their mothers looked after their sons whilst they were at work. What Joanna and Denise liked best about their job was the fact that they could easily shift the roster or the appointments respectively, according to their sons' needs. On the other hand, Claire opted to start working after her children gained some independence. When she started working her eldest son was 11 years old whereas her young daughter had turned eight. They both attended school and the employer agreed of her working during school hours.

Work aspirations

When asked about their work aspirations, lone mothers made reference to the following occupations: machine operators, carers with children, the elderly or persons with disability, office work, salesgirls, chambermaids or cleaners, teachers and interior designers. Only one mother showed interest in starting up her business. She wanted to open a childcare centre. A few mentioned that they started searching for a job. Valerie, separated and mother of two boys and Vanessa, a widow and mother of two girls, applied to work as care workers with the elderly. They attended an interview and were waiting for a reply. Vanessa stated that she did well during the interview. She explained that the job as care worker suited her since she used to look after her mother as well as her husband after he fell sick, and currently she was looking after her father. Only Elaine, a divorcee and mother of three children, mentioned registering for work with the Employment and Training Corporation.

On the other hand some of the mothers claimed that they never thought about the possibility of finding a job; hence they did not know which occupation could suit them. As Lewis (2000) highlighted in her paper on lone parents' experience of work, lone mothers tended to talk about work in an abstract way, in the sense that mothers did not have a clear sense of the vocational direction they would like to follow. Indeed, a few of the mothers who participated in this study, found it difficult to answer questions pertaining to working conditions and facilities that they might need when entering into employment. Considering that most of the widows, separated and divorced mothers had been out of the labour market for a long period of time ranging from 11 to 25 years, made it harder for them to accept the fact that they were fit for work.

Lewis (2000) suggested that lone mothers were more prone to shift to paid work if some of their needs were addressed. She reported that if mothers did not find the proper support they would find it hard to maintain their jobs. Lone mothers faced different barriers and as Lewis claimed it is crucial to identify the particular problems each mother faced. On a similar note, Bradshaw and Millar (1991) in their study on lone parent families in the UK, illustrated four reasons why a lone mother might not wish to work. They claimed that there was the issue of preference implying that it was the mothers' choice to remain unemployed. Secondly, there were the characteristics of the mother, which could make her more or less likely to be employed than other mothers. Such characteristics included family responsibilities, age, employment history, skills and so forth. Thirdly, a mother might remain unemployed because of the lack of opportunities both in relation to choosing a job and

childcare facilities. Finally, it could be that mothers did not have the necessary financial incentive that pushed them into employment.

On the other hand, most of the mothers claimed that having a job could be beneficial to them on a number of counts. Positive elements tied to employment cited by mothers included improvements to their financial situation and living conditions as well as the possibility to socialise with others and to develop their skills and capabilities.

Financial limitations

Lone mothers acknowledged that employment would help them financially. Lone mothers' continuous struggle to keep up with the bills, rents, buying food supplies and coping with all other expenses increased their urge towards finding a job. As Lewis (2000) highlighted, financial improvement and independence were key motivators to work amongst lone parents, which in turn reflected the financial pressures of living on social benefits and the personal and social stigma associated with it.

The main source of income for these mothers was the social benefits received from the Social Security Department. The widows' income, including children's allowance, ranged from Lm1,226 (€ 2,855.81) to Lm4,424 (€ 10,305.15) per year. Separated and divorced mothers were mainly entitled to social assistance and the amount ranged from Lm1,226 (€ 2,855.81) to Lm2,596 (€ 6,047.05). Ruth and Valerie, two separated mothers also received an extra Lm1,500 (€ 3,494.06) per year in alimony from their ex-husbands. Finally the social benefits entitlement for the single never married mothers ranged between Lm1,404 (€ 3,270.44) and Lm2,236 (€ 5,208.49) as social assistance on an annual basis. Anabelle and Heather also received financial assistance from their daughters' father. They received Lm240 (€ 559.05) and Lm1,200 (€ 2,795.25) annually respectively. Widows were those who declared receiving the highest incomes. Three of the mothers earned money from their part-time jobs. The mothers explained that the money they received did not suffice to cover all their expenses.

Indeed mothers adopted numerous methods to cope with their financial limitations. Most mentioned the meticulous way they managed their finances. They spent their money carefully and did a lot of budgeting. Mothers stated that as soon as they received the cheque they immediately put money aside to cover bills and they used the rest for daily goods and needs. Only few said that they did not budget. As Stephanie explained ...

"Every four weeks I put money aside for electricity because I usually say these are for electricity, telephone and gas. I try to make ends meet as much as possible. You cannot afford certain luxuries. By luxuries I actually mean buying a pair of shoes for my children and if they ask me for something else I tell them that for this month it is out of question. I always come the last myself." – Stephanie, Widow.

Mothers also described how they plan their groceries. They usually shop for a month and make sure that it would serve for the whole period until they received the following cheque. According to Millar and Ridge (1991) there is little evidence of financial mismanagement among poor families. However, changes in circumstances, inadequate incomes, accumulated debts and different approaches to managing incomes all place a strain on the families' capacity to manage. Two of the mothers stated that they practically lived on Lm5 (€ 11.65) per week. However, despite all the efforts in trying to save money, a few of the mothers did not manage to keep up with the bills, thus they had their water and electricity supply or telephone service cut down. Elaine and Francesca were using social benefits to pay the mortgage and the car loan respectively.

Besides the bills, mothers reported other types of expenses. Amongst these expenses mothers mentioned medicine. Doris for instance stated that she could not afford to buy her medicine and did not follow the doctor's prescription. Other mothers explained that even in case their children got sick

or an emergency arose they had no money to resort to. They also explained that although Malta's health system is free of charge yet they preferred to consult their family doctor. Marie Lou also stated that doctors working in public policlinics no longer offer their services at home. Thus the only available option for these mothers was to turn to private family doctors and pay that extra cost for the visits. Other mothers made reference to the expenses on home amenities and car breakdowns. As Marie Lou explained ...

"Last time the washing machine gave me a lot of trouble and I had to buy another one. Besides the water geyser broke down. I brought a technician to check whether he can fix it and he charged me Lm20 (€ 46.59). Sometimes you don't calculate for these extra costs. Besides I don't want to spend too much money on this house since I live on rent. I pay Lm104 (€ 242.25) per year." – Marie Lou, Single.

On the other hand Ruth and Rachel explained that they had to pay Lm180 (€ 419.29) and Lm125 (€ 291.17) respectively for an insurance claim and car insurance. Ruth also stated that she spent a lot of money on fuel consumption but she could not afford to buy another car that consumed less fuel.

Most of the problems these mothers faced were tied directly to the lack of financial stability. The small income these mothers were entitled to was making it difficult for them to lead a normal and independent life. Mothers also discussed how they chose their leisure activities and also those of their children depending on the amount of money left. They usually resorted to activities such as watching television or staying at home since such activities were the least expensive. Mothers explained that they could not afford to take their children to cinemas or restaurants because it would cost them at least Lm10. They explained that spending Lm10 (€ 23.29) on leisure implied reducing money from the budget allocated to food supplies. Mothers claimed that this affected the children to the extent that they lost interest in outings or other leisure activities. As Jennifer and Chantelle explained ...

"Social benefits do not suffice. If I am alone and without my children I would be rich but when you have children you cannot afford to buy all they want like clothes, toys, ... You cannot afford to take them to Mc Donalds, ... my daughter is 11, she is growing and changing sizes, so I have to buy her more clothes. Besides she wants branded clothes but branded clothes are very costly and I cannot afford them. Otherwise how can the pension suffice?" - Jennifer, Widow.

"There are places of entertainment, but still the money problem remains there. If you take them to Popeye village you have to pay. If you take them to the cinema, you have to pay and it is quite expensive. Going to the cinema and buying just the tickets would cost me at least, at least, Lm11 (€ 25.62). I have three children. Wherever you go you have to spend a lot of money." – Chantelle, Widow.

A few of the mothers also explained that they could not afford to buy the necessary things for their children. Marie Lou stated that some of her neighbours gave her clothes for her daughter and some brought sweets for her. Francesca also explained that since she did not have enough money to pay for her son's school uniform she sought assistance from the Community Chest Fund. Brenda revealed that she could not organise a party for her daughter's First Holy Communion. She explained that she borrowed the dress from her friend. Other mothers explained that they could not afford to pay for the school excursions amongst other school fees. Some of the children attended Independent or Church schools, thus mothers had to pay school donations. Others mentioned that they wished to buy a computer for their children or to refurbish their bedroom.

"I have too many costs to bear but I make it a point that my daughter goes to school neatly. I want my daughter to go to school like the other children. Since she started school, she had three outings for which I had to pay. But I was willing to do it. I want her to be like other children and I don't want her to miss such activities because if they take them to Buskett, children are taught something about Buskett, so if she misses an outing, she would be missing a lesson." – Catherine, Separated.

Some of the mothers found it hard to adapt to the drastic change in lifestyle. Widows, separated and divorced mothers were used to a particular lifestyle based on a good income that was usually

supplied by their husbands. But once their husband died or they experienced separation or divorce they had to start depending on social benefits. This implied that they had to live on smaller incomes. As explained by Chantelle and Marianne ...

“I try to save money as much as possible. But I do feel the change because I was used to getting Lm900 (€ 2,096.44) monthly and now I am down to Lm300 (€ 698.81) monthly. Now I have to buy the bare minimum whereas when my husband was still alive we afforded to go out, buy a car and buy all the things our children needed. Sometimes my children accuse me of not being like their father since he used to buy them everything. I tell them that they have to live in this circumstance because my salary (referring to social benefits) is not equal to their father’s. With Lm300 (€ 698.81) I cannot afford to buy them everything.” – Chantelle, Widow.

“Having a job would be better. Without my husband it is a different story. When he was still alive I used to get a normal salary. Now with the benefits and cost of living I cannot afford to spend everything or buy anything I want besides I have bills to pay. I have to be very careful on how to spend money.” – Marianne, Widow.

On the other hand four of the mothers explained that they borrowed money from their relatives or friends in order to pay the bills. As Marie Lou stated she always had to return money to other people therefore she could never utilise the entire money for her family’s needs. Furthermore she claimed that she pleaded her mother to give her more money to be able to feed her daughter.

Ford and Millar (1997) claimed that lone parents spend almost as much on their children as married parents do, trying to protect their children from poverty by spending less on themselves. Indeed mothers decided to give up on their dreams and goals in order to satisfy their children’s needs first. As Nadia explained ...

“When you’re bringing up your kids on your own, you always have to put their needs first. I don’t know! ... They’re the best thing that ever happened to me but they make my life more difficult because you end up always struggling to balance between work and children, money spent on daily needs and children’s needs and this happens all the time.” – Nadia, Divorced.

Denise who worked as a mobile beauty therapist wished to open a salon next to her home but because of the lack of financial resources she had to provide her services at the clients' home. Fiona’s wish was to open a childcare centre but again because of all the financial costs it entailed she could not take a loan from the bank to start her project. Other mothers explained that they wished to pursue with their education but since training courses were costly they had to abandon such an idea. Besides these mothers stated that they preferred to invest money in their children’s education.

“I wish to take up new courses especially if they are held during school hours. I saw adverts on the newspapers even on courses organised by the ETC but you have to pay around Lm100 (€ 232.94) or Lm150 (€ 349.41) for a course. Personally I have to live with those Lm150 (€ 349.41). Taking more courses would help me but my financial problem remains. If courses were offered free-of-charge I would take them for sure.” - Charlene, Separated.

“My wish is to open a childcare centre. All I need is to have a financial backing and a suitable place for the centre. I wish to find a spacious place where children have room to move about safely and have fun and that it is not too expensive. But my perception is that prices will keep on getting higher. I browse the newspaper daily and that is what I notice.” – Fiona, Widow.

These financial limitations and the constant stress to make both ends meet increased the mothers’ motivation to take up employment. Indeed as highlighted by the mothers who held a part-time employment, having a job helped them lighten some of their financial burden. As was widely explained by the mothers themselves, eliminating financial constraints would allow them to live a normal and less stressful life.

Social inclusion

The lone mothers' wish to start working was also driven by their need for social interaction. Mothers highlighted the socialisation aspect of work, which they described as helpful since it defeated their feeling of loneliness. For some being unemployed meant loneliness, feeling lesser than the norm and feeling marginalized from the rest of society. As Valerie highlighted ...

"Having a job would enable me to go out and lead a decent life. I would be up to standard. I would feel socially recognised because staying at home makes me feel walked all over." – Valerie, Separated.

Some of the mothers expressed that they felt irritated when other people asked them general questions about their current employment status. They explained that they did not like other people's reaction after acknowledging that they were unemployed. Indeed the mothers' response to such questions would be: *"currently I am not working or I am looking for a new job"*. Stating they were unemployed made the mothers feel segregated from society. The lone parents' stress on the importance of increasing self-esteem and social interaction in anticipation to work reflected their feelings of social isolation, low self-confidence and depression (Lewis, 2000: 37).

Feeling lesser than the norm meant that most mothers started leading a lonely life. Indeed the mothers explained that they no longer met their friends. A few mentioned that they did not even go out with their relatives and/or friends. Others explained that they changed friends or that the friends with whom they used to relate ceased to contact them. This was also reported by Lewis (2000) whereby she stated that most of the lone mothers narrowed the number of social contacts that they had.

Since mothers detached from social life they sought refuge exclusively within their families. According to Kempson (1996) as a result of financial difficulties many people lose contact with their friends, lead restricted social lives, and spend a lot of time at home with their families. Indeed most mothers went out either with their children, with their family of origin or with their similar. Although some remarked that they preferred to stay at home because of the financial limitations. As Ruth explained ...

"My life revolves around my daughter. I carry out the housework whilst my daughter is at school. By the time she arrives home, I make it a point that I am always at home. I don't want that my daughter arrives home and doesn't find her mother waiting for her. I have adopted this lifestyle since she was a baby. I am her mother and I have to take care of her." – Ruth, Separated.

As reported by Kempson (1996), although close bonding with relatives is positive, it placed a degree of strain on the children, parents and next of kin of lone parents. Indeed most of the mothers participating in this study were protective over their children to the extent that they concentrated all their energies around them. They had no other scope in their lives and had lost all ambitions. Meanwhile mothers who still depended on their families stated that they often clashed with their parents on issues pertaining to children's upbringing and the management of money.

"My father and I don't get along very well. He always interferes and we clash quite often because of this. Even when I go out with my friends he starts grumbling. Sometimes I cannot go out in order to stay with my daughter. He obliges me to stay at home because they (her parents) want to go out and thus cannot look after my child." – Gabriella, Single.

Some of the mothers also experienced prejudice and stigma. They felt irritated when other people talked about them behind their backs, and felt uncomfortable with the way they looked at them and reacted when they greeted them. Mothers were made to feel different even though they themselves did not feel such differences. As found by Mizzi (1981) in her study on Senglea women, stigma and prejudice are two common phenomena that are especially present in small communities where everyone knows one another. She claimed that in Malta, due to the small size of the island, social

interaction mainly takes place face-to-face and this particularly led to gossip among the locals (Mizzi in Baldacchino and Sultana, 1994: 369).

On the other hand a few of the mothers opted to lead a segregated life due to the social problems afflicting the areas where they lived. Mothers mentioned problems such as drug abuse, alcoholism, gambling and so forth. This was common amongst those living in the poor quarters of the Southern Harbour District. Kempson and Whyley (1999) explained that exclusion depends mainly on who the person is and also where the person lives. Catherine, a separated mother, explained that she had barred windows because she was robbed twice. She stated that she felt so scared that she did not dare go shopping on her own but that she needed someone with her. Other lone mothers expressed their concern over their children. Some mothers insisted that they did not allow their children to play outside.

“Here there is a bit of everything. I was robbed. Thieves took everything, even the little jewellery I had and a video player I got as a present.... My house is like a prison. I have barred windows to protect my family and myself from the violent people that live in this area. I feel depressed and imprisoned in my own house. A man was even killed on my doorstep. I have to beware of my neighbours because if they know I have a clean house they throw car oil on my façade. It is better if you live at the Mandragg than here.” – Catherine, Separated.

“I cannot let my children play outside. I don’t trust anybody. Once on my doorstep I found syringes that were used for drug taking.” – Stephanie, Widow.

Mothers specifically expressed that finding a job would help them integrate better within society. It would provide them with an opportunity to move out of their household and meet other people. In fact some of the mothers explained that they preferred working outside the home rather than working from home. Some of the mothers sensed a growing appreciation of work. Indeed they viewed employment as an opportunity for self-development and integration. Employment might prove therapeutic for these mothers because they would feel that they belong to society.

“Having a job, I would be earning more money and it gives me the opportunity to socialise with other people. I would also know what’s going on around me. Like for example, I spend most of the time in this house. You always find me here all day long. When I go out I hear people talking about things that happened and so forth. If I go to work I would listen to things that happened to other people. Like that I would take away that loneliness I feel when I’m at home.” – Jennifer, Widow.

“For me having a job means to go out of the house and feel like other people. In the sense that you feel you’re up to standard. You feel that you are recognised by society because those people, who stay at home like I do, feel as if they are walked all over.” – Valerie, Separated.

“Having a job gives you dignity. You feel part of the system. You’re contributing and not scrounging because sometimes that is how I feel. You feel excluded from society or at least that’s how I feel. Consequently I always let myself down.” – Claire, Divorced.

Living conditions

Living in adequate accommodation was another major concern that triggered lone mothers to start working. According to the mothers having a job and earning an adequate salary would increase their chances of renting or buying a flat, whereby they could settle in together with their children. The mothers either lived with their parents or lived on their own. Only a mother lived with a friend. The nine who lived with their parents were mostly single never married, separated or divorced, with the exception of one widow who lived with her father. Widows were more likely to live on their own than the other mothers.

These mothers’ ownership of their dwellings tended to differ. All widows except two owned their property acquired prior to or during marriage. On the other hand, most of the single, separated and

divorced mothers who lived on their own, were living in rented accommodation. Three mothers also lived in privately owned homes free of charge, which consisted of two or three bedroomed flats. Two of the accommodations were given to them by their parents, whereas the other one was given to her by her daughter's father. Similar findings were reported by Abela (1998) in his analysis of the 1995 census, where he stated that the separated, annulled, divorced and the never married are more likely to live in rented unfurnished flats. Statistics issued by the National Statistics Office (2003) also reveal that 42.4 percent of single mother households lived in rented or free of charge households when compared to 25.5 percent of the other households.

Most of the mothers living in privately owned households or with their parents resided in spacious and pleasant dwellings, which mainly consisted of flats and terraced houses. Houses were usually furnished with all the basic amenities, modern furniture and other facilities such as personal computers, DVD players, play stations and air conditioning systems. On the other hand, those who had rented accommodation lived in poorer and less spacious dwellings. Furthermore the rented dwellings were in a poor state of repair. Marie Lou's house, for example, was in a critical condition since the window beam had visible structural cracks.

"Here (pointing at the window) I am not sure if it's going to collapse or not. If it does I will grab my daughter and let it collapse." - Marie Lou, Single.

Catherine claimed that her one bedroomed flat was too small for her family.

"I had to change the structure of the flat to have enough room for another bedroom. I took a part of the corridor for this second bedroom. I bought this flat with only one bedroom. That is I only have a kitchen, this corridor, another room, a small bathroom and a bedroom." - Catherine, Separated.

Although widows did not encounter problems pertaining to rent, yet they faced other problems related to house maintenance. Prior to their husband's loss they were used to having him fix everything. Now they have to cater for home maintenance themselves. In fact most of them rely on their relatives for this kind of support. Almost all mothers living alone claimed that the maintenance of the dwelling is costly and since they lack financial support they do not fix and maintain their homes. Consequently their houses slowly end up in a state of disrepair. As stated by Valerie,

"I have a bathroom on the roof, which is still not finished. I wish I could complete it one day and perhaps I would also like to restore the façade. But financially we are a bit tight. Maybe I will put money aside for this but it takes quite quite a long time. For us (referring to the lone mothers) it's too long. What hurts me most is that my children ask me "when are we going to do the façade?" I tell them: "when we have the money". "When are you going to fix the garden?" "When we have the money!" - Valerie, Separated.

Most mothers mentioned financial problems directly related to poor dwellings. Some, in particular those living alone, wished to find more support when it comes to housing while those living with their parents stated that they could not leave their family because of the lack of financial income. Although they did not like the fact that they still lived with their families, they showed appreciation for the support they received and felt lucky that they had a shelter. Few of the separated and divorced mothers experienced returning back to their family of origin. Claire, a divorcee and mother of two, mentioned the fact that she had to reside with her parents until she was financially capable to move into her own house. According to Bradshaw and Millar (1991) separated and divorced mothers have a tendency to go back to their parents before they settle on their own, even if it is for a short period of time.

However, lone mothers claimed that living with the family of origin was not always the best possible option. Indeed most of those living with their parents preferred to live on their own. Mothers said that they had little room where to store their and their children's belongings. Maria and Gabriella claimed that they had to store all their children's clothes in boxes. They mentioned that their parents complained about their grandchildren leaving their toys dispersed around the house. Furthermore,

Gabriella remarked that at home they were six in all including her grandmother, her child and herself. They lived in a relatively small maisonette.

“We (single mothers) want to live a normal life like anybody else. It is not easy to have a roof on your head and be independent. I am very unhappy because I still live with my mother. All the single mothers who live with their parents are unhappy.” – Francesca, Divorced.

“I don’t have any rents because I live with my parents. I can’t afford to rent a place that’s why I decided to go back home. So financially I’d be in dire straits without my parents, I mean I can’t afford to pay a rent of Lm70 (€ 163.06) monthly. My children and I have to live too. All I am hoping is that when I have a job yes I’d be able to rent a flat.” – Nadia, Separated.

The mothers considered all possible options in order to avoid paying rents. Indeed Brenda was considering the option to settle with her ex-husband since she cannot afford to pay or rent a flat.

Although young lone mothers can benefit from the government subsidy schemes issued by the Housing Authority yet they felt that they were at a disadvantage as they find it very difficult to obtain bank loans. Many of the lone mothers who applied for housing with the Department for Social Housing claimed that they had to wait on long waiting lists because of the short stock of vacant dwellings. Vella claims that unassisted housing is beyond the reach of an increasing number of single-parent households who cannot reconcile a job with their parental responsibilities and who therefore depend on social benefits (Vella in Abela, 1998: 101).

Two mothers also experienced homelessness. Brenda, mother of four children, had to seek help in a shelter because she had nowhere else where to go. She sought shelter because she suffered domestic violence. Together with her daughter, she spent a few weeks at Dar Merhba Bik. She claimed that it was not easy to live with other women who had the same problems. She shared the room with another woman with whom she clashed. Though it was a shock to find herself in an institution, with limited privacy and limited ability to do things like cook her daughter’s favourite dishes, Brenda realised that she had to respect the regulations established by Dar Merhba Bik.

Susanne at age 17 left her home and decided to live in an orphanage. The respondent clashed with her father and decided to leave home and settle on her own. Having no money and no place where to live she sought assistance in a convent. She worked hard to get some earnings. At 18 she had to leave the orphanage. She rented a flat although she was unable to cope financially wise since the salary was low when compared to the rent she had to pay. She continued this lifestyle until she got pregnant and her daughter’s father bought her a flat where she now lives with her daughter free of charge.

Most mothers claimed that to realise their dream of finding a suitable home where they could settle in together with their children, they had to find a job with a sufficient salary that helps them pay the rent or mortgage but at the same time be able to live a decent life.

Health

According to the World Health Organisation health is defined as ‘a dynamic state of complete physical, mental, spiritual and social well-being and not merely the absence of disease’ (Abela, 1998b: 45). Massa (1998) reported that for a person to remain healthy, s/he must be able to realise aspirations, to satisfy needs, and to change or cope with the environment. The hardship of lone parenthood together with their unemployment situation makes it harder for lone parents to achieve the desired aspirations and lead a healthy life.

As a matter of fact mothers explained that employment had therapeutic effects because it distracted them from their problems. Mothers, especially the separated and divorced, remarked that if they

started working, they would focus more on their duties than on their problems. As Heather explained ...

“Having nothing to do and keeping my mind idle is having bad consequences on my health. I want to be active, to keep my brains working.” – Heather, Single.

Moreover these mothers' financial limitations increased their anxieties. Kempson (1996) found that financial difficulties place strains on low-income households that often prove damaging to mental and physical health and to family relationships. She also reported that there is a greater likelihood that these families suffer from health problems because of the poor diets. Indeed a few of the mothers also experienced hunger at times, because they could not afford to buy the necessary food supplies. However, they stated that they always made sure that their children had adequate meals. Mothers struggled hard to ensure their children did not feel less than their schoolmates by providing enough food to take at school.

“To save money I use a tea bag several times to the extent that tea looks like dish washing liquid. I usually eat toasted bread with some butter spread on top so that money suffices for the whole month. Yesterday all I ate was a fried egg and few chips. I prefer to feed my children with a piece of meat than have it myself. I cannot cope. It's terrible.” - Doris, Single.

“I have tried several times to better off my financial situation. I have even reduced the amount of food portions. There were times when I didn't eat in order to feed my children. With the bills always coming in, it is impossible. I have to pay some bills in arrears.” - Claire, Divorced.

Another problem that was stressing for the lone mothers pertained to their family responsibilities. The separated and divorced mothers were more likely to feel depressed because of the constant struggles with their ex-husbands, especially if the mothers had a pending court case. They mentioned particular problems related to the children's custody, alimony issues and the division of assets and property. Valerie, for instance, claimed that due to the psychological pressure her ex-husband exercised on her, she decided to abandon the court case. As a result she lost all her rights over the material assets and her alimony was reduced. This caused further pressure since she was reduced to live in a more precarious situation.

On the other hand, widows suffered depression after the loss of their husbands. Few of them also revealed that they were on anti-depressant pills. They felt lonely and started feeling the pressure of raising their children on their own without the support of their husband. Some also explained that their life now revolved solely around that of their children, playing the roles of both father and mother. One widow in particular stated that she had to look after four children on her own. The youngest child was two years old and suffered from a mild cognitive brain damage. This incurred further responsibilities and a certain amount of stress. As Stephanie explained ...

“My life changed since my husband's death. Today I have no moral support, I have to take decisions be them right or wrong and everyday I am on my own and have to take the sole responsibility of my children. Besides the financial problems I have to be responsible of everything. Maybe someday my children will show me appreciation. Although I doubt it, today life is very tough.” – Stephanie, Widow.

Furthermore some mothers due to their difficult situations had turned to unhealthy habits, which include alcoholism and smoking. As stated by Dorsett and Marsh (1998), the hardship and reduced morale and optimism faced by lone mothers make it difficult for them to give up smoking. Brenda (separated) ended up with alcohol problems. Her family situation coupled with her mental state led her to a drinking problem. She even mentioned attending a course at Caritas to try to overcome this problem. For the last 6 months she managed to control her dependency on alcohol. Marie Lou (single) described how she deals with her anxieties through smoking. She defined herself as a chain smoker unable to do without cigarettes.

Kempson (1996) also reported that the stress and despair associated with life on a low income leads some mothers to become deeply depressed. One of the lone mothers suffered from severe depression. Several times during the interview she made reference to suicide. Although she never tried to commit suicide yet the thought of ending her sufferings crossed her mind almost daily.

“I am confined within this house. I have become obsessed. I want to stay alone and at home. I prefer to stay here than go out. I cannot afford to buy anything because I have no money and I end up crying all the time. I am always here, crying and alone. I cry all the time. I got fed up of my life. I can’t take this any longer. I wish I could die. I cannot survive with only Lm89 (€ 207.31) monthly with all the bills I have to pay. Every morning I ask myself “Why did I wake up?” “How am I going to survive another day?” – Doris, Single.

Self development

Another factor that attracted mothers towards employment was their motivation to develop their skills and potential in doing something useful. They felt the need to contribute towards society. The majority of the mothers explained they wanted to find a job where they could use their creativity and be given a chance to propose new ideas and solutions. They stated that they did not like boring jobs. In fact few were the mothers who aspired to work as machine operators. The ones who wanted to work as machine operators were those who seemed to lack personal drive and motivation. Rachel stated that she did not want to become a machine operator but wanted a job where she could show her creativity. She explained that employers should leave more room for innovation and self-development. She said that for her it was not worth having a job that left her with little motivation. Ruth explained that having a job which entailed a certain degree of responsibility was more self-fulfilling than any other job. Indeed she stated that she felt more fulfilled when she used to run a jewellery shop than when she worked as a clerk. A divorcee said ...

“Why do I want to work? Lots of reasons. First for economic reasons, I’ve got to take care of my kids, they both go to school, I have to feed my kids, and I have to have something to live with even for myself. And secondly ... for personal satisfaction! A couple of times I feel without work it is difficult to focus on important things in life. I feel that I really want to contribute, to do something, to feel satisfied and to use my brain, learn new things.” – Nadia, Divorced.

However, there were also other mothers who wanted a job with the least possible responsibility. When asked whether they would like to take up a training course, only few of the mothers showed willingness to participate. Most found it difficult to participate in courses as will be explained later on, nonetheless mothers who were interested in taking up a training course explained that improving their educational level also meant increasing the chances of obtaining an adequate job. According to Bailey (2002) the lack of credentials and marketable skills render it more difficult for lone mothers to find well-paid jobs. As Marianne explained:

“... I wish I could be able to at least read and write. I regret the fact that I don’t know how to read and write. If I had this basic knowledge I would be able to work as a cashier in a supermarket. I have no qualifications, I have nothing, I can only work as a maid or cleaner. That is the job I could find.” – Marianne, Widow.

Only Denise, a single mother and Nadia, a divorced mother, decided to pursue with their studies in order to find a good job, which paid a good salary. Denise upon successfully completing a course in beauty therapy, started to run her business as beauty therapist. Whereas Nadia started reading for a degree in English at University so as to become an English teacher. Some of the mothers also remarked that they needed on-the-job training.

Single never married, divorced and separated mothers tended to value qualifications more than the widows. This may be attributed to the widows’ life situations and their economic stability. Divorced and separated mothers and some of the single never married felt more the need to prove their abilities and life chances in general. A single mother also stated specifically that higher education would also mean social recognition.

“I would be able to have a well-paying job, be able to integrate with people and would be socially recognised. It would give me a degree of self-satisfaction. I would like to continue studying interior design, or take management courses. I am willing to take up any course I don’t get easily discouraged.” - Ruth, Separated.

“A higher level of education would not simply help me in finding a job. Education improves your ability to deal with people and everyday life circumstances. It increases your general knowledge. Even when you speak to other people, it does make a difference when you say that you’re a graduate rather than having stopped at Form 5. The person’s reaction would be different.” - Rachel, Single.

Independence

Mothers also expressed their wish to lead an independent life. However due to the lack of financial resources it was hard for them to become independent. They explained that they had to rely on their relatives’ support in order to be able to survive. This sense of dependence was leaving mothers with a feeling of powerlessness and failure. Failure in the sense that, in spite of all their efforts and sacrifices, still social benefits did not suffice to cover all expenses for a month.

In fact many of the lone mothers received support from their parents. Help varied from moral to financial support. A few explained that it was thanks to their relatives’ help that they managed to live a certain standard of living. Furthermore relatives, especially lone mothers’ parents, helped them with the children’s upbringing. Indeed mothers explained that in case they decided to start working they would only leave their children with their parents. Mothers had very strong familial ties and valued the family.

“My family gave me an important value: forgiveness. I made a mistake and my parents forgave me, accepted me and more than that they helped me throughout. They were strict with me and this helped me in life and I wish to pass on these values to my son. During this summer my son had to undergo an operation. As a joke, I told my parents that they were going to get rid of us for three days, but they stayed with me, day and night at the hospital. I don’t know how I am going to pay them back for all the things they do for me and my son!” – Denise, Single.

Some of the mothers also mentioned the support they found from their in-laws. Widows explained that their mothers-in-law kept close ties with them especially with their children. Jennifer and Chantelle stated that they always found support from them even in financial terms. Brenda explained that although she separated from her husband yet she confided and sought advice from her ex-husband’s mother. She considered her ex-mother-in-law as her mother.

“I thank my mother for giving me away. If I lived with her I would be in a worse situation. My mother is very lively and my sisters are into many troubles: drugs, prostitution, separation, ... If you were to ask me to choose between my mother and my mother-in-law, I would definitely choose my mother-in-law. Although her son and I separated I still love her and respect her. She helps me very much and when I am short of money I ask her to help me. She is always there for me.” – Brenda, Separated.

However, those mothers who lived with their parents also described how they did not like this situation of dependency and that they wished to lead an independent life without the need to rely continuously on their parents’ support. Meanwhile, separated and divorced mothers had to cope with separation and support their children throughout the whole process. They explained the negative repercussions of separation on their children and themselves. Separation placed a lot of responsibility on their shoulders thus reducing their independence and the chance to live a normal life. Brenda explained how her son suffered from depression as a result of separation. She described that her son had to be assisted by a social worker. Furthermore as highlighted by Valerie, her children were also affected by the fact that they had to move from one house to another. In fact she described her eldest son’s attitude. Her son used to compare his father’s house to hers. She stated that she was not happy with this situation of children shifting from one house to another. However, she had no control over it because she had to abide by the court’s decision.

“My children always ask me when we are going to refurbish our house. That irritates me because my children are used to a luxurious home at their father’s and when they come here they always pass comments but this is their home. They start comparing the two houses and I don’t like it. I want my children to grow up in a certain standard and not that they move from one home to another and because their father can afford to spend on luxury, my children come here and complain especially my oldest son. I know that he does it because he is angry and I understand him but he hurts me a lot. Can you place your children in one pocket and then into another one in the same week?” – Valerie, Separated.

Indeed mothers who had problems with their children’s father claimed that they wished that fathers took some of the responsibility of their children’s upbringing. They insisted that it was not fair on them that they had to carry the whole burden whereas the father could start building a new life and a new family. Among the separated and divorced mothers a sense of anger towards their ex-husband’s prevailed. Half of the separated and divorced mothers lost all contact with their ex-husband. Francesca, in particular, explained that her son’s father was deported.

For these mothers, having a good job meant that they no longer depended on the alimony or their ex-husband’s support. Consequently they could start living an independent life and detach themselves from their bitter past experiences. The single never married were the least who had such worries. They were used of bearing the sole responsibility for their children, and were thankful that their children had not had to witness quarrels or fights between the parents.

“I have no contacts with my baby’s father. Initially I asked him for support and at first he accepted. Three months after I had the baby I asked him for alimony. I needed financial assistance for the baby. Then I received a letter from his lawyer. He wanted to do a DNA test to prove that the baby was his. I said ok but I never heard from him again and now my baby is 8 months old. I prefer that my son grows up without the father figure than with one who’s coming and going. That would instil insecurity in my child.” – Rachel, Single.

Concern for their children

Mothers’ aspiration to find a good job was also determined by their family situation. As the mothers explained they wanted to improve their life situations especially that of their children.

Rachel, a single mother, claimed that she desperately needed a job because she did not want to raise her son in a single parent family that depended on social benefits. For these mothers the hardship to raise children is not only tied to the financial but also to the social aspect. According to Ford and Millar (1997) lone mothers are perceived as a social problem. They stated that “some people looked at lone mothers as an “imperfect family type” that reflects the selfish choices of adults against the interest of their children” (Ford and Millar, 1997:2). Some of the mothers participating in this study remarked how they constantly strove to accommodate their children’s needs so that the latter would not feel inferior or different from other children.

Children also suffered social exclusion. Indeed another major concern for the mothers was their constant struggle to make the life of their children as comfortable as possible by trying to cater for all their needs and make them feel like other children. Kempson and Whyley (1999) linked this type of exclusion to the financial aspect, whereby they claimed that low-income families, especially those living on social benefits have to struggle with financial costs and have to make sure that they provide for their children. Some described how they felt guilty especially when their children wanted or needed something that they could not afford to buy. Few of the mothers explained that they even wished to refurbish their children’s rooms and buy computers for them but the budget was too tight. Thus they always had to plead to their children to wait until they saved money and were able to afford these things.

Children mostly experienced this feeling of exclusion when they compared themselves to other children. They knew that their family situation was somewhat different from that of other children. As Fiona explained her son suffered from his father's absence. She continued by saying that ...

"At the beginning of every scholastic year my son becomes very rebellious. This attitude takes over two months. He is rebellious because he doesn't accept the fact that other children have a daddy whereas his daddy is not here. It's quite a hassle until he blurts out with his schoolmates that his father is up in heaven. After this stage he feels ok and integrates perfectly." – Fiona, Widow.

Mothers who sent their children to Church schools and private schools claimed to be afraid that their children might be labelled because of their family background. Valerie explained that her youngest son who attended a Church school started losing interest in school because his teachers did not give him enough attention mainly because his mother was separated. Valerie explained that her son's schoolmates used to tease him because he came from a broken family.

Their concern to prove that they were capable to cater for their children's needs resulted in very high expectations set by these mothers on their children. The fact that these mothers' lives totally revolved around that of their children made mothering very intense. On a related note O'Neill (2002) in her study on fatherless families found that lone mothers were more likely to be upset by their children's behaviour than two-parent families. Mothers wanted that their children live better lives than theirs and not to end up in trouble, as public perceptions of one parent families often suggest. Similar to these findings, all mothers claimed that they wished that their children did not go through their experience of lone parenthood.

"I feel that we (referring to parents) try to give our children all the things that we didn't have when we were kids. We want our children to be better off than we were. I was brought up in a good family but you always find something that makes you feel that your children should not miss. Like for example if you couldn't have a piece of chocolate, you make sure that your children have that chocolate." – Claire, Divorced.

"I cannot grumble about my children. I don't have to worry about them because they aren't troublemakers and are well behaved. All I tell them is, "you know what your mother went through and still is?" I always advise them to be good and avoid committing my mistakes and to be careful so that they don't end up like me." – Doris, Single.

Moreover mothers claimed that they wanted to protect their children from social problems. As Stephanie explained,

"Life is too difficult nowadays. Today children have a lot of distractions like drug problems is a case in point. When I hear about those problems I think: "What if my children fall into this situation?" I know you can find support and help. I try to give them good advice but when they start going out with their friends, they are no longer under your control." – Stephanie, Widow.

Mothers were also concerned about their children's future in terms of education and employment. Most of the mothers wished that their children pursue with their studies and obtain a well-paid job. However, in the case of respondents with adult children, most of the children held elementary occupations, were unemployed or had decided not to continue with their studies. Only some of the mothers explained that as soon as their children started working they asked them for a financial contribution to the household. Their lack of financial stability forced them to do this. A mother in particular stated that in order to pay her mortgage she had to fully rely on her daughter's salary. While some argue that children from lone parent households have a greater chance of ending in poverty or social difficulty than children of other families (O'Neill, 2002), Claire, a divorcee, debated this position and maintained that it was not just to label children coming from broken families as having greater chances of committing crime. As she explained,

"Sometimes I feel discriminated against. As a single parent I feel it especially when you hear media saying that criminals have the tendency to come from broken families or that those coming from broken families are more prone to end up in crime but it's not true. They are putting a dark shadow on us." – Claire, Divorced.

Mothers mentioned the fact that having a better educational level would help them with their children both in terms of their education and upbringing. They could help their children in their homework and even give them good advice when encountering difficulties in their everyday lives. Mothers explained that having more qualifications would also mean having more possibilities to find a job. The latter would help them better their financial position and enable them to cater for their children's needs.

Throughout this section different attitudes and motivations towards employment were highlighted. Although some mothers explicitly claimed that they never thought about the idea of going back to work, employment – or the hope of it – offered better life chances to many mothers. Some thought about the missed opportunities and felt a sense of regret. Others claimed that they desperately needed a job and that it would relieve some of their financial burdens. Despite the positive elements tied to work, most mothers expressed that it was difficult for them to take up work and that a number of factors were hindering them from doing so.

3.0 Factors Found to Influence Lone Mothers' Employment

Employment for most of the mothers meant better financial income, better lifestyle, socialising with people, feeling part of society and so forth. However despite their positive image of work some of the mothers showed little or no motivation to find employment. Ten mothers outrightly expressed the fact that they did not want to work. Indeed some of them especially those mothers who have been out of the labour market for more than ten years expressed the need for support if the prospects of return are to be realised. As Anabelle and Marianne stated ...

"I don't want to work. I never thought about it and never will. Now that I stopped, I stopped definitely. The idea of going back to work doesn't attract me. I simply don't want to work." – Anabelle, Single.

"If I had to think about it, having a job would better my situation. I would be in a better position to help my daughters but since I lost my husband my life has changed. I view things from different perspectives, I don't know if it's because of my age but after my husband's death I think I would find it hard to walk out of my house to go to work. I would feel as if I am going for captivity. I am not saying that someone will treat me badly but I would think more about my problems and all the pain I had to go through since I lost my husband." - Marianne, Widow.

This section presents the themes that repeatedly emerged during interviews with respondents.

Childcare

The primary concern for these mothers when it comes to employment was: *"who's going to take care of my children whilst I am at work?"* Most of the lone mothers who participated in this study had two children. Widows, divorced and separated mothers were more likely to have more than one child. Unlike their counterparts all the single never-married mothers had one child except for one who had 4 children. Similarly, in their study on teenage lone mothers, Burghes and Brown (1995) found that single lone mothers are more likely to have smaller families than other mothers. The children's age ranged from few months to 33 years of age. During the period when the interviews were carried out only one mother was expecting another child.

As highlighted by Bradshaw and Millar (1991), lone mothers are particularly aware of the dilemma of being both a good mother and a breadwinner. According to these authors, this dilemma is acute amongst lone mothers because they are the sole parents on whom children can rely. According to Ford and Millar (1997) not having a partner with whom to talk and share decision-making puts extra pressure on the mothers. In fact mothers participating in this study, especially the widowed, separated and divorced, felt the pressures of their dual role as parents since they had to act both like a father and a mother for their children. Single mothers felt such pressures less because they had been used to such responsibilities since their children's birth.

Lone mothers dedicated most of their time to their children. Even older mothers, whose children were employed, maintained that they tended to concentrate on their children's needs as soon as they arrived home. Mothers had to make sure that they provided for their children's upbringing, which included health, education, work and leisure. Widows also explained how their children suffered from their father's loss and how they had to cope with this situation. Being used to two parents and suddenly having to rely on one parent constituted a trauma for the children. As Fiona and Stephanie explained, they even had to take their children for assistance since they could not handle their children's reaction to this situation by themselves.

“I had a friend of mine who worked at Sarria so I decided to go there and seek help. My friend used to help me a lot especially with my son. My son, when he was two or two and a half, started asking for his father. Usually children start asking for the absent parent when they start going to school. But anyway I couldn’t handle things by myself. I couldn’t answer his questions and didn’t know how to approach him. The support I found helped me a lot. It helped me to tackle better the problem. My son had all the right to know the truth.”
– Fiona, Widow.

“After my husband died I used to take my youngest son to the Child Development Assessment Unit for a year because he couldn’t accept his father’s death and that his father wouldn’t be here any longer. He longed for him all the time. I spoke to my doctor about him and he referred him to CDAU. My son was assisted by a social worker. At CDAU they were very helpful but at the end of the day I have to be strong enough for my children.” – Stephanie, Widow.

Mothers expressed that employment could help them alleviate their difficulties and provide more for their children, but that it was difficult to take up employment knowing that they had to leave their children behind. The younger the children, the less likely the mothers wished to start working. They stated that they would consider work only when their children started going to school. Widows, in particular, claimed that they felt the need to stay at home and look after the children since they had lost their father and therefore did not want the children to feel deprived of their mother too. Other mothers explained that they believed it to be their duty to stay at home and raise their children themselves. Burghes and Brown (1995) claimed that lone mothers, especially teenage mothers, prefer to stay at home with their pre-school age children than to search for a job. In their study on teenage unmarried mothers, Bezzina and Dibben (2002) found that some mothers were also made to feel guilty by those around them for opting to pursue their education and careers at the alleged cost of their children’s well being. Although mothers decided to opt for employment to better their situation and that of their children, they were often accused of solely fulfilling their personal aspirations. This fact was also reflected in the mothers’ opinion of childcare centres. Mothers felt that they should be the ones responsible for their children’s upbringing. Some would only consider leaving the children with their grandmother because they mistrusted childcare centres. When mothers were asked what they thought about childcare centres, they remarked ...

“I don’t know, but I feel that I should look after my children. That is how I feel. You have to look after them. Because otherwise why did I decided to have children to leave them with other people? Children want their mothers. My youngest daughters are very attached to me. Even if I tell them that I’m leaving for a short period of time they start panicking. I cannot leave them for a second.” – Brenda, Separated.

“In my opinion I don’t agree with them (childcare centres). I have to bring up my daughter. I don’t trust strangers and therefore I won’t leave my daughter with them. No I don’t agree with them even though there are others who might agree but I don’t. The only option would be leaving her with my mother because she is the only one I trust but then again my mother works therefore she cannot look after my daughter whilst I am at work.” – Gabriella, Single.

However, a small number were interested in the provision of childcare centres and regarded them as beneficial if they decide to take up work. In their study Oltmans Ananat and Phinney (2004) explained that the problem of not finding anyone to look after their children prevents mothers from working, searching for work or getting training. As explained by Elaine,

“Childcare centres give independence to mothers. They are very important for mothers because they give them the possibility to earn money and be independent. At the same time children learn how to get along with other children. When I used to live in Scotland I sent my children to a nursery school. If it wasn’t for this nursery school I would not have been able to go to work.” – Elaine, Divorced.

As mentioned by Oltmans Ananat and Phinney (2004) children also influenced the mothers’ decision to further their studies. Bailey (2002) in his report on unemployed single mothers explained that lone mothers find it difficult to take part in a learning programme, because it was hard to participate and to and take care of the children simultaneously. Moreover those who decided to opt for further

training preferred to choose courses which led to a job that perfectly fitted with the children's school timetable.

"I decided to start studying again because I needed to find a job. Thinking about the options that there are available for a single mother with kids, the only plausible job I found was teaching. I always loved teaching and it also allowed me to have the holidays off. I used to teach when I was in nursing. So I said ok let me come back and do my degree in English so that I could teach English in schools. That would mean I have school holidays and so I am looking forward to find a job now." – Nadia, Divorced.

Family responsibilities

Other mothers explained that they did not want to work because of their family responsibilities. Lewis (2000) claimed that research about lone parents highlighted the tension between the desire to take up employment and the concern about the needs and best interests of their children and their relatives.

A few of the mothers explained that besides looking after their children they had to look after a sick or elderly relative. Therefore besides the childcare facilities, some of the mothers also needed someone who could look after their relatives whilst they were at work. According to Bezzina and Dibben (2002) such caring responsibilities minimised these mothers' employment options. Vanessa, for instance, was living with her father who was sick and bedridden. Whereas Catherine was looking after her ex-husband who became sick.

"If I had to work I have to have all the commodities, I have to find someone who drives me to work and brings me back home and more importantly there is my daughter because ultimately who's going to look after her? Then there is my ex-husband! I have to look after him because 80% of his body is invalid. Deciding to go to work is not quite simple. When my ex-husband got sick we were already separated. I felt sorry for him that's why I accepted to look after him myself, because he had nobody else but me." – Catherine, Separated.

Age

Age was another factor that was felt to hinder mothers, especially those who were over 35 years, from entering into the labour market. Mothers complained about the lack of working opportunities for women their age. They felt that employers overlooked their letters of application and the Curriculum Vitae they sent to them. They claimed that employers preferred to engage younger women with no family responsibilities. Francesca, a divorced mother, argued that employers considered single mothers as second best or as a waste of time. Others said that ...

"I am very optimistic and don't get easily discouraged but my age is a problem. If I myself were to be an employer maybe I would do the same thing. I feel that employers don't realise that by employing a person my age they would benefit from my experiences. Unfortunately employers prefer to engage young people who are more energetic. I don't blame them. Sometimes I proposed employers to work for them for a day or two without getting paid so that at least I would be able to demonstrate my credentials but no one accepted so far." – Elaine, Divorced.

"I wish to start a career even though I am 35. I know that it's never too late but I feel that there aren't many opportunities for people my age. Even if I was a qualified person still I think that we are considered second best to anybody else. When I attend interviews and it emerges that I am a single mother, I feel that negative vibe, employers do change their perception. Add this to the fact that I'm 35 and I'm left in a vacuum. Employers prefer people who are in their early or mid 20s. I don't think this should be the norm because it is what you learn by experience that counts." – Francesca, Divorced.

Some mothers stated that they felt too old even to take up a course or continue their education.

“I think that it helps to be qualified. It helps you in everything. It helps me to get a job and I would be able to help my children. But now I am 33, can I still take courses? I think now it’s too late.” – Brenda, Separated.

“... Having more qualifications would help me get a better job. I would like to take the TEFL course and start to teach English but I am also interested to take a computer course. Although I don’t have a computer at home and this puts me at a disadvantage. Nowadays if you don’t know how to use the computer you’re considered illiterate.” – Heather, Single.

Labelling

Lone mothers spoke not only of financial restrictions but also of experiencing social constraints. Mothers, especially the single, separated and divorced, said that they experienced stigma and prejudice and this was also true with respect to their job search activities.

The single mothers explained that employers might not view them as possible employees because they had to bear the sole responsibility of their children. In her paper Lewis (2000) explained that the mothers she interviewed felt stigmatised by their colleagues and employers because they could not easily work additional or different hours as required by the company. Gabriella, a single mother, explained that ...

“If the employer had to choose between a single woman and a woman who has children s/he would opt for the first one. A person who doesn’t have family responsibilities has less problems, whereas the latter has more chances of calling in late or calling to inform her employer that she will be absent. People without children do not have to worry if their child woke up sick, if they missed the school bus or have to ask your boss the permission to go for parents’ day schools organise. And if the employer asks me to stay overtime I am more liable to refuse than another person. So yes thinking about it, single mothers might face drawbacks when searching for a job.” – Rachel, Single.

Mothers claimed that people’s tendency to gossip was the main cause of their feeling ostracised. The feeling of being prejudiced against, was perceived by all mothers. Alexia, a widow with two children, said that

“I used to feel frustrated because when I walked down the street I could feel that some women were talking about me. That is the Maltese habit: gossiping. Even the way they used to look at me. When I used to pass in front of certain people I could feel their eyes upon me. That used to irritate me especially when I hear them with certain compassion say, “Do you know what happened to her? Her husband died?” Today it doesn’t bother me too much but at first it really put me down because each time I used to feel hurt. My husband’s death was a scar that they kept re-opening with their gossiping.” – Alexia, Widow.

On the other hand the single never married, the divorced and the separated felt prejudice more strongly. Some separated and divorced respondents explained that their separation with their ex-husbands was not the result of a natural, and therefore ‘blameless’, cause as is the case with widows. A few expressed the fact that even their parents, other relatives or closest friends shunned them. Mizzi (1981) claimed that Malta, being a Mediterranean country, is part of the cultural phenomenon known as the code of honour and shame. This code influences the behaviour of both men and women. Honour is usually associated with men and accrues to those who abide by traditional patterns and are industrious and hard working. Women on the other hand are more influenced by the code of shame and their obligation to reflect modesty, decency and proper behaviour. These signs are also directly tied with women’s virginity and their sexual behaviour. Women who adopt a different lifestyle, especially those who lose their virginity prior to wedlock, are liable to damage their reputation. Consequently they are to different degrees excluded from the rest of society. Indeed mothers in this study, especially the single, separated and divorced mothers explained how they constantly felt that they were being judged by other people and they were at times looked down upon and labelled as deviants. Such ideologies might reflect the lone mothers’ decision to lead a solitary life.

"There are some people who accept single mothers and others who don't. Although nowadays people are more willing to accept them because there are so many of them that it is almost becoming the norm, unfortunately, there are people who look down upon them. There are others who gossip about them and blame them, but nobody can understand the pain you go through separation. Sometimes I smile at my neighbours but they never smile back at me and it hurts. During my separation my father used to tell my mother that it was my fault. But it wasn't fair on me because I did everything to save my marriage. But I remember my father telling mum that I dishonoured the family. It is not nice to separate but it is not nice to live in constant quarrels." – Ruth, Separated.

In fact during a seminar organised by Dar Guzeppa Debono in 2003, Hon. Frederick Azzopardi explained that although social stigma has diminished throughout the years, single mothers, in particular younger ones, are still perceived as a deviant group among society. He stated that what people think about them and how they perceive them poses an additional challenge that the young person has to bear. In fact two of the young single mothers who participated in this study, especially Maria who got pregnant at age 16, described her experience of being labelled as socially deviant.

"Maltese look down upon single mothers. I could sense it because when I used to go to hospital, there used to be some women who were older than me and from the way they looked at me I could feel that they were talking about me. Unit Ghozza helped me overcome all this especially when I regretted the fact that I got pregnant. My pregnancy didn't have a perfect timing but it's better than abortion." - Maria, Single.

The single never married, separated and divorced mothers also claimed that they were prejudiced by their employers and co-workers. Some of these mothers, particularly the separated and divorced, felt that some employers did not treat them like the other women. As stated by Ruth and Valerie, there were some employers who asked them for sexual favours. They insisted that this was common amongst separated women because they knew other women who went through the same humiliating experience. Indeed they explained that this factor hindered them from searching for employment, which consequently led them to stick to their solitary life.

"Although it never happened to me, I know a number of separated women who were asked sexual favours at the place of work. If the employer knows that you are separated they try to take advantage of you. Like for example they try to abuse you, in the sense that they tell you: "if you give me sex I increase your salary" or he tells you: "if you give me what I want I will let you take the leave you want". I would rather end up unemployed than accept such conditions." – Ruth, Separated.

"Do you know how I feel? I feel that as soon as I walk out and meet people, especially males at the workplace, they think that I desperately wish to have a man. I feel this through the way they approach me. The way they approach me is a disgrace. Even though I wouldn't have provoked them but at the back of their mind that's what they think." – Valerie, Separated.

Education

Another problem these lone mothers faced was their level of education. The majority of these mothers had no qualifications whatsoever. A minority were even illiterate, while most had completed their secondary education and four had continued post-secondary education. Some dropped out of school prior to the completion of compulsory education. 12 of the lone mothers had an O level standard of qualifications. The number of O levels obtained by the mothers ranged from a minimum of three to eight. Qualifications obtained included compulsory subjects such as Maths, English and Maltese, and also other languages, sciences, humanities and arts. Only one mother managed to obtain A level qualifications in Maths and English. Other courses attended by mothers tended to be typically 'female' and included office skills or ECDL computer courses to others related to interior design, hairdressing, nursing, and English language courses.

The main reasons cited by mothers for their generally low level of education were various. One was specifically related to marriage. When describing their life experiences, widows claimed that they

started dating their husbands whilst in their teenage years. Consequently their main interest was to terminate compulsory education and start working to gain money and be able to buy a home. As a result, at that particular moment in time, they did not consider furthering their education as important or necessary for their personal development or career.

“When I finished school I was already engaged with my husband. At that time we bought a plot to build our house. Ultimately finding a job and earning money was my and our primary concern. Our aim was to build a house, marry and settle down as a family.” – Stephanie, Widow.

“I didn’t like school. I was still very young when I met my husband. I was only 14. My aim was to reach the age of 16, find a job, buy a house, marry and that’s all. That’s how I planned my life. However when I was young, the future that awaited a female was to grow up, marry, have children and look after the house. That was my mother’s mentality. I remember she used to tell me: “you don’t need qualifications, after marriage you have to stop working just the same, so what’s the use of continuing school?” Thus, I lost all the interest.” – Victoria, Widow.

As quoted above, cultural norms prevailing at the time were that the women’s role was of a homemaker. Some mothers mentioned specifically that their parents never portrayed education as something beneficial for females. Indeed, as Vanessa and Joanna pointed out, they had to stop their education so as to help their parents run their family business. Other mothers also stated that their husbands influenced their decision to quit their studies. Moreover mothers of an older age explained that when they were younger qualifications were not considered necessary to find a job.

“Life was different in those days. My father had a grocer and as soon as I finished school I had to help him in the grocery because he didn’t find anybody to help him so among my brothers and sisters I ended up helping him. That was it basically.” – Vanessa, Widow.

“I used to love school and wanted to continue studying but my ex-husband didn’t want me to. He used to tell me that I don’t need qualifications. But having more qualifications would have made me a better person.” - Ruth, Separated.

Pregnancy was another reason why these mothers decided not to further their studies. Two mothers stated that pregnancy meant quitting their education. Having a child left little time for these mothers to dedicate to their studies. However, they regret the fact that they could not continue their education after compulsory schooling. They stated that they used to like school and were eager to learn. On the other hand, a mother managed to overcome this hurdle in furthering her studies. Denise explained that she got pregnant while she attended the Junior College. As a result she had to postpone her studies until she had the baby. However, pregnancy did not stop her from resuming her studies later. Denise explained that another beautician, who managed to balance family and career, had persuaded her to continue her studies. This positive influence coupled with her parents’ support encouraged her to take up a two-year full-time course at the Hair and Beauty School, where she managed to succeed. Denise took specialised courses in beauty therapy while she worked in the field, and now wishes to become a tutor in this area.

Most mothers described that as soon as they completed compulsory education their main interest was to find a job and start earning a wage. Some stated that they had no alternative as they had to support their families financially. These mothers mostly lived in large families or families experiencing problems such as separation, clashes within the family and unemployment. Those mothers who wished to move out of their parents’ house were in need of money, and therefore perceived employment as their only mean of becoming independent. Education was of secondary importance for these mothers.

“I always wanted to continue studying but I had to help my mother financially. My parents separated when I was 16, therefore I had to start working to be able to support my mother.” - Heather, Single.

“At that time I didn’t want to continue studying. I was careless and my only interest were my friends and going out. I wanted money and so I opted for work. Today I regret it a lot.” – Charlene, Separated.

Another factor influencing the mothers’ participation in education was the education system itself because it was perceived as too rigid. They mentioned lack of individual attention, teacher’s attitudes towards the students, a system of streamlining that discriminated against certain students and difficulties with the amount of subjects that were taught at school. Claire described her experience when her family settled in Malta when she was 12. Since she was not familiar with the Maltese language she could hardly cope at school. Her Maltese teacher allegedly used to pick on her because of this reason. Consequently she abandoned school. Annabelle described her experience of sitting for matriculation exams and succeeding in four O levels. Failing in Mathematics, however, hindered her from pursuing her studies in Arts. Another mother, Francesca, described her bad experience at school. She explained that she always lagged behind because she was slightly dyslexic. The school she attended did not cater for her learning needs with the ultimate consequence that her learning abilities were not developed.

The mothers explained that having poor qualifications hindered them from finding a good and well-paying job. According to the mothers, with their level of qualifications they can only work in elementary occupations. Such occupations are usually associated with low salaries and poor working conditions. Indeed those mothers with O level standard of education felt that they were not qualified enough to become clerks. Stephanie, a widow, said that with her eight O levels she cannot compete with young people coming out of university. Ultimately this hindered mothers from applying for jobs because they feared that their CVs and application forms would be discarded immediately.

Social benefits

As described by most lone mothers, having a job would better their financial situation. Yet some of them still opted to remain unemployed. Most said that the benefits system did not encourage them to take up work since it gave them a certain degree of security and stability. Mothers’ dependency on social benefits could be one of the factors which negatively influenced their decision to work.

Widows, for example, explained how even though they might opt for work, they would not lose their pension if their child was under sixteen. On the other hand the separated, divorced and single mothers stated that they risked losing entitlement to social benefits and to any alimony they received from their children’s father if they started to earn an income. Heather, a single mother who had a pending court case with her daughter’s father, explained that although she would like to start working, her lawyer recommended to her to remain on benefits otherwise she would lose her claim over the increase in alimony.

Some perceived the possibility of losing benefits as a threat and preferred to remain in a state close to poverty instead of finding a job which could better off their financial situation. For the lone mothers, social benefits were a secure mode of income. When they were asked specifically what impact the reduction or termination of benefits had on their motivation to work, they said that the impact was considerable. Two widows stated ...

“I think they would reduce my benefits! Do you know what? You need to calculate how much the wage would amount to because if you feel that it is worth it, it’s ok. But if you discover that after deducting tax and national insurance from the wage, you end up earning the same or almost a similar amount to the pension, I prefer to remain like this. A person does what s/he does for the better and not for the worse. If I end up with less it’s not worth it. If I stay the same, then again I would prefer to remain as I am.” – Alexia, Widow.

“I tried to work as a care worker with the elderly but they told me that it was not worth it because I would have ended up working for taxes. If I end up stranded because of all the expenses, I would have to work as a maid. I have no other option. I have no education.” – Marianne, Widow.

Respondents spoke of the dependency they experienced, attributing it not only to the perceived risk of losing benefits for a possibly unstable job, but also to the interaction of taxes and benefits which caused an unemployment trap. During the time of the study the threshold set by the Social Security Department regarding the salary lone parents could earn without losing social benefits stood at Lm19.50c (€ 45.42). By the time of publication the threshold was revised to Lm20.08c (€ 46.77).

“The social system doesn’t encourage you to start working. The first thing they tell you at the social security department is that if you exceed Lm19 (€ 44.26) weekly your benefits will be deducted. But let’s be frank, what can I do with an extra Lm19 (€ 44.26)? If I get more than Lm19 (€ 44.26) my benefits will be cut off. This is ridiculous! With those Lm19 (€ 44.26) you cannot even go shopping!! The maximum you can get is fabric washing liquids and few other things. Today’s wages are not up to standard.” – Valerie, Separated.

“The system doesn’t encourage you to start working. I have to work it out because let’s face it if an employer offers me a salary of Lm200 (€ 465.87) monthly I would tell him thank you but no thank you. To gain just few pounds extra I would prefer to stay with my son and live on relief. Besides having a good salary like I told you, I have to be sure that I have a secure job. It’s difficult to start working somewhere, have food and wages guaranteed, spend a year working and then they sack you. Then it’s a hassle to go all way back to the labour office tell them that you are not working anymore and need your social benefits back. It’s a hassle you know to get the money from government back.” – Francesca, Divorced.

“If I gain a very good salary I won’t mind if I lose my benefits but if after you deduct taxes and national insurance contributions from your salary you’re left with almost nothing I prefer to stay at home and look after my daughter myself. Besides I know how employers operate, they use you to the maximum and when they do not need you any longer they fire you. I have seen those things happening where I used to work last. And on the other hand there is the social security department! At the DSS they tell you that if your salary exceeds Lm19.50c (€ 45.42) weekly your benefits will be cut off. But is it worth going out to work for less than Lm1 (€ 2.33) an hour?” – Susanne, Single.

Noble, Smith and Yi Cheung (1998) claim that those lone mothers who are under 25 years of age are more likely to move off social benefits than older lone mothers. These authors also explain that the higher the number of children, the greater the barrier lone mothers face to leave income support. Indeed mothers participating in this study who were less than 30 years of age stated they did not want to depend on social benefits throughout their whole lives though this was said more strongly by some than by others. The lone mothers, who were over 30 years of age, stated that they found it more difficult to acknowledge the fact that they could be better off on paid work. This was felt particularly amongst widows, who were used to the idea of having their husband as the breadwinner. Moreover the fact that older mothers had been receiving social benefits for a longer period of time than younger mothers may have influenced their level of motivation to detach totally from the social security system. The longer the mothers were living on benefits, the more difficult it became for them to change their way of gaining income.

Working conditions

Although mothers’ dependence on social benefits hindered them from finding a job, they also faced other external constraints over which they had little control, such as difficulty in finding suitable work opportunities, poor working conditions, rigid working hours, and the lack of job security. The job opportunities that were available coupled with poor working conditions did not provide mothers with enough certainty to make the leap off benefits into work.

Mothers expressed the wish for employers to be more flexible and understand their needs. As most of the mothers explained, employers would not allow them to set the working hours according to

their children's and personal needs. Part-time employment could alleviate some of this problem yet mothers explained that it still did not offer the flexibility they needed to balance their roles as carers and employees. As Rachel explained ...

"I don't pretend that because I am a single mother I can call in at work any time I want or leave whenever I want. All I am asking is for some flexibility. I am not expecting any special treatment. I wish to have flexibility because if my son wakes up sick I have enough time to find someone who can look after him or when they call me from school because he is sick, I wish that the employer allows me to go immediately without too many red tape or bureaucratic procedures. Then I can make up for the hours I missed later on." – Rachel, Single.

With Malta's welfare system mothers can work on a part-time basis without losing entitlement to social benefits. However, lone mothers claimed that part-time employment neither offered good working conditions nor adequate remunerations. Mothers remarked that they preferred to spend their time at home than working for that little extra money, which at the end did not improve their financial situation or help them pay the bills. Millar (1997) suggested that topping up social benefits with part-time employment is not always beneficial for lone mothers since their income is often insufficient for their household. By moving from unemployment to low-paid work lone mothers would still be living a life on a low-income (Kempson, 1996). It would, however, offer a first foot onto the labour market ladder.

Suzanne, a single mother, claimed that she knew of other mothers who were paid less than Lm1 (€ 2.33) an hour for their part-time job yet they still had a considerable workload. McRea (1996) in her survey among employees and employers outlined that employees felt that the disadvantages of having a part-time job lay in reduced income, reduced rates of pay, lack of access to training courses and poor opportunities for promotion. It is sometimes suggested that the use of part-time work is an employer strategy to keep wages low (McRea, 1996, in Drew et al. 1998: 109). Moreover as highlighted by Bezzina and Dibben (2002) until recently people working on a part-time basis did not benefit from the same rights as full-time employees. If they worked less than twenty hours a week; they were not entitled to pro-rated sick leave, vacation leave or bonuses. However, in the Budget of 2007, this situation has been partly addressed. Part-time workers earning below the minimum wage can pay national contributions at a rate of 10 percent on their actual earnings rather than on the minimum wage. Moreover they are also entitled to pro-rata annual vacation leave, sick leave and other related benefits.

While some of the mothers would not consider the option of part-time employment, others saw part-time work as preferable to full-time, given their responsibilities. These did admit however that part-time employment is less secure. The fear of redundancy was a real one for many mothers as it would leave them stranded once again without any financial security. Besides, some contended, they would have to wait for quite a while until their application for social benefits is processed and in their situation, even a couple of weeks is a very significant time span to be without an income.

Job stability thus takes on quite a lot of importance for lone parents, who suggested that the stress of moving from one job to another might also negatively affect the children. As stated by Valerie, whenever she lost a job she felt depressed, which in turn affected her children. Indeed her eldest son's response to such news was: *"you lost your job again"*. Furthermore, mothers stated that they could not afford to be financially unstable since they had to cater for their children's needs. Those mothers who experienced redundancy explained that they were afraid of going through the same experience. Valerie explained that it was not easy for her to live on social benefits and limit her expenses after being used to a lifestyle where she could afford to buy practically anything she wanted from her salary.

Mothers explained that they would ideally work during school hours, thereby also decreasing the need for childcare centers, but acknowledged that this is rarely possible. A few others described their experiences when they were in employment, noting in particular that it was always quite a

problem to take a few hours' leave. Such bitter experiences influenced the mothers' perspectives about employment.

Transport

Another factor that hindered the mothers' participation in the labour market was transport difficulties. Dazinger, Oltmans Ananat and Bowning (2003) argue that limited access to means of transportation constitute a barrier to employment for women, especially those with young children. Furthermore Lewis (2000) notes that even those mothers who owned their cars claimed that after calculating the fuel expenses, going out to work was not considered financially viable. Mothers participating in Lewis' study claimed that the low wages they earned did not suffice to cover all the fuel expenses. Similarly mothers in this study explained that they would like to work in the neighbourhood or nearest locality so as to minimise transport costs.

"I really wish to work but at the moment I cannot start working. If I had to find a job I need one which is close to where I live. I cannot afford to find a job that is far away from home. Primarily because of the fuel expenses but also because of the time it takes me to travel from home to work and vice versa. If I have to be at home before my daughter arrives from school I have to leave earlier from work so that would mean working less hours therefore gaining less money. I would prefer to find a job in my area or close to it." - Heather, Single.

Besides reducing travel expenses, working close to home would also give more time for the mothers to take their children either to a childcare centre or to their parents' house. Not having to do this in a great rush or over too much distance was important for respondents. Most of the mothers did not live close by their parents, their next of kin or friends. For example, Stephanie, a widow, explained that when she used to work at the University as an invigilator, she had to take her children to her mother's house in another locality and then drive to work. On her way back from work she had to pick up her children and then go home. She said that besides being too costly due to the cost of fuel consumption, it was also time consuming.

Mothers also explained that the lack of transport facilities made it difficult for some of these mothers to attend courses. Vanessa explained that she was interested to take up a security officers' course offered by the ETC. However, she could not attend because of the lack of transport facilities to Hal-Far. Moreover she remarked that the timetable set for the course was not suitable for her. The course was carried out during the evening when she would have to be looking after her father and children.

Health

In this study, certain lone mothers were facing particular health conditions. Diabetes, allergies, dyslexia, visual problems, and other physical impairments as well as mental health problems, particularly depression, were some of the health conditions these mothers suffered from. Separated and divorced mothers tended to suffer from mental health difficulties more than the other mothers. Widows felt depressed after the loss of their husbands, but usually they managed to overcome this situation after a period of time. Generally lone parenthood affected the health conditions of these mothers.

Although lone mothers explained that employment could have therapeutic effects on their health situation, their health conditions affected their work aspirations. Feeling physically tired and psychologically stressed led some to claim that they were no longer fit for work. Valerie and Kirsten liked their previous jobs, yet due to their health conditions they had to stop working. They were not happy about feeling dependent and were finding it hard to adapt to their new lifestyle.

“I get sick frequently and this puts me down. I felt sick after the birth of my first baby. Since then I never recovered health wise. Now I feel always tired and don’t feel like doing anything. My children are very tiring and hard to satisfy. I used to run a business but I had to close it down because of my health, I couldn’t cope any longer.” – Valerie, Separated.

“... I wish to go back to work because I used to love my job but I cannot work. I decided to board out because I am no longer physically fit for work. My hand feels numb and although I do physiotherapy it hasn’t improved. My life has changed drastically after the traffic accident. I never depended on anyone, now I have to live on social benefits and need other people’s aid. Even to do the housecleaning, my son has to help me.” – Kirsten, Single.

Personal and family problems

A couple of mothers also mentioned that they suffered from problems such as alcoholism or gambling which left them with little money available for their day-to-day living expenses. Marie Lou for example mentioned how she had a gambling habit and that she used the excuse of having nothing to feed her daughter to borrow money from her mother. Marie Lou also had smoking habits. Brenda, a separated mother, went through a rehabilitation programme to stop her drinking habit. These mothers had ended up in vicious circles where trying to alleviate the tension of their situation only led them to aggravate it.

The separated mothers in particular raised the issue of whether, if they had to find work, the employer would grant them the necessary vacation leave when they had to go to court. For the separated and divorced mothers having a pending court case meant another obstacle for them to find work.

A few of the mothers said that they could not expect support from their relatives and/or children’s father as these persons were experiencing a number of problems themselves. A few of the mothers came from broken families. Heather and Francesca explained how they helped their own mothers after separating from their fathers. Heather and Francesca’s mothers depended on social benefits. Two other mothers stated that their sisters were also single mothers, thus they could not rely on their support because they themselves needed assistance. Brenda’s family faced multiple problems including prostitution, drug abuse to separation. She detached herself from her family of origin, indeed she felt grateful that her mother gave her in adoption soon after birth. Other mothers explained that they came from numerous families thus their parents could not afford helping all their children. Furthermore the separated and divorced mothers mentioned the struggles faced with their children’s fathers. Mothers stated that their ex-husbands were either unemployed or had alcohol or drug problems, thus they could not cater for their children’s needs. Some also mentioned the constant clashes they had with their relatives and in-laws.

Another problem faced by a particular mother was that her youngest son suffered from a mild cognitive brain damage. Georgianne’s main concern was who was going to take care of her son after her death. She felt guilty towards her daughter because she was the only one who still lived with her, consequently the responsibility would rest on her since her two other sons were both married and with children.

Lone mothers’ participation in the labour market is directly tied to a series of factors that need to be tackled in order to make their participation possible. Childcare, prejudice, the social security system and working conditions are some of the issues, which mothers have to face when opting for work. The case studies, presented in the appendix, provide an example of lone mothers’ attitude towards work. They illustrate the different influences on mothers’ behaviour and the main reasons why some of them decided not to work outright.

4.0 Helping Lone Mothers Fulfil their Work Aspirations

This section puts forward a number of recommendations that may help meet the needs of lone mothers, especially how support services could help them shift from welfare dependency to employment. They expressed the need for more support across all sectors especially housing, health, emotional support, childcare, income support and education.

Perceptions on social welfare services

Lone mothers expressed the wish for a faster processing of their social benefit applications, while a couple of mothers emphasised the need for accurate calculation of benefits. While this processing is taking place, the lone mothers have had to depend on families and friends for assistance.

Claire and Joanna, two divorced mothers, alleged that they spent one and two years respectively without financial support through benefits, despite the fact that they presented documentation that proved their separation from their husbands. Joanna also explained that the main reason why she had to wait so long before getting financial assistance was that the department had asked her for the wrong documentation. Staff had asked her for a separation certificate instead of a court recourse. Joanna waited two years until she queried this issue again with the DSS. Both mothers were reassured that they were going to get the money in arrears; in the meanwhile, however, they had had to depend on relatives.

“I had encountered a lot of difficulties before getting benefits. At the DSS they told me that because I used to live with my parents I wasn’t entitled for social benefits. To be eligible for benefits I had to live on my own. So I had to wait until my brother finished off the work at my house. The works took a year to be completed. Therefore I spent a year without getting any benefits. Basically my children and I had to rely on my parents’ help, which in my opinion wasn’t fair but that was the system and I couldn’t do anything about it.” – Claire, Divorced.

“For the first two years after I got separated there was a clerk at the department for social security who told me that because I was not yet legally separated I was not entitled for social benefits. After two years I decided to query this fact with the social security department since I always paid taxes and national insurance. A clerk told me “who told you that you weren’t entitled for benefits?” Then I started receiving benefits and took the money I was entitled for over the first two years in arrears.” – Joanna, Divorced.

The process was easier for widows who applied for the widows’ pension, though some also mentioned the time spent waiting for their first cheque. Jennifer described her experience and how she had to wait three months till she started receiving her pension.

“I had to wait for a very long period before starting getting benefits. My husband died in November and I received the first cheque in February. When I used to tell this to my neighbours they used to tell me: “How come you didn’t get anything? Mrs X’s husband died in October and she started getting benefits in November?” When I queried the issue with the DSS they told me that my files were missing. A clerk, who was very helpful, told me: “How come you didn’t get anything yet?” She immediately contacted someone, who worked with her and she made a note so that they would proceed with my papers rapidly. Few weeks later I received my first cheque.” – Jennifer, Widow.

On the other hand, three mothers noted the inconsistency in the amounts of benefits received. Gabriella stated that she never received the same amount of benefits, whereas Doris and Claire had to reimburse the Social Security Department for the extra benefits they received.

“I get Lm113 (€ 263.22) on relief and every three months I receive children’s allowance. However I need to check with the social security department because sometimes I receive a cheque of either Lm90 (€ 209.64) or Lm120 (€ 279.52), it always varies. Last month I got Lm110 (€ 256.23) and this month I got Lm113 (€ 263.22). I need to check this out because it is strange.” - Gabriella, Single.

“I am entitled to social assistance and sickness benefits. For the latter I used to get Lm28 (€ 65.22) but I started getting less because at the social security department they decided to cut them off. They even decreased the amount of social assistance I received, I used to get Lm133 (€ 309.81) and now I get Lm44 (€ 102.49) less. This money was deducted from my cheque because I didn't know that I had to inform them that my son started working. I have to live and pay the bills and rents on Lm89 (€ 207.31) monthly. I have already the telephone services cut off. I ended up borrowing money.” – Doris, Single.

Claire, a divorcee, went through the same experience despite the fact that she immediately informed the welfare office that her son found employment.

“I really cannot cope with all the bills I receive. I have bills to pay in arrears and it wasn't my fault. When my son started working I reported at the labour office immediately. I received the cheque and spent it on food supplies as I usually did. Then I received a letter where it was stated that I had to give back the last cheque I received. I didn't have the money therefore they deducted the money from the following cheque. My two children and I had to live on Lm80 (€ 186.35) for a whole month. During that period I had to pay the rent. I skipped the payment and now I have to pay rent in arrears.” – Claire, Divorced.

Both Doris and Claire explained that in view of their financial position, they would have liked to pay back the extra benefits on a pro-rata basis, suggesting that Lm5 (€ 11.65) are deducted from each month's payment until the amount due is covered.

On the other hand some mothers felt that the welfare system was unfair because social benefits were not distributed fairly amongst welfare recipients. According to them, the social security system did not protect them from poverty. These mothers, especially the widows, queried the means-test system adopted to calculate social benefits. Widows argued that they did not get the same cost of living allowance as other lone mothers and that this is not fair. Meanwhile a few of the mothers made reference to the children's allowance. Mothers perceive it as unfair that this allowance is reduced when the children reach the age of 16. They stated that for them it is harder to keep up with the bills when their children grow up especially if the latter are still studying. Although there is the supplementary allowance that can help low income families, few are aware of the fact that they can apply for it. However a new measure introduced by government that will further assist these families is the increase in children's allowance. In the Budget 2008 government announced that families will be receiving an equal amount of children's allowance for every child. Families will be receiving 6 percent on difference obtained between annual reckonable income and Lm8,500 (€ 19,799.67) per child. Families earning more than Lm8,500 (€ 19,799.67) annually will benefit from a flat rate of Lm107 (€ 249.24) per child. Families earning less than Lm2,000 (€ 4,658.75) per annum will also benefit from a flat rate of Lm496.08c (€ 1,155.56) children's allowance per child per year. Mothers also stressed the fact that many people were abusing of the system, whereas those people who were really in need had to sustain themselves on the little amount they received. Mothers suggested that there should be more monitoring of the social security system. A few remarked ...

“Sometimes I hear married mothers complain about the amount of benefits they get. I don't know why they grumble because married mothers get more children's allowance than I do. I can't figure out why they gain more because I am single whereas they are married and their husbands work! I don't know. But even with the unemployed people it's the same thing. People who are unemployed and live on their own get more benefits than me. These people can work because they are in good health and have no one to look after. These people get Lm30 (€ 69.88) weekly whereas my daughter and I have to live on Lm27 (€ 62.89) per week, two persons and not one.” - Gabriella, Single.

“Social benefits should be monitored. There are people who abuse of the system and there are many people who do so. I know single mothers who live with their boyfriends, who have a well-paying job and they get social benefits and children's allowance as if they live on their own. Such persons get more social benefits than me. They have two incomes: social benefits and their boyfriends' salary, whereas I have to live solely on social benefits. Besides they get the full children's allowance and have a subsidy on electricity bills, something I don't benefit from. Maybe I need this type of assistance more than they do. I cannot forget to

mention the self-employed. I know a self-employed, who has people working for him and gets the full children's allowance. I wonder if he gets unemployment benefits as well?!" - Jennifer, Widow.

"I had some difficulties with the social benefits. At first I was given only Lm46 (€ 107.15) per month because I declared my son's father as unknown. At the DSS they told me that they needed to remove this anonymity issue. But after a month I started getting the normal amount of benefits. However, I don't know what is the normal amount? Some of my friends get Lm110 (€ 256.23) whereas I only get Lm99.76c (€ 232.38). I am not grumbling but that extra Lm10 (€ 23.29) would help me a lot. But at least it's better than Lm46 (€ 107.15)!" - Maria, Single.

Some mothers also noted the long waiting lists when applying for social housing at the Housing Authority and Social Housing Department. Currently the Housing Authority offers a number of schemes that cover housing services. The latter offers social housing that may be bought from the Authority, subsidies on privately owned rented property, and the purchase and maintenance of such property. The Authority reserves a number of new tenements specifically for single parents requiring a house. Moreover the Social Housing Department offers the possibility to persons, excluding engaged couples, to rent social housing. Parents with dependent children applying for rented housing cannot have an income that exceeds Lm5,000 (€ 11,646.87). Persons living in social housing may also apply with the Department for Housing Construction and Maintenance for any repairs that they might require for their house.

Mothers claimed to need more financial assistance for renting or buying a home and greater subsidies on rent payments. Some of the mothers who were in rented accommodation described how they were not always able to pay their rent and often had to pay double the amount of rent in arrears. Furthermore a widow, who lived with her father, applied for home maintenance assistance with the Housing Authority but her application was refused because the house belonged to her father.

Mothers also suggested better co-ordination among government departments. A few of the mothers stated that they were attracted by the idea of one-stop shops, for instance, one that could respond to their queries pertaining to social benefits or housing issues at the district office. They remarked that sometimes they had to report at the Head Offices in Valletta and Floriana to solve their problems. Fiona stated that she found this problematic because it was a hassle both to take her young children with her and to find a free parking space. On the other hand Gabriella explained that she found difficulty with respect to the bureaucratic procedures she had to go through when applying for social housing, for instance, collecting various documents and presenting them at the Housing Authority in Floriana.

"Maybe the state can set a centre whose main responsibilities would be to inform people about their rights and to safeguard their rights. Having one centre would be easier for the customer because s/he avoids the hassle to go from one department to the other. However, this department should not generate further discrimination or is inefficient or that it takes a very long time to get the help you need." - Georgianne, Widow.

Four of the divorced mothers compared the Maltese welfare state to that of other countries. Three described that of the United Kingdom, whereas Nadia mentioned America's welfare state. Claire emphasised the fact that when she lived in the UK, despite the fact she lived on income support, she managed to live up to a certain lifestyle. In Malta, on the other hand, she was always struggling to keep up with the bills. Francesca also described the various opportunities lone mothers have in the UK. She explained that her sister, who was a single mother and lived in the UK, started going to college without paying college expenses because these were free-of-charge for the lone parents.

"I don't like Malta's welfare system. That humane feeling doesn't exist. In England, my husband used to come and go in our lives many times but I used to bear it because of my children. When he used to return home I informed the social security department so that they stop issuing the cheque. When he left I used to call again at this office and they used to issue a cheque within an hour or three the maximum. At least with the first cheque I was able to buy daily needs for my children. I had £67 [equivalent to Lm 40.25, € 93.76] per week besides the children's allowance, tokens for milk, bread and butter, tokens for television licences, subsidy

on electricity and gas meters and didn't have to pay rent. I love Malta but we're far behind, very far behind."
– Claire, Divorced.

Nadia on the other hand explained that the system adopted in America did not cater for the well being of those in need. In her opinion Malta's system was much better in terms of aid and support provided.

"In America, you can get social benefits only if you aren't working at all. That was one of the reasons why I left because there was no way I could have managed. America is a great place only if you are doing well and earning a good salary but if anything goes wrong it's a terrible place to be for public support. When I was working at Tennessee hospital and my ex-husband first lost his job, I thought that I could apply for some sort of benefits and thus be able to pay the rent but I couldn't. In America you need to have no job first to be able to get some help. Besides in America mothers don't get any maternity leave as in Malta. Mothers are only given three weeks time to settle back to work after pregnancy." – Nadia, Divorced.

Improving information channels

Lone mothers explained that they wanted to acquire more information about the social assistance they could benefit from. In Malta the current welfare system provides a selection of social benefits that act as income support for lone mothers. Social assistance is worked out on a means-tested basis and the amount that lone mothers are entitled to vary according to the number of children, children's age, capital and assets (including property) owned by the person who claimed for social benefits. These benefits mainly include: social assistance for single parents, widows' pension, children's allowance, milk grants and so forth.

The social assistance for single parents, including the separated and divorced, is given to those single parents who are either unemployed, inactive or work on a part-time basis. Since this research project was completed the allowances offered to these families have been revised. The following are the amounts of benefit entitlements for lone mothers. The maximum amount of social assistance (SUP) a parent with one child can get is Lm37.80c (€ 88.05) weekly. For every additional child the mother gains another Lm3.50c (€ 8.15) per week. Persons who are on SUP can work on a part-time basis without losing the right for social benefits. The only established condition is that the salary does not exceed Lm20.08c (€ 46.77) per week. Those mothers who live in rented accommodation get an extra Lm0.50c (€ 1.16) per week excluding the rent subsidies they might gain from the Housing Authority. Furthermore they are entitled for an additional bonus of Lm1.34c (€ 3.12) weekly. Single mothers whose child or children have a disability may apply for further assistance and in such cases the claimant gains an extra Lm7 (€ 16.31) per week.

Whereas the single, separated and divorced mothers receive social assistance, widows receive pensions. The widow's pension is worked out on the average national contribution the widow's husband paid when he was in employment. For those widows, who are unemployed or inactive and whose children are less than 16 years of age, besides the children's allowance, they get an additional Lm4 (€ 9.32) for each child on a weekly basis while those widows who are in employment gain an increment of Lm1.95c (€ 4.54) per week for each child. Meanwhile widows who wish to take up employment can benefit from another incentive. In Budget 2007 government stipulated that working widows will continue receiving the widow's pension even if their income exceeds the minimum wage of Lm57.88c (€ 134.82).

Lone mothers may also apply for a series of other benefits. They may benefit from supplementary allowance. Eligible for this allowance are families living on low incomes. The maximum amount of payment for this benefit is Lm75 (€ 174.70) yearly. Another type of social assistance is the children's allowance (CA). CA is given to every child until s/he reaches 16 years of age. Moreover those families, on low incomes, whose children are aged between 16 and 21 and who are still attending a full-time course without receiving stipends are also entitled for CA. As from January 2008, the children's allowance for the second child onwards has been doubled. This measure should

alleviate some of the financial burdens of these single-headed families. Lone mothers also receive the governmental bonus. The governmental bonus is received twice yearly and the sum of money received amounts to Lm58 (€ 135.10). Furthermore mothers who suffer from particular illnesses may also apply for the sickness allowance (SKA). Entitlement for SKA amounts to Lm7.55 (€ 17.59) weekly. Besides the SKA, there is also the “pink card”, which entitles a person to free medicines. Mothers can also apply for subsidies on electricity bills.

Other benefits include maternity benefit, milk grants and waiving of exam fees. Maternity benefit (MB) is paid for the first thirteen weeks after the birth of every child. Mothers receive the sum of Lm21.75c (€ 50.66) per week. Lone mothers who work and avail themselves from maternity leave are not entitled to such benefit. Mothers may also benefit from a milk grant (MG) for every newborn child. The grant amounts to a total sum of Lm230 (€ 535.76) and covers 40 weeks. Moreover mothers whose children are sitting for Matsec examinations are exempted from paying fees. This also applies for those lone mothers who wish to sit for such exams.

Furthermore if mothers wish to start registering for work with the Employment and Training Corporation, they may apply for the unemployment benefit (UB) instead of the social assistance for single parents. For single parents the amount of unemployment benefit they are entitled to totals to Lm24.78c (€ 57.72) per week.

Although lone mothers received similar benefits, different clauses applied for the three separate groups. Widows can hold a job without losing the right to their survivors’ pension until their children are 16 years of age or until they are 21 and following an educational course without receiving stipends. In case widows start working they are exempted from paying taxes but have to pay national contributions. Until two years ago, widows would have lost their pension if they remarried and in such cases they used to receive a marriage grant that covered a period of 52 weeks after which the pension was stopped. Despite this arrangement mothers were still entitled to children’s allowance. Since the Budget 2007 this situation changed whereby widows will continue receiving their widow’s pension even if they remarry. Widows will continue receiving this entitlement for their first five years of marriage.

On the other hand separated and divorced mothers in receipt of alimony get less social benefits. The amount of money mothers get as personal subsistence from their ex-husbands is deducted from the social benefits. Moreover, if the mother receives subsistence for her children, another Lm0.178c (€ 0.41) out of every Lm1 (€ 2.33) are deducted from children’s allowance. Those mothers who refuse any form of personal alimony from their ex-husbands lose the right to claim for widows’ pension when their ex-husband dies. Another condition for the separated and divorced is that only the parent who has the children’s custody can apply for the children’s allowance.

Clauses for the single never married mothers differ slightly. Single mothers who are under 16 years of age cannot apply directly for social benefits. Their parents or guardians have to apply for assistance on the young mother’s behalf. If the single mother still lives with her parents she loses 25 percent of the social assistance she is entitled to. Furthermore if the mother receives some form of financial assistance from the child’s father another Lm0.178c (€ 0.41) is deducted out of every Lm1 (€ 2.33) she gets from her benefits.

Although all the information pertaining to social benefits is available yet mothers explained that they needed further information. Mothers stated that they became aware of the different types of benefits and services by word of mouth. There were some mothers who were not even aware of the fact that they could top up their social benefits with part-time employment. Claire and Monica said that they learnt about supplementary allowance through their relatives and friends. Claire also suggested that the Department for Social Security designs a brochure with information about social benefits, which should be mailed to every household. She also suggested that a number of information spots on social benefits are held periodically on television.

“There should be more awareness campaigns about our rights and social benefits that we, (single mothers) are entitled for. This happened to me. I didn’t know that I could apply for supplementary allowance. There was a friend of mine who told me that I could apply for supplementary allowance. I think we should be given more information. I don’t want to abuse the system but if I have the right to claim for that little extra financial assistance, it would help me a lot.” - Claire, Divorced.

Making education and training more accessible

Few mothers participating in this study showed interest in furthering their educational qualifications. Factors such as family responsibilities and a lack of awareness of the courses organised were some of the reasons why these mothers were not interested in participating in courses.

However, mothers also explained that they were financially unable to pay for the courses. They claimed that training courses were very costly. Besides they could not afford to buy personal computers on which they would practice at home. Bailey (2002) stated that provision of income while learning is crucial for women to be successful lifelong learners. He stressed that economic capital is a significant factor in facilitating and supporting mothers in their learning journeys (Bailey, 2002: 19). Likewise Bezzina and Dibben (2002) claimed that in order to avoid falling into the poverty trap, policy makers should facilitate the access to educational and marketable skills to lone female parents. Accessibility of courses is an important factor to encourage more lone mothers to undertake training opportunities.

On the other hand mothers were unaware that training courses organised by the Education Department and the Employment and Training Corporation were free of charge for lone mothers. Mothers also seemed to be unaware of other incentives such as exemption fees for matriculation exams both for themselves and their children, the entitlement of stipends to lone mothers who read for a degree at the University of Malta, exemption fees for general courses organised by the Education division and so forth. In fact Bailey (2002) remarked that the provision of the right incentives and information to lone mothers would encourage them to take part in these courses.

Mothers wishing to participate in courses organised by the Corporation have to be interested in taking up employment after training. Moreover mothers who wished to enrol at the University and Junior College have their fees waived, and stipends are paid to them - as to other students - subject to the approval of the University board. Such clause is valid until the person is 30 years of age but again this is subject to the board’s decision. A similar procedure is adopted at the Malta College for the Arts, Science and Technology (MCAST). Moreover at the College lone mothers can apply for further assistance and depending on the approval of the Students’ Maintenance Grant Board, they may gain a higher stipend. Moreover individuals living on social benefits are exempted from paying Matsec examination fees.

Others also expressed the fact that they were unaware of the courses offered by both private companies and public entities including the Employment and Training Corporation. They wished to receive further information on the courses available. On the other hand a few of the mothers remarked that training courses available at the ETC were more suitable for males than for females. Anabelle stated that females are left with few options like computer courses or office skills courses whereas males had a wider choice.

Furthermore they wished that courses are organised during school hours, which in turn would solve the mothers’ problem of finding someone who looked after their children. Others explained that besides setting courses during the mornings, the training centres should be located in central places. Vanessa, a widow, explained that she once applied for the security course offered by ETC but because of the lack of transport facilities she could not attend.

“Ok, I know that ETC offers a number of courses. In fact I once applied for the security course, but I couldn’t attend. First I had a problem because the course was organised in the evening and for me that already was a problem because I had to find someone who looked after my daughters and my father who is bedridden. Secondly I had a transport problem. No one in my family could drive me to Hal Far. So far I think that public transport does not cater for Hal Far. Furthermore Hal Far is deserted. I would be afraid to go there on my own late in the evening or at night. Mind you the course was during winter time. So I had no other options than to abandon the course.” - Vanessa, Widow.

Mothers’ concern about education also revolved around that of their children. Mothers stressed the fact that their children were being taught many subjects at school and that they were being loaded with too much homework. Mothers who sent their children to state schools are also under the impression that the best teachers are engaged by private schools. They wished that their children would be given the same attention and quality education like that of children attending Independent or Church schools.

Despite these remarks, mothers explained that overall they felt satisfied with the education system. Some mothers made reference to the excursions schools organise, which although expensive they described as interesting and informative. Mothers explained that their children were more intelligent, or accomplished, than they were. Indeed Catherine stated that her 6-year-old daughter taught her how to use the computer. Francesca explained that the state school, where her 9-year-old son attended, provided him with a facilitator. This helped him to overcome his learning difficulties. She described the facilitator as caring and helpful. Francesca also remarked that her son was very happy at school.

Furthermore mothers who sent their children to Church schools explained that they enjoyed a number of benefits. Mothers explained that they were exempted from paying school donations. Valerie explained that sometimes she did flower arrangements for the school as a form of gratitude instead of paying donations. Chantelle remarked that the headmaster of the state school where her sons attend gave her an exemption from paying photocopy and excursion fees for school activities.

Good quality and affordable childcare

Difficulty to access affordable and high quality childcare services limited the mothers’ chances of taking up a job. While not all mothers were willing to use childcare, those who would, claimed that the services had to meet certain standards.

Lone mothers mentioned the fact that childcare centres should cater for a small group of children with a sufficient number of carers. Moreover the place should be spacious enough for the children to have room where they can play. Carers should in turn give adequate attention to the children and should know how to give first aid in case of emergencies. Mothers also insisted that centres should cater for the self-development of the children and also instil in them a certain degree of discipline. Valerie, a mother who made use of childcare centres in the past, described in detail how childcare services can be improved.

“I agree with childcare centres a lot but they have to be more organised in terms of children’s age. Where I used to send my son there was a mixture of babies and toddlers of three to four years of age. This influenced my son since he used to assist to a lot of crying and as a result he didn’t want to go to school. I wished that children were given more affection and care. I didn’t like the idea of having children all enclosed in a class. The carer had too many children with a small number of carers.” – Valerie, Separated.

The issue of having high quality childcare centres was crucial not only for the children’s well being but also to the mother’s performance at work. As stated by Oltmans Ananat and Phinney (2004) in their study about childcare centres, the quality of childcare centres affects the mothers’ work output. Mothers would feel more confident at work knowing that their children are in good hands. Ross and Paulsell (1998) also explained that low quality childcare may cause a mother to experience

psychological stress, which may interfere with her productivity, limit her ability to receive pay rises and promotions, or cause her to lose her job. Furthermore they stated that quality problems might cause women to take time off from work to secure more acceptable care. Such absences can lead to job loss and inconsistent work histories, which in turn may reduce the likelihood of them finding or retaining a job.

Meanwhile mothers also commented about the availability of childcare centres, their location and their cost. They wished that childcare centres, apart from being provided to parents with small children, would also be provided to parents whose children are between six to 13 years of age and that these services are also provided during summer when the children have their school holidays. They explained that at present there are no organisations that offer such services. Some mothers explained that ultimately the only option for them would be to enrol their children with the girl guides or boy scouts. As explained by Joanna,

“I agree with childcare centres. It would be a big help for those who wish to work. But I think that for those children who are 13 years and less there should be more centres. In Malta I don’t think there are any. I think that they should be placed in the locality because if your child is 8, s/he is able to go there after school and parents can pick them up before they go home. This way it would be less hectic and reduces hassle.” – Joanna, Divorced.

Like Joanna, some mothers preferred that childcare centres are located within their locality whilst others preferred that they are run at the workplace. The latter stated that having their children at work would allow them to spend their breaks with them. Furthermore mothers expressed that they felt more confident knowing that their children were within their reach.

Mothers also mentioned that childcare centres should be run on a daily basis and should remain open for long hours. They also suggested that these centres open in early mornings because if mothers find a job, where they have to start at seven but childcare centres open at eight, someone would have to look after the children until the opening of the centre and escort the children to the childcare centre. Joanna also argued that if childcare facilities remained open for longer hours mothers would have the option to search for a full-time job.

“... Single mothers need childcare services especially if they are willing to go out to work and have no one to look after their children. If the state provides childcare centres in localities for single mothers and these centres remain open from seven till five, then at least a mother can opt for a full-time job and doesn’t restrict herself to work part-time. Working full-time you have more advantages, I mean you have sick leave, leave, better wages and so forth. If a mother has childcare facilities and works on a full-time basis she would be independent and doesn’t have to rely on other people’s support. At the end by having more income, mothers would be able to better their lifestyle.” – Joanna, Divorced.

As to costs, mothers wished to utilise services free of charge or at least at a minimal fee. Some stated that the costs should be directly tied to the amount of benefits or salary they earned. High costs seemed to be hindering these women to opt for childcare. They exclaimed that due to the expenses attached to childcare they would prefer not to go out to work rather than having to dedicate most or all their salaries to childcare fees. Opting for childcare would leave mothers with little money available and also less time to dedicate for their children. When considering the pros and cons of childcare, mothers felt that they were better off as they were.

“There should be more childcare centres. However, they should be less costly because they are too expensive. When I started attending the hair and beauty school I used to leave my son at the childcare centre where I used to pay Lm40 a month. The entire stipend that I used to get I spent it on childcare only.” – Denise, Single.

“When it comes to costs I think that if you earn a minimum wage you cannot afford to pay a lot of money on childcare. If I end up earning a similar amount to that I get out of relief then I might as well stay on benefits instead of paying for childcare. If I don’t have a well-paid job, I would prefer staying at home and look after the children myself.” – Charlene, Separated.

These arguments were put forward by the mothers during the time of study, however since then government introduced a new measure vis-à-vis childcare facilities. As stipulated in the budget 2007 the subsidies offered on childcare centres have been extended also to those parents engaged with the private sector. Moreover parents leaving their children at a licensed childcare centre are allowed to deduct Lm400 (€ 931.75) from their taxable income. These measures could assist lone mothers to find employment while raising their small children.

Making the transition from welfare to work more possible

From this report it emerged that a major factor why lone mothers may not want to work, is that they fear not being able to re-access their social benefits if the job does not work out. For these mothers social benefits were the only means of secured income for them and their children. In order to encourage these women to enter into the labour market, the transition from welfare to work should be smoothened.

To smooth this process, countries like the United Kingdom and United States introduced new schemes. In the United Kingdom policies targeting lone parents emphasise that these mothers should not fall into the poverty trap and that they should be assisted until they manage to retain their jobs and obtain adequate incomes. The measures adopted in the UK covered by the New Deal for Lone Parents mainly entail wage supplementation that include cash payments, active case management, child support payments, and a national childcare strategy including cash additions to wage supplements. The wage supplementation measure ensures that lone parents receive a minimum income of £214 on a weekly basis so as to safeguard the single headed household from falling into the poverty trap. Active case management is provided to lone parents without paid work and covers advice offered by personal advisors on the whole range of their circumstances. The main scope of the programme is to assist lone parents to acquire a job. Lone parents who do not wish to take up a job would still be entitled to benefit support. On a more general level the UK government has set a target that within a decade the employment rate for single parents reaches 70 percent (Millar and Rowlingson, 2001: 1).

Meanwhile the United States introduced the Temporary Assistance for Needy Families (TANF) scheme. Single parent families are given financial assistance for a maximum of five years during which they have to find and eventually retain a job. TANF also gives small monthly grants to lone mothers' relatives who look after their children whilst the mother is at work. The US also has a programme called Work First, which assists lone parents in the transition from welfare to work. In this scheme, women who are eligible are contacted by a community service officer, who helps the lone mother in developing a plan for employment, encouraging progress towards the goal of getting the desired job, and arranging for services, such as transportation or clothing assistance. The Work First programme holds lone parents accountable for attending training courses, search for jobs or go to work. Whoever refuses to participate is penalised by either immediate withdrawal of family benefits or withdrawal of partial family benefits (Millar and Rowlingson, 2001: 41).

In Malta, the Employment and Training Corporation also has a number of schemes. These schemes are: the Employment and Training Placement Scheme (ETPS), Training and Employment Exposure Scheme (TEES), Job Experience Scheme (JES), Redeployment Scheme (RS), Work Start Scheme (WSS), Active Youths Scheme and the Bridging the Gap scheme (BTG). Lone parents can participate in all the schemes, however the ETPS gives lone parents the chance to participate in this scheme after the first day of registration. Lone parents participating in the scheme can work both full-time or part-time. Furthermore lone parents who have the custody of children receive a subsidy for childcare facilities when they attend a training course. The subsidy is worked pro-rata and at the end of six months in employment, parents get a refund that does not exceed 56 cents (€ 1.30) per hour on presentation of VAT receipts. Besides these benefits, through the ETPS the client would gain hands-on experience through the training provided by the ETC. Such training would help the

employee gain the required skills whilst re-integrating in the labour market. Lone mothers participating in this study were unaware of these schemes.

Meanwhile ETC launched a one-stop service to lone parents who are seeking employment. The ETC appointed an executive as a contact person for lone parents wishing to receive further information about the training courses organised by the Corporation. This executive offers also assistance in terms of choosing the right career path. All lone parents have the right to use such service, even those who are not registering for work with the Corporation. Moreover the appointed executive liaises closely with the Department of Social Security, in order to solve any queries these parents might have with regards to social assistance. To market this tailor-made service the Corporation sent a leaflet containing all the relevant information to those lone parents who were in receipt of social assistance.

In order to encourage lone mothers to move from welfare-to-work, ETC also launched a pilot project, which was partially funded through the European Social Funds (ESF). Unmarried mothers, who were in receipt of social assistance, were eligible to participate in this project. The aim behind this project was to offer specialised guidance and support to single mothers in their career choice. The project consisted of basic skills training which included computer and life skills training as well as on-the-job training in a given field chosen by the mothers. During on-the-job training, each participant was given a grant of Lm2 (€ 4.66) per hour. In addition to this allowance participants were reimbursed transport costs. Those using childcare centres were given a further reimbursement of Lm0.56c (€ 1.30) per hour. During the project participants still received their full monthly social assistance.

Mothers' opinions about the services offered by ETC varied. Overall mothers valued the help ETC offered to unemployed people and some acknowledged that when they made use of ETC services they were pleased with the way they were approached. On the other hand few of the mothers felt that ETC could not help them since they did not want to work. The mothers' knowledge about ETC services was minimal and showed that they had little information about the functions served by the Corporation. For most of these mothers ETC helped solely unemployed people and not necessarily the inactive. Few were aware of the training courses and the schemes it offered.

Others were not happy that ETC was located at Hal Far. Despite the fact that ETC provided free transport facilities from Valletta to Hal Far, many claimed that the transport offered is not good. Monica said that her daughter did not attend the job motivation course because of transportation problems.

"My daughter was going to start a course that covered two weeks but after attending for the first time she quitted. She had to be at Hal Far at eight in the morning. She refused to go because of the distance. She used to tell me that ETC provided transport but she said that if she missed the van she had to wait for a long time before the next van arrived and to return home she had to wait until noon to catch the minibus that drove her back to Valletta. I think that for those people who like me live in the Northern District appointments at ETC should be set late in the morning to give the necessary time for the person to arrive." – Monica, Widow.

Valerie, a separated mother, felt that ETC safeguarded the interests of employers more than those of jobseekers:

"I feel that the ETC safeguards the interests of the employers and not of the jobseekers. ETC does this to help employers surpass the regulations imposed by the Labour Office. I think that there is a special bond between ETC and the employer and that the latter give money to the ETC. That is what I think and I am not the only one who says this." - Valerie, Separated.

The lack of information about services was common amongst mothers. Indeed only a few of the mothers knew that they could work on a part-time basis without losing their social benefits. It might have been the case that the lack of awareness influenced their decision to stay at home, however many were reluctant to start working. The main reason that hindered the mothers was the fear of

finding an unstable job, have their benefits withdrawn and if they ended up redundant they had to go through all the bureaucratic procedures to start getting their benefits again. There was the possibility that for a period of time they would be left stranded and without income. Mothers' fear of losing their social benefits was predominant. Indeed some of the mothers remarked that when they were approached to participate in this research project they thought that their social benefits were going to be stopped. Many of the mothers associated ETC with entitlement to social benefits.

A few of the mothers described their hurdles when they decided to start working. As they explained if it was not for their determination to start working, they would have abandoned their wish. Denise, a 24-year-old single mother who decided to start working as a freelance beauty therapist, described how she had to provide the necessary documentation together with profit and loss documents on a monthly basis in order to continue receiving benefits. Denise explained that she could not afford paying an accountant Lm20 (€ 46.59) monthly but together with the Social Security Department she agreed to provide such statement twice yearly. Moreover Denise complained about being given benefits in arrears due to deductions made for national contributions. She insisted that the system should change and be more work-friendly. If it was not for her determination to continue with her small business she could have easily opted to close down and remain dependent on social benefits.

Joanna stated that the system of working and receiving benefits at the same time could be improved in such a way to encourage more mothers to take up work. She explained that sometimes her benefits were deducted because she worked overtime. For a period of time she also held two part time jobs at the same time. During such period, Joanna claimed that she gained no social benefits. Although for her it did not constitute a problem, yet she reported that at times she found mistakes in the amount of money deducted.

Besides improving the link between social benefits and employment to attract more mothers towards the labour market, working conditions have to be improved as well. By good working conditions mothers implied: earning a good salary, being offered the possibility to work on reduced hours, flexible time arrangements, work during school hours and be allowed to leave work in case of an emergency or take few hours leave in case their child woke up sick. They also claimed that they would like to be given the opportunity to develop their skills. The lone mothers also expressed their wish to work in a friendly environment as this may offset their feeling of isolation. Mothers also claimed that they feared redundancy. Indeed one of the main concerns of the mothers was to find a secure job. Having a secure job would imply having a secure income. Mothers explained that having an unstable job would affect also the children's lives.

They stated that they would prefer working conditions that help them dedicate enough time to their children. Mothers with very young children stressed that they would consider employment after their children started going to school. Knowing that their children were at school reduced the mothers' sense of guilt or the feeling of having abandoned their children. Other mothers, whose children attended school, wished that they could work only during school hours and arrive home before their children. A mother also suggested that it would be helpful if she could work during the scholastic year and be given the permission to take unpaid leave during the summer holidays.

Provision of support services

A range of support services for families in need are offered by both the State and Non-Governmental Organisations. In Malta a number of organisations offer support to lone parent families.

In addition to the entities offering social security, social housing and education and training referred to above, other organisations offer a range of support services. Social work services are offered by *Agenzija Appogg*, *Ghozza* and other NGOs including the Church and lone parents' support groups. Temporary shelter is offered by *Dar Merhba Bik* for mothers suffering domestic violence and *Dar*

Guzeppa Debono in Gozo provides shelter for young unmarried mothers. Mothers can also make use of other services offered to the general public such as assistance by Caritas and Sedqa when suffering from alcohol and drug problems as well as gambling habits, free health care services and employment and training services offered by the Employment and Training Corporation and the Education Department.

Some mothers participating in this study described how they made use of services that focused on how to cope with their children's upbringing, with emotional difficulties and stress. Mothers mentioned attending parental skills courses or widows' groups such as those organised either by the Cana Movement, Appogg, Unit Ghozza, Hospice Movement, Local Councils, Church Organisations or children's schools. Unit Ghozza is a government agency that falls under the responsibility of the Ministry of Education, Youth and Employment, and offers guidance and counselling prior to childbirth to mothers who are still attending compulsory schooling. At Unit Ghozza guidance and counselling sessions are also offered to the mother's parents as well as the baby's father. Furthermore Unit Ghozza offers a programme known as 'The Mother and Baby Support Group'. This program was set for those mothers who already gave birth to their children. During the year 2004, there were 92 teenage mothers who participated in the programs offered by Unit Ghozza, while another 61 single mothers kept contact with the Unit whilst they were working or pursuing their studies. As described by Maria, who got pregnant at age 16, Unit Ghozza helped her accept her pregnancy since she had her baby when she was still very young.

Appogg Agency offers counselling sessions by social workers to all persons making use of its services, and it also offers specific support programmes for lone parents. Programm Benniena offers personal counselling, legal guidance and information targeted at those mothers who are encountering difficulties during their pregnancy, including those undergoing separation, those who become widowed, unmarried parents or married mothers whose babies have medical conditions. Programm Ulied Darna, which is run by a number of volunteers, offers support to families, especially lone parents, who require assistance with their children's homework, childminding when parents have important appointments and so forth. Besides these two programmes, Appogg also offers services related to: court cases, child and family therapy, domestic violence, a day-care centre for children living at the Cottonera region, primary care services and outreach services that offer counselling support. Individuals who are separated and divorced may also avail themselves of supervised access visits where one parent visits with the children under supervision. Social workers at Appogg offer this service in order to ensure that a relationship is maintained between the child and one of the parents during crisis pertaining to access and children's custody.

On a more social level, other organisations like Cana, Caritas, Hospice Movement and Church Organisations organise support groups for widows and in some localities there were groups set up for the separated and divorced. These groups organise social activities where lone parents can meet peers and support one another. A few of the widows stated that they participated in such groups, which helped them keep their minds off problems and to socialise with people who understood their situation. Marianne for instance, described how sceptical she initially was about widows' groups. However, when she started participating in the group she found it very useful because she could share her experiences. Another widow described that she was responsible for the organisation of activities for widows within her locality. She described her group's initiative to fully integrate widows within the community through the various activities held especially during summer. Other widows who made use of the services offered by the Hospice Movement, a voluntary organisation that gives support to families with members suffering from cancer, explained that the support they found from the movement was very helpful. It gave them the necessary skills to cope with their husband's death. On the other hand, a separated mother claimed that she followed a rehabilitation programme at Caritas in order to fight her drinking problem. Brenda successfully completed the programme and for the last six months she had managed to control her drinking habit.

Despite these positive comments on all services, some mothers insisted that when dealing with problems on their own the advice received from these organisations or groups was not always useful.

Abela (2001) also reported this finding in his study about women's use of welfare services. He remarked that women in general make little use of services offered by Non-Governmental Organisations, Church Organisations or other institutions. Indeed many lone mothers participating in this study expressed that they did not feel the need such services. Most of the mothers showed a certain pride, in the sense that they felt responsible for their children and that they should cater for their needs without the support of third parties. Younger mothers, for instance, claimed that they did not feel at ease in widows' groups. This was also common among widows who were under 35 years of age because usually groups for widows are associated with people of older age. On the other hand Brenda explained that the service offered at Dar Merha Bik did not cater for her children and her personal needs. She explained that she had to leave the sheltered home because she clashed with another mother with whom she shared the bedroom. She said that she did not have enough privacy and was obliged to return to the Home by nine in the evening. She also said that she was obliged to do house chores together with the other mothers and had to eat what other mothers prepared.

Conclusion

The issue that is frequently voiced in debates about lone mothers' low employment rate is that mothers find it difficult to renounce social benefits and shift from welfare to work. Despite the fact that welfare dependency was one of the major factors that influenced mothers participating in this study to take up work, it also emerged that there were other factors that inhibited such a shift namely: family responsibilities, age, labelling, and health amongst others. Lone mothers' choice to start working is greatly affected by childcare facilities, self development aspirations, financial stability, working conditions, good salary, and flexible working hours.

These factors all contribute to lone mothers' decision to take up paid work. A joined-up approach to enabling lone mothers to move off benefits into employment is necessary, as for many, paid employment could lead to greater well-being for both the parents and their children. Since this research project was carried out government introduced a number of measures to better assist families, especially single-headed families. Moreover some incentives were developed in order to encourage women to take up employment. A few of these measures include: an increase in the threshold lone mothers' can earn from employment without losing their benefits (threshold increased to Lm20.08c, € 46.77); revised eligibility for children's allowance, and the amount of children's allowance received from the second child onwards has been doubled; increased allowance for those families who have a child or children suffering from disability; and deduction of Lm400 (€ 931.75) from the taxable amount for those parents using licensed childcare facilities; and revised tax brackets. Meanwhile, there are other measures from which widows can benefit. Widows who choose to remarry will continue receiving the widows' pension for the first five years of marriage, whilst working widows will continue receiving the widows' pension irrespective of their salary.

Although these measures can positively influence women especially lone mothers to seek employment, nonetheless it is important to implement measures covering other fronts like: promoting flexible working conditions, affordable childcare and human resource development policies that enable lone parents to train and improve their career prospects among others.

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Appendix: Case Studies

Denise

At age 18, Denise became a single mother. Having a baby brought many responsibilities and changes in her life, but it did not stop her from pursuing her goals. With her parents' support she managed to cope with all the responsibilities of being both a mother and a full-time student. Whilst she attended the Hair and Beauty School she used to leave her son at a nursery. Despite the fact that sometimes life was not easy, her determination kept her going and this was strengthened through her sense of motherhood.

Denise leads a dynamic but hectic life. In the mornings she prepares Jeremy for school, runs her business and helps her mother in house chores. When her son returns home from school she helps him with the homework, takes him to private lessons, religious formation classes and on Saturdays she takes six year old Jeremy to the sports centre. Denise was very concerned about her health and that of her son. She explained that although she finds little time for herself, she felt rewarded and happy. Some of Denise's hobbies were reading, going for walks in the countryside and drawing.

Denise likes meeting people. She decided to take up a career in beauty therapy primarily because it kept her in contact with people. It also gave her the opportunity to help other people feel better about themselves. Furthermore being self-employed gave her the flexibility of fixing appointments according to her son's needs. Indeed she remarked that she offers her services to clients during the morning whilst her son is at school.

"I am a mobile beauty therapist. I offer my services at the clients' house. Offering this service helps clients, especially those women who have reached certain age and who do not have enough strength to go out of the house. Offering services to clients, who are bedridden, is more rewarding. Having their nails done, facials, upper lips and so forth makes them feel better because it gives them a sense of dignity and ultimately this makes me feel rewarded."

Denise's wish before getting pregnant was to become a teacher. She stated that she will continue specialising in beauty therapy so that maybe one day her wish of becoming a teacher would materialise.

Gabriella

"I wake up in the morning, do the groceries, do the housework, prepare meals for my family, look after my daughter and during the weekends I like to go out with my friends. We go to different pubs, discotheques, cinema or eat out."

This was how Gabriella, a 20-year-old, single mother of a one-year-old daughter, described her life. Gabriella's wish was to find a small apartment where she can settle in with her daughter. The urge to become independent was strong yet she was finding it hard to act towards achieving it.

Gabriella's attitude towards work is ambivalent. Her apparent lack of motivation is driven by the fact that if she had to work she has to find someone to look after her daughter. She cannot rely on her mother's support since her mother works. Although Gabriella's grandmother lived with them she was too old to handle a child by herself. Gabriella stated that she would consider the possibility of finding a job as soon as her daughter starts going to school. She remarked that childcare centres would not solve her problem because she mistrusted childcarers and was not willing to leave her daughter with strangers.

Her lack of motivation may also be affected by the fact that she never worked in a good working environment. Upon completing compulsory education, she started off her career as a salesgirl in a boutique. She left this job because she worked split hours. She worked during the morning and late afternoon. Afterwards she worked in two manufacturing firms. She stopped working at the textile factory because she got tired ironing cloths all day long. On the other hand she quitted the subsequent job after discovering she was pregnant. However, as she remarked, she intended to quit the job prior to getting pregnant because she started suffering back pain. Gabriella remarked that if she had to start working she would like to work in a factory, although she was aware of the fact that having a job and being a mother was more tiring. Indeed after Martina was born she never looked for a job. Furthermore she stated that working in a factory would not leave her with the flexibility she needed because of the rigid working conditions.

On a social level, Gabriella kept contact with her friends. As she explained during the weekends she likes to go out with them. Due to this fact she has clashes with her father. She remarked that he quarrels with her because she leaves her daughter Martina with her mother whilst she enjoys herself with her friends. According to Gabriella, the fact she had the baby outside marital ties and at such a young age was overwhelming for a conservative person like her father and this was the main reason why she wanted to settle in her own house so as to live an independent life.

Elaine

Elaine is 50 years old, divorced and has three children. Elaine lives in the Northern District together with her youngest daughter, who is 18 years old. Elaine stated that although she was an optimistic person lately she was feeling depressed. Being unemployed made her feel as if she was wasting her life.

Whilst describing her work experience, Elaine said that she had been in employment for over 30 years. When living in Scotland, Elaine ran her own business in costume jewellery for 13 years. After that she worked as a nurse assistant in a hospital for children suffering from mental and physical disabilities. After her divorce she settled in Malta, where she worked as a secretary within a shipping agency for over four years. During this period, Elaine had to undergo a surgical intervention. During her recovery from this operation, she was asked to report at work even though she was still on sick leave. Whilst she was at work she fell sick again and after few weeks she was made redundant. However, she explained that employees were already informed about the financial state of the company by management. Indeed the company closed down few weeks after she was dismissed.

Elaine's enthusiasm towards employment is not affected by her redundancy. Her health problems do not affect her either but she is worried about issues related to her age, level of qualifications and the lack of transport facilities. The latter constitutes a problem since it restricts her possibility of finding a job in the South, which is far from where she lives. Moreover she has little knowledge of computer and for her this constitutes a problem. Elaine stated that she is willing to take up training courses however she is unable to compete with young university graduates. This makes her feel at a disadvantage.

"It's hard to compete with all those university students. I wouldn't blame an employer for engaging them because if I were an employer myself I would probably do the same thing. However what irritates me is the fact that employers don't understand that by employing someone my age, they would benefit from my work experience. Yet they still prefer to engage someone who is young and energetic."

Elaine thinks that because of her age, employers discard her applications. A positive attribute Elaine has, is her determination in finding a job in spite of the negative feedback she receives from employers. Elaine explained that she needs to have a scope in life. She does not want to live an idle life. She desperately needs to find a full-time job. She would like to work as a secretary or in customer care relations. Her good communication and social skills would make her an excellent worker.

Chantelle

Chantelle is a 27-year-old widow and has three children. She has two boys of eight and six years and a daughter of five years. She became pregnant after finishing her first year at the Prevocational School for Nursing. After learning she was pregnant she got married.

Chantelle has never worked. Her husband wanted her to look after the children and their house. He worked as a mathematics teacher in a boys' secondary school and had a part-time job in the construction industry. He decided to take up a part-time job so as to be able to maintain the family without the need for her to work. Unfortunately he lost his life whilst working on a building site.

She states that she would consider the option of finding a job depending on the conditions offered by the employers. However, she is willing to work only on part-time basis and only during school hours. Chantelle explains that her maternal role prevailed over anything else.

She describes how she would like to work, yet she is not highly motivated. She claims that the death of her husband brought a drastic change in her life. She explains that she found it hard to adapt to her new lifestyle due to the change in their financial income. From a salary of Lm900 (€ 2,096.44) monthly which her husband used to earn, she had to get used to living on widows' pension, which amounted to Lm300 (€ 698.81) monthly. Despite this change and the struggle to keep up with the bills, she prefers to remain unemployed. Furthermore she feels that it is not fair that if she has to start working her social benefits would be cut off. Her dependency on social benefits is strong indeed as she stated ...

"It is not fair that once your children reach 16 years of age you stop gaining children's allowance. What if my children still go to school and I don't have enough money to cater for their needs? Shall I ask them to quit their studies?"

Her children also influence her decisions regarding work. She claims that if she has to start working she needs someone to look after them during the school holidays especially during summer. She remarks that she is more likely to start working if the employer would grant her vacation leave during summer holidays. However, she believes that an employer will very likely be reluctant to accept such conditions.

Chantelle reveals that one of her wishes is to go back to her nursing studies once her children acquire more independence. She feels that improving her qualifications would be the first step towards a job with a good salary.

Brenda

At age 16, upon completing compulsory education, Brenda became a mother. She married her daughter's father and three years later she had a son. She separated from her husband after seven years of marriage. After the separation she had two other daughters.

Brenda is now 34 and since she became pregnant she has never worked. Throughout her life, Brenda went through many problems. When still a baby, she was given for adoption. She remarks that this affected all her life and her choices were driven by her search for love. Her childhood lacked the affection she needed. Brenda explains that her marriage failed because of the constant struggles. She also states that because of separation her son, who was six, fell into depression. Afterwards she met another man with whom she had another daughter. Brenda, together with her daughter, had to seek refuge at Dar Merhba Bik, because he started beating her. After that relationship, she had another daughter, who is now two years old. Due to all these problems, Brenda started drinking and became an alcoholic. During the interview she proudly remarked that she followed a programme against dependency on alcohol with Caritas and managed to control her habit for the last six months.

Although Brenda never worked, she states that she would like to find a job, with the only condition that she is given the possibility to work from home. Otherwise she would not be interested to work. She wants to work from home so as to look after her children without the support of other people. Indeed she remarks that looking after children was a mother's sole responsibility. Thus childcare services would not facilitate Brenda's life since she would not avail herself of such service. She mistrusted childcare centres. Furthermore she explains that she prefers to work in isolation therefore working from home would satisfy all her needs.

On the other hand, Brenda remarked that if she was to start looking for a job she would encounter difficulties because she lacked work experience and was illiterate. Brenda stated that having her benefits cut off hinders her from finding a job. Indeed she prefers to find a part-time job so that she will not lose her social benefits. She is not interested in finding a full-time job although she recognised that through a part-time job she will not be able to better off her financial situation and get out of debts.

Brenda explains that she would like to work in order to improve her life and that of her children. Furthermore, her wish was to find a place where to settle with her four children and be able to lead an independent life.

Appendix: Interview Guide

General questions:

Age

Civil Status

Locality

Household

Number of children

Children's age

Do you suffer from any type of disability? If yes, kindly specify the type of disability.

Kindly describe how you plan your days. Do you have any hobbies?

Themes:

I. Employment

Probe: Having a job what does it mean for you?

Probe: Do you have any work experience?

Kindly describe your work experiences. (What did you like/disliked most? How would you describe your relationship with your colleagues and superiors?, ...)

Probe: Would you like to work? Do you feel the need to look for work?

What is your favourite occupation? Kindly justify your choice.

What do you expect out of this job?

What types of working conditions would you like to be offered?

Would you like to have a full-time or part-time job?

Do you need any facilities, like transport ...?

Probe: What type of difficulties, do you think you would encounter at the workplace?

In case you find a job, with whom would you leave your children?

Probe: What comes to your mind when somebody mentions ETC?

How can ETC help you?

II. Education:

Probe: What is your highest level of schooling?

Do you have any qualifications?

Did you wish to pursue with your studies?

Probe: Do you think that a higher level of education would improve your lifestyle?

Probe: Would you like to take up any form of training?

Would you like to take a course in crafts?

III. Income:

Probe: Do you receive any types of social benefits?

Did you find any difficulties when applying for social benefits?

Are social benefits sufficient to cover all the expenses?

Have you ever thought about how you could improve your financial situation?

Probe: Do you have any other source of income besides social benefits?

How do you budget your money to cover all your needs? (ex. rent, water and electricity bills, daily products, appliances, ...)

Probe: If you start working you might lose your benefits, does this influence your decision whether to take up employment or not?

IV. Support:

Probe: What type of assistance does a lone parent need? (material, financial, psychological, social, ...)

Describe the support you receive from your relatives.

Describe the support you receive from your ex-husband or child/ren's father.

Describe the support you receive from the relatives of your ex-husband or child/ren's father?

Probe: How can organisations like Appogg, Dar Merhba Bik, Caritas, ...help you?

Did you ever seek assistance from a priest or social worker? Describe your experience.

Probe: In your opinion, what should be the role of the state with regards to lone mothers?

Probe: What is your opinion about childcare centres?

What type of services should childcare centres offer? (Ex: opening hours, costs, ...)

V. Values

Probe: What value do you give to your family?

In your opinion, do Maltese still value the family?

Probe: Have you ever experienced any type of discrimination? Kindly describe your experience.