

UNEMPLOYED WOMEN IN NEO-LIBERAL CANADA: AN INTERSECTIONAL
ANALYSIS OF SOCIAL WELL-BEING

By

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Unemployed Women in Neo-Liberal Canada: An Intersectional Analysis of Social Well-being
Doctor of Philosophy, 2014

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Abstract

This study explores the lived experiences of unemployed women in neo-liberal Canada, through interviews with a diverse sample of participants between the ages of 25 and 40 from the cities of Toronto and Halifax. The results were analyzed using intersectional and grounded theory. The study resulted in four main findings. First, the study builds on intersectional methodology by McCall (2005) and Hancock (2007) to indicate the significance of context-specify and fluidity of identities. The significance of intersectionality theory is that there is not one salient identity; rather the impacts of identities are context dependent. Second, the neo-liberal erosion of the state infrastructure is manifested in a paucity of supports for unemployed workers. The unemployed woman workers do not only have to face a lack of adequate support when they become unemployed but they also do not have adequate support in other aspects of their lives including child care, retraining, health care and labour market supports while employed. Thus, many women do not have access to adequate living conditions without reliance on a male partner. Third, the health of the women was negatively affected, whether precariously employed or unemployed. They have insecurity around not being able to plan their future, and living on limited money and poor health care benefits. Finally, regional economic differences may be disappearing while all EI measures are brought towards the lowest common denominator. Thus, neo-liberal labour market policies put women, and particularly women with intersectional identities, in jeopardy. This study makes four policy recommendations: (1) to create social policies that address intersectional identities to allow women a real choice in facing competing

demands of wage work and dependent care; (2) to create policies to curb the impacts of precarious employment; (3) to create EI policies not bound by regions but to the needs of the labour market including the growth of precarity; and (4) in the interim, to introduce extended health benefits to improve the situation of unemployed and precariously employed workers.

Acknowledgements

This thesis topic has been an interest of mine due to a firsthand experience. When I was in grade 2, my father lost his job and was approved for unemployed insurance benefits. During this difficult time, my mother who was a stay-at-home mom, *decided* to go back to work. Her previous profession changed and since she was deemed a re-entrant into the labour market, she lacked social supports to be retrained or supported through this transition. Through this experience I saw the inadequacies of supports for women re-entering the labour market after child rearing and other inadequacies such as length, duration and supports for a family. After many years, I have been finally able to explore and analyze the lived experiences of unemployed women.

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List of Abbreviations

EI Employment Insurance

UI Unemployment Insurance

GTA Greater Toronto Area

HRM Halifax Regional Municipality

PSW Personal Support Worker

ADP Automated Data Processing

CGA Certified General Accountant

CMA Census Metropolitan Area

ROE Record of Employment

OECD Organisation for Economic Co-operation and Development

REB Ryerson Ethics Board

CEO Chief Executive Officer

OSAP Ontario Student Assistance Program

CEIFB Canada Employment Insurance Financing Board

CEIC Canadian Economic Insurance Commission

SD Skills Development

ESL English as a Second Language

LINC Language Instruction for Newcomers to Canada

LMLT Labour Market Language Training

Chapter 1: Introduction and Literature Review

In 1997, a policy change from Unemployment Insurance (UI) to Employment Insurance (EI) put in place stricter rules and regulations, particularly in relation to hours required for eligibility to receive benefits (MacDonald, 2009a). People at the lower end of the labour market, most notably women, who, due to family responsibilities, work part-time, or on contract, or hold multiple jobs, or lack of full time jobs, are among those most affected by these changes (McGregor, 2009; Silver et al., 2005a; Silver et al., 2004). Due to the nature of many of the jobs available and the demands put on women in the home, these workers are seen to not have sufficient attachment to the labour market and, thus, are often denied for labour market supports such as insurance benefits (Townson and Hayes, 2007; Silver et al., 2005a; Shields et al., 2006).

A goal of my research is to bring to light the experiences and views of marginalized women with regard to un/employment policy, to be considered in policy development. This study of women workers' everyday lived experiences of EI policy involved participants in Ontario and Nova Scotia. Questions probed the socio-economic and psychosocial impacts of the current EI system, particularly in relation to different intersections of identity such as socio-economic status, race and gender. A comparative approach between provinces helped shed light on the ways in which different groups of women from different geographic locations manage their relationship to federal policy (Orloff, 1993; O'Connor, 1996).

1.1 Organization of the Thesis

This thesis begins with an overview of the current literature concerning unemployed worker supports in Canada. In Chapter 1, I discuss the policy paradigm shift from

Unemployment Insurance (UI) to Employment Insurance (EI), as well as the neo-liberal policy paradigm behind this change. Following this, I review how and in what ways women are impacted by this change in unemployed worker support. I also provide an overview of the literature surrounding the impacts of unemployment, including the decision to find employment, difficulties caring for children or dependents while attempting to work for pay, health concerns, job and skills retraining, and financial insecurity—all of which are a part of being without a job. The Chapter concludes with a proposition about how to approach the analysis of social policies. In this section, I address feminist policy analyses and propose that intersectionality approaches allow for the widest possible inclusion of different social identities.

Chapter 2 reviews the methods used to conduct the study. In this Chapter, I attend to the recruitment process and the identities of the participants. Additionally, the Chapter discusses the epistemology behind intersectional analysis. Following this, I explore the process of my data analysis, including my choice of grounded theory and how it is used in coding of data. Following this, I explain the recruitment of research participants, and the criteria for their inclusion in the study. This Chapter also outlines the research process including the length, location, and process of the interviews.

Chapters 3 to 7 present the findings of my interviews, along with an analysis and discussion linked to the literature, including theoretical contributions. In Chapter 3, I provide a description of the participants' experiences with the process of applying for EI benefits. I also explore their difficulties with the online application form, and with obtaining support from staff at the Service Canada. In addition, I indicate who was approved or denied, and how they were told about their application decision. Furthermore, I discuss the waiting periods for different participants. I conclude this chapter by exploring how the decision to deny some of the women

EI benefits was reversed by allowing them to work more hours through a temporary job. The Chapter outlines how the real and direct impacts of the precarious neo-liberal job market, especially on women with children, are in keeping with the feminist literature on the undervaluing of women's unpaid labour in the household.

Chapter 4 delves into the lived experiences of unemployed workers. I explore how financial insecurity influences women's ways of addressing their current situation. Financial problems cover a range of practices, including the use of savings, managing debts, finding decent housing, and paying bills, as well as using thrift stores or food banks as a means of survival. I also explore these women's potential dependency on the state or a partner and/or child support payments; the general impact of having a family while unemployed; and the duration of the period of EI benefits. In this chapter, I argue that financial concerns are not always directly related to the approval for EI benefits or region of residence. It is more complex, based on different identities, including single parenthood, previous precarious employment relationship(s), income level/socio-economic status, presence/absence of a domestic partner, previous unemployment experience, immigrant settlement experience, presence of one or multiple children, presence of children born close together or born as multiples, lack of child support, racialized identity, age and education.

This Chapter brings attention to the homogenizing effects of EI policies under neo-liberalism. The analysis suggests that regional differences are disappearing and that all EI measures are brought the lowest common denominator, thereby making lives difficult for unemployed workers. As well, neo-liberal policy paradigms shape the lived experiences of employed or unemployed workers. Despite the persistence of the male breadwinner model in the framework of social programs, as articulated by feminist scholars, the reality is that this model is

deteriorating. In this study, the majority of women who had a male domestic partner, noted that they could not solely rely on their male partner's income as it was sufficient to make ends meet, reflecting a general deterioration of wage levels. This development has led some women to use food banks or thrift stores, or use coupons to make ends meet. Yet, the presence of a male domestic partner still has the most salient impact on housing security (whether renting or owning), illustrating the deterioration of living standards to where a dual income house is needed in a neo-liberal economy.

Chapter 5 explores the women's job search experiences and desired future employment relationships. In this chapter, I critically explore the suggestion that caregivers, particularly mothers, have the choice to either work for pay or be unemployed. An analysis of previous labour market experiences of the participants is also conducted. Following this, I explore the difficulties caused by a lack of Canadian education and/or employment experience, previous precarious employment relationship(s), and resulting unemployment spell(s). My key findings are that intersecting fluid identities, such as immigrant status, motherhood and particularly having young children, caring for elder parents, and identities such as previous precarious employment, low income status, denial of EI benefits, social assistance, and previous unemployment experience, negatively impact the future employment relationships of the participants.

In this Chapter, I demonstrate that the deterioration of social programs as a result of neo-liberalism has impacted the way women are capable of accessing the labour market as well as maintaining a relationship to the labour market, despite their economic region of residence. As a result of this, access to education and reasonable employment experiences can be out of reach of women attempting to find adequate employment. Yet, these women's intersections, in relation to

neo-liberal economic changes, further impact their experiences with employment and searching for work.

Chapter 6 explores the issue of retraining. Reflecting social investment theory, there have been supports to unemployed workers through government training programs in the transfer to the neo-liberal policy paradigm. First, I examine women's need and/or interest in training programs. Then, I explore the connections between caring and work, with attention to the impact of care giving responsibilities on women's participation in training programs. In this chapter, I also focus on those who attended school by paying for it themselves or through the use of student loans. Depending on the participant's educational level, retraining can provide one of the best opportunities to get out of unemployment, including long-term unemployment. However, social investment policy paradigms which have changed retraining supports, have not properly addressed the need for training. The neo-liberal policy paradigm has had a powerful influence here, to the point that depending on the participants' intersecting identities, education and/or work training is out of reach.

In Chapter 7, I provide a discussion about the health impacts of unemployment. I begin with an exploration of the general links between health and employment. Next, I address health concerns arising from unemployment, and discuss how participants are attempting to remedy the situation. Furthermore, I explore the implications of financial insecurity on health care costs, including preventative health measures. Perhaps most significantly, the conditions of both employment and unemployment in the Canadian neo-liberal regime are creating similarly detrimental health effects. I suggest that we are effectively seeing precarity in both employment and unemployment, resulting in negative health outcomes for the most marginalized segments of the population. For instance, access to prescription medications, an adequate diet, vision and

dental plans as well as the freedom to attend medical appointments while caring for a child, all allude to the deterioration of social supports as a result of the neo-liberal regime. As well, the disastrous consequences of precarious employment and unemployment on one's health, lead to negative views about one's future.

My concluding Chapter 8 summarizes and expands on the different intersections that are presented throughout the study, illustrating the benefits of an intersectional approach. I also attend to methodological issues arising from the specific type of intersectional analysis I conduct throughout the study. Importantly, I address the question of how to improve unemployed worker supports, through a discussion of policy recommendations relating to general aspects of EI policy. Further research areas are identified, along with theoretical considerations.

1.2 The Approach This Thesis Takes to Neo-liberalism

This study endorses that neo-liberalism is a policy paradigm that has impacted the policy process through ideas and institutions. Ideational analysis asserts that analyzing dominant ideas matters (Bhatia and Coleman, 2003, pp. 735; Bradford, 2000), since they are a part of all politics, including policy creation (Bhatia and Coleman, 2003, pp. 735; Stone, 1997, pp. 373). But ideas can also create obstructions and detours in policy creation and analysis (Bhatia and Coleman, 2003, pp. 735- 736). There are two different forms of ideas: (1) individualistic ideas, which are often normative and generated at the cognitive level, (2) and collective ideas, which are generated in social exchange (Bhatia and Coleman, 2003, pp. 732; Stone, 1997, pp. 373). An analysis of dominant collective ideas can help explain why policies changes and the reason behind these changes (Bhatia and Coleman, 2003, pp. 735- 736). The significance of this approach is that it can highlight the values and power dynamics within current policies (Bhatia

and Coleman, 2003, pp. 735 - 736). This is because “when ideas are introduced into the political arena ... they do not simply rest on top of other factors there ... they can alter the composition of other elements in the political sphere, like a catalyst or binding agent that allows existing ingredients to combine in new ways (Hall, 1989, pp. 367).

As expressed by Hall (1993) there is an interaction between ideas and institutions. As a result, he coined the term policy paradigm to mean “a framework of ideas and standards that specifies not only the goals of policy and kind of instruments that can be used to attain them, but also the very nature of the problems they are meant to be addressing” (Hall, 1993, pp. 279). Policy paradigms also capture the pragmatic views that policy actors, elected officials and bureaucrats have of the world while they struggle within institutional structures. “Paradigm shifts” explain policy path transformations (Hall, 1993).

In the case of this dissertation, the significant paradigm shift refers to the transfer from Keynesianism to neo-liberal ideals (to be discussed more fully below). This change of paradigm has “transferred decision-making power away from the public sphere of the state and civil society to the private sphere of the market. While neo-liberal rhetoric has emphasized expanding and enriching individual choice, neo-liberal practice has constrained choice by imposing market criteria on all social exchanges” (Burke et al., 2000, pp. 11). The implications to the lived experience of the unemployed individuals within this dissertation are the result of this paradigm shift, captured by the term neo-liberalism.

1.3 The Term “Lived Experience” and its Usage in this Thesis

The idea of researching lived experiences is much more common among the science disciplines including psychology (See for example Reid et al., 2005; Esteban-Gultart and Mall,

2014; Lindseth and Norberg, 2004; Ekstedt and Fagerberg, 2005). In these studies it is commonly attached to Interpretative Phenomenological Analysis (IPA) which allows psychologists the chance to understand the experience from the expert – the research participants themselves (Reid et al., 2005). Very few social science research projects refer to lived experience despite a focus on these experiences (Tietze and Musson, 2002; Riach and Loretto, 2009; Terkel, 1997). For instance, Studs Terkel's (1997) anecdotal account, *Working: People Talk About What They Do All Day And How They Feel About What They Do*, focuses on the notion of lived experience of workers, similar to my focus on unemployed workers. However, this study, and others like it, do not define what lived experiences are and why they are significant, nor are the accounts necessarily scientifically valid.

The notion of lived experience in this thesis will take up the meaning that Esteban-Gultart and Mall (2014) expressed. For them, lived experience takes into account the interconnections between “all psychological functions and the mutual constitution of emotional acts and intellectual acts” (Esteban-Gultart and Mall, 2014, pp. 74). Furthermore, lived experiences are created among multiple “time scales” throughout life time (Esteban-Gultart and Mall, 2014, pp. 74). Most importantly, thinking and feelings cannot be separated from each other; we must explore them together (Esteban-Gultart and Mall, 2014). In addition, Esteban-Gultart and Mall (2014) state that lived experience is subjective and it is a means we can understand identity as it is a “box of tools people use to define themselves” (Esteban-Gultart and Mall, 2014, pp. 74). As well, it involves a reflective process of interpretation (Reid et al., 2005). This lived experience combines fluidity of identity with the environment and people, which occurs across time and space (Esteban-Gultart and Mall, 2014). Thus, it is no surprise that lived experience is “the

phenomenological prism through which a person perceives and attributes values, senses and meanings” to any part of their identity (Esteban-Gultart and Mall, 2014, pp. 75).

This term of lived experience has significant use for understanding the experiences of unemployed workers. It allows us to analyze their thinking and feeling of their unemployment experience, including their reflections of the significance of unemployment on their daily lives. As a result, this term will be used throughout this study to explore how women interact with and deal with unemployment.

1.4 Literature Review

This section of the thesis reviews the literature on lived experiences of unemployed workers. I begin with a review of the literature of UI policy in conjunction with the development of the welfare state. Following this, the review explores the literature concerning the switch to EI policy, including its main components and changes throughout the years. Next, the chapter addresses the impact of neo-liberalism and social investment theory on the lives of unemployed workers. This section will cover financial constraints, health concerns, job searching, retraining, and education. Finally, the overall impacts on women of the switch to EI policy are explored through intersectional and feminist theories.

1.4.1 Unemployed worker support: unemployment insurance. The conclusion of World War II occasioned a set of ideas and views about how to support the returning soldiers in both the labour market and in life at home (Mulvale, 2001). The views and ideas that ignited this political transformation were expressed in John Maynard Keynes' work, obtaining his name in the term Keynesianism, which argued for state support for all citizens through social programs

(Mulvale, 2001). This is commonly referred to as the welfare state, of which Unemployment Insurance (UI) is a key element (McKeen, 2001; Padamsee, 2009).

The harsh conditions caused by the Depression in the 1930s led to a desire for political change as a means to avoid similar future periods of turmoil and social deprivation (Harvey, 2005, pp. 9). Keynesianism, therefore, was designed as a more humane version of capitalism. It was seen as a way to stop future political conflicts of the kind that had resulted in the world wars. A key goal of Keynesianism was to maintain and create peace domestically by introducing a class compromise for labour and capital. This would occur through the creation of social protection for workers via different forms of regulation, ensuring reasonable wages and the advancement of capitalist industry through the maintenance of a stable and loyal workforce (Harvey, 2005, pp. 10; Scott-Marshall, 2007, pp. 24; McBride, 1992, pp. 166-168). The state regulation of market activities and entrepreneurialism “sometimes restrained and in other instances led the way in economic and industrial strategy” (Harvey, 2005, pp. 11). On top of this, the compromise between labour and capital involved the state being an active entity in the economy by setting fiscal and monetary rules, reducing the effects of poor business cycles through the maintenance of reasonably full employment, and the creation and maintenance of equitable levels of social security. Other parts of the state’s role include creating a standard for a social wage including (1) health, (2) education, and (3) family benefits—all of which are seen to be a part of the welfare state (Harvey, 2005, pp. 10- 11; Scott-Marshall, 2008, pp. 24; Silver et al., 2005a). Even though full employment—one of the main goals of Keynesianism—was not fully accomplished, having high levels of employment and a stable labour market was an ideal for the Canadian government (McBride, 1992, pp. 4).

UI was introduced during the depression in the early 1940s in order to deal with large-scale unemployment brought on by the Great Depression. The official funding of UI began on July 1, 1941, but the first day in which it was possible to claim benefits was January 27, 1942. The federal government was responsible for the administration of the program and for contributing an additional twenty percent of the combined employee and employer contributions to the money available for benefit payouts (Lin, 1998, pp. 42). The program was put under the purview of the federal government as a result of an amendment to the British North America Act of 1942. The goals behind the program included providing financial assistance to the unemployed and aiding those who were systematically disadvantaged and helping those regularly unemployed by finding them suitable employment (Lin, 1998, pp. 42). The overall goal of the program was to defend the “economic and social security of Canada through supporting workers between jobs” (Townson and Hayes, 2007, pp. 3; also see Lewchuk, 2010, pp. 57; Battle and Torjman, 2009, pp. 8). In this initial vision, then, the state was seen as having a direct interest in supporting unemployed workers.

The initial UI eligibility requirements were based on the number of weeks worked for a year prior to the claim being made (Townson and Hayes, 2007, pp. 4). Depending on the region, an individual was required to have worked anywhere between 12 to 20 weeks with a minimum of 15 hours a week (Townson and Hayes, 2007, pp. 4 - 5, 10). The UI policy also clearly outlined forty acceptable reasons, or “just causes,” for leaving a job; some of these included moving due to a partner’s career, workplace discrimination, social reproduction (the process required to support and regenerate the working population), and harassment (including sexual, physical or verbal) (Townson and Hayes, 2007, pp. 4-5). The policy required a two-week waiting period before an individual could be deemed eligible for benefits. Benefits were determined by the

amount of earnings and total hours worked during the year prior to the claim (Townson and Hayes, 2007, pp. 5).

In 1971, UI was liberalized and expanded to include eight needs related to the labour market. These included regular unemployment benefits, sickness, maternity or parental leave, fishing (for First Nations communities), compassionate care, and work sharing (Battle 2009, pp. 2; Townson and Hayes, 2007, pp. 3). Maternity leave benefits were based on the “magic 10” rule. This meant that women were required to have had a minimum of 10 weeks of insurable employment between the fifteenth and thirtieth week before expected birth (Porter, 2003, pp. 127; Nichols, 2012a). Sickness and maternity leave were awarded to workers with 20 weeks of insurable employment within the last 52 weeks (Pal 1985). Furthermore, Bryce Mackasey, Minister of Labour noted in 1971 that:

I do not like to use sickness benefits and maternity benefits because I think this is something that, a cliché almost that we, including the Minister, have fallen into using. We do not pay any sickness benefits and we do not pay pregnancy benefits; we pay unemployment insurance benefits and we simply recognize sickness and pregnancy as legitimate reasons for paying unemployment insurance when, as a result of sickness and pregnancy, earnings are temporarily interrupted. (cited in Pal 1985, pp. 554)

Thus, all of the benefits were designed to address temporary loss of income for workers with labour market attachment.

During the 1970s, the UI program underwent many changes, first expanding and then later restricting access and recipients’ payouts (MacDonald, 1999, pp. 61; Banting, 2012). During the 1970s, recipients’ payout rates increased to 66 percent of their previous earnings and then decreased to 60 percent in 1978. In 1994, this further decreased to 55 percent (60 percent

for those with dependents) (MacDonald, 1999, pp. 61 - 62). Thus, an UI recipient would have on average received \$595 per week in 1995 adjusted to 2009 Canadian dollars (Battle, 2009).

Increased restrictions impacted any worker who worked less than 35 hours each week. Women were more frequently targeted by this restriction than men because women on average worked 30 hours per week compared to 39 hours per week for men during the mid-1990s (MacDonald, 1999, pp. 67). Therefore, while new restrictions were based on “gender neutral terms, the impacts are gendered” in that more men than women qualified for UI (MacDonald, 1999, pp. 67).

It was a popular belief that areas with high levels of seasonal employment were taking unfair advantage of the unemployed worker support system, resulting in a movement for reform which politicians put into action (McKeen and Porter, 2003, pp. 117). A resolution was passed in 1977 to include “a variable entrance requirement based on unemployment in specific regions of the country, and also put a limit on benefits to a maximum of 52 weeks” (Nichols, 2013, pp. 223; MacDonald 1999). There was a creation of 58 regions are based on economic premises. Each of the regions has varying “access to, length of, and amount of benefits” (Banting, 20012, pp. 7). These changes indicated the beginning of the difficulties for the welfare state model (McKeen, and Porter 2003). Those who were affected were notably those in seasonal employment such as fisheries and forestry, as well as workers in part-time employment, the latter being heavily dominated by women (Porter, 2003, pp. 198-199). Notably, those most affected were the provinces with a high reliance on fishery, forestry, and seasonal tourist industries (Porter 2003, pp. 198-199). For instance, Porter (2003) noted that the Atlantic provinces argued that it was hard to gain much more than ten to twelve weeks of work per year in the fishing industry,

including fish plant workers, because of “the economic reality of living in an economically underprivileged and underdeveloped part of the country” (cited in Porter, 2003, pp. 198).

The long-standing Canadian welfare state model is rooted in means-tested social supports, with few universal transfers and limited social-insurance plans. This type of welfare regime, known as the liberal welfare regime in the typology created by Esping-Andersen (1990), sees the market as being the proper support for the masses instead of the state, which should only offer support as a last-resort option (Esping-Andersen, 1990, pp. 26-27). Within this regime, all individuals are seen as being capable of work and should therefore be working. This is a policy paradigm based on the adult worker model (assuming that all adults are engaged in wage work) instead of the breadwinner worker model (in which male breadwinner's are the norm) (Esping-Andersen, 1990, pp. 42; Gundersen, 2012, pp. 47). Additionally, in this regime all forms of social supports are designed to encourage labour market participation (Nichols, 2013).

The Canadian welfare state model took on the neo-liberal policy paradigm (see above) in the 1980s. From 1984 to 1993, during Brian Mulroney's conservative government era, there was a desire to decrease the usage of many social support systems within Canada. This was seen as a way to drive down increased financial costs to the state. In the case of UI, the change was to increase the hours needed for receiving benefits, while at the same time cutting back on re-training programs. This was to encourage re-entry into the labour market (Evans, 2010). Dominant neo-liberal discourses (see below) at the time were also encouraging the idea that there were many unemployed workers taking advantage of the system, and that these people were draining the public purse and ruining things for everybody (Townson and Hayes, 2007; Porter, 2003). This was encouraged by the belief that there has to be a reduction of government social support spending (Mudge, 2008).

Reviewing these political changes and transformations necessitates an explanation of further EI reforms throughout the 1980s. The state started to take action against those who were seen as dependent on the government's social services, including the EI system. Those who were seen as dependent on EI included seasonal workers and women workers. The reforms of the 1980s encouraged working incentives and took active measures to encourage labour market attachment (MacDonald, 1999, pp. 63; Pupo and Duffy, 2003). Throughout the mid-1980s, as de Wolff indicates, employers along with governments tried to create employment opportunities by such means as "decreased taxes, combined with lower 'payroll taxes' like Employment Insurance [then known as UI] ... workers' compensation, and relaxed employment standards legislation" (2000, pp. 56). However, during this decade, the underlying beliefs and policy framings about the needs for social programs run by the government transformed significantly, which in turn eventually led to the unemployed worker policy change from UI to EI in 1997.

The most significant change to the policy at the time included more hours required for eligibility and a decrease in the EI benefits payouts (van Den Berg et al., 2008, pp. 309-311). Through this change to EI policy, a worker who has become unemployed must present documentation for 180 days of paid labour within the last two years, during a 35-hour week (Townson and Hayes, 2007). Therefore, the switch to EI policy has doubled the paid work hours needed. The prior UI policy requirements were only 20 weeks of 15 hours each, and through EI one needs 20 weeks of 35 hours each. This difference is a combined 400 hours, or a change from 300 to 700 hours (Finkel, 2006; Townson and Hayes, 2007). Furthermore, this change impacts the monetary aspect, as an average UI claimant would receive \$595 per week in 1995, when taking into account inflation, while the same average claimant under EI would receive \$514 per week in 2014 (Battle, 2009; Government of Canada, 2014). Thus, the key change of the

unemployed worker's support is based on a new definition of labour market attachment. Within the new policy, one must have had 180 days of employment within the last two years, compared to the 12 to 20 weeks expected under UI, depending on the region of the claim. Within Canada, there are 58 economic regions for EI applicants (Banting, 2012). Even so, only those who have worked 35 hours a week for the past two years are now eligible for any claim (Lin, 1998).

The impacts of these changes are very noticeable in the outcomes of EI applications. In 1990, 83 percent of EI applicants were approved compared to 39 percent in 2008 (Mendelson et al., 2010). This is also highlighted in the Survey of Labour and Income Dynamics (SLID), designed to analyze the "changes in socio-economic well-being of Canadians" from longitudinal data of Statistics Canada in order to provide a fuller view of the experiences of being a worker who is out of work (Shields et al., 2006, pp. 107). From this survey, researchers can see how many have been "unemployed *at some point during the year*" [emphasis in the original] in Canada, and thus one can extrapolate that the unemployment rate is really double the rate given by the state (Shields et al., 2006, pp. 107). For instance, from 1993 to 2001 the "lived unemployment rate" for all Canadians was 19.9 percent, compared to the 8.7 percent officially set by the state (Shields et al., 2006, pp. 107).

In October 2013, 510,520 of all unemployed workers were receiving EI, and of these unemployed workers, 62.2 percent were men (317,460 workers) compared to 37.8 percent women (193,060 workers). For the working age population, between the ages of 25 to 54 years old, 346,240 were unemployed and receiving EI benefits in October 2013. Within this total, 60.3 percent were male workers while women workers made up 39.7 percent (Statistics Canada, 2014a). This difference between men and women accessing EI benefits has been quite constant: in October 2013, 58.3 percent of unemployed male workers compared with 41.7 percent of

unemployed female workers received EI benefits (Statistics Canada, 2014a) (See Table 1.1). Notably, while the eligibility rates of unemployed male and female workers indicate a similar ability to access EI benefits, 82 percent for adult females and 87 percent for adult males in 2011 (CEIC, 2013) (See Table 1.2), this is not the reality among unemployed workers who are actually collecting benefits.

Table 1.1*Individuals Receiving Regular EI Benefits by Gender and Age (Seasonally Adjusted)*

	October 2012	September 2013	October 2013
Both Sexes	557,590	506,220	510,520
15 to 24 years	58,610	52,130	52,340
25 to 54 years	379,290	345,640	346,240
55 and over	119,690	108,460	11,940
Men	336,990	313,040	317,460
15 to 24 years	43,140	40,040	39,820
25 to 54 years	221,220	207,510	208,950
55 and over	72,630	65,480	68,680
Women	220,600	193,180	193,060
15 to 24 years	15,470	12,080	12,520
25 to 54 years	158,070	138,130	137,290
55 and over	47,060	42,970	43,260

Note. Numbers are actual recipients receiving EI benefits. Adapted from Labour Force Survey, December 2013, by Statistics Canada, 2014. Ottawa, ON: Statistics Canada.

Table 1.2*Eligibility Ratio for Employment Insurance 2006 to 2010*

	2006 (%)	2007(%)	2008 (%)	2009 (%)	2010 (%)	2011 (%)
Total Eligibility Rate for unemployed people with a recent job separation	82.7	82.3	82.2	86.2	83.9	78.4
Unemployed Youth	47.00	45.9	51.9	62.8	48.4	42.1
Unemployed Adult Women	85.4	87.7	86.4	88.3	89.6	82.0
Unemployed Adult Men	91.5	90.4	90.6	918	89.5	87.4

Note. Numbers are percentages. Adapted from *2011 Monitoring and Assessment Report*, by Canadian Economic Insurance Commission (CEIC), 2012. Ottawa, ON: Her Majesty the Queen in Right of Canada. And Adapted from *2012 Monitoring and Assessment Report*, by Canadian Economic Insurance Commission (CEIC), 2013. Ottawa, ON: Her Majesty the Queen in Right of Canada.

All workers in Canada are required to pay into the unemployed worker support system, despite the fact that the majority of workers do not qualify. In turn, this has led to the EI program becoming a source of revenue for the federal government. To address this change, the Conservative Government introduced the Employment Insurance Financing Board (CEIFB) in 2009 (Wherry, 2012). This Crown Corporation was designed to set “a new EI premium rate-setting mechanism” while maintaining “a cash reserve of \$2 billion provided by the government” (Wherry, 2012, n.p.). In 2014, the maximum rate is set to cover \$1.93 per \$100 of previous income earned (Government of Canada, 2013). As of 2012, there were no attempts to reinvest the premiums collected in worker training initiatives. However, at the same time, the Crown

Corporation has thus far managed to spend \$3.3 million to cover its role in the process (Wherry, 2012; Weston, 2012). Furthermore, the debt from this commission is expected to rise to \$1.97 billion at the end of 2014, while the annual surplus is expected to rise to \$3.85 million (Government of Canada, 2013). Even though this program is designed to support Canadian workers, at this moment the system is doing the opposite.

Furthermore, regulations concerning the length of EI benefits were changed on January 6, 2013. The Canadian government released new rules regarding the length of benefits for approved applicants. According to the new changes, the definitions of two terms have been altered—namely “suitable employment” and “reasonable job search.” The effects of both of these changes are uneven, depending on the applicant. For instance, the term “suitable employment” is rooted in personal situations, hours of work, conditions of work, commuting time, type of work, and previous hourly wage (Fitzpatrick, 2012). Moreover, “reasonable job search” now incorporates attendance at job fairs, job applications, competency evaluations, preparation of a resume, and creating a profile at job banks (Huffington Post, 2013). Now, after a shorter period of time, and depending on his/her situation, a worker is expected to find employment at 30 percent less than his/her previous employment income. Service Canada, based on the worker’s history of employment, sets what they believe to be appropriate employment for the unemployed worker to find. For instance, a precariously employed worker would be expected to gain the same employment relationship even if they want to improve their situation in the labour market. In addition, overhauls to the system reduced benefit payout to 55 percent, or a maximum of \$514 per month (Government of Canada, 2014). Thus, with fewer people qualifying and fewer weeks covered, more and more Canadians are not benefitting from a program that they paid into while working.

1.4.2 Impacts of neo-liberalism and the social investment approach on unemployed worker supports. Neo-liberalism has been a key Canadian government policy paradigm since the 1980s. In this view, the individual is seen to be the one primarily responsible for social risks (Gindin and Stanford, 2006; Harvey, 2005). The neo-liberal policy paradigm resulted in a belief that workers are little more than blatant tools for making a profit (Gindin and Stanford, 2006; Harvey, 2005). This policy paradigm includes a set of ideas that argue for laissez-faire economic policies, which include the privatization of services owned by the state and the liberalization of restrictions on trade and other economic ventures (Harvey, 2005; Mudge, 2008; Silver et al., 2005b). The basics of neo-liberalism stem initially from the theories of Milton Friedman, who was an argued against state planning, regulation of the market and protections for the workers (Mudge, 2008)

Friedman argued that states should only interfere through the enactment of policies designed to reinforce and protect free markets. Therefore, fiscal policy should address the maintenance of inflation as a means to make a country more desirable for entrepreneurial investment (Mudge, 2008). The other policies within the neo-liberal policy paradigm are designed to encourage growth of imports, foreign investments, creation of free trade arrangements, and deregulation and privatization of natural resources (Harvey, 2005). Within the neo-liberal policy paradigm, social programs or services are hollowed out (with less government funding) or deregulated. At the same time, labour laws and organizations such as unions and associations are weakened (Pulkingham and Ternowetsky, 2006; Silver et al., 2005). Notably, a central goal of neo-liberalism is to further strengthen the power and competitiveness of private business over the concerns of organized or unionized labour (Gindin and Stanford, 2006, pp. 384; Harvey, 2005, pp. 7).

Through the neo-liberal paradigm shift there has been reduction of government involvement through privatization and the encouragement of laissez-faire economics, while the desire for continuing social security and stable full employment was no longer a primary concern (Scott-Marshall, 2007, pp. 22, Harvey, 2005, pp. 23, 8; Pulkingham and Ternowetsky, 2006, pp. 289; Silver et al., 2005). Free markets are the goal of neo-liberalism, instead of protections and standards for workers and citizens (Mudge, 2008, pp. 704). The impact of the change to neo-liberal policies over the past few decades has been an increase in class inequality globally, with the richer becoming richer and therefore more mobile than before. At the same time, the debt and impoverishment of the working classes are growing (Harvey, 2005, pp. 16, 38).

Income inequality is seen to be the second largest worldwide concern within the foreseeable future after the increasing tensions within Africa and the Middle East (World Economic Forum, 2013). The 2014 Oxfam report called *Working for the Few: Political Capture and Economic Inequality* agrees with the World Economic Forum that income inequality impacts global social stability within countries (Oxfam, 2014). Extreme inequality can have a negative impact on the economy, and limits the ability to reduce poverty and helps to increase social problems (Oxfam, 2014). Some notable trends related to income inequality from the Oxfam report include:

- (1) Almost half of the world's wealth is now owned by just one percent of the population.
- (2) The wealth of the one percent richest people in the world amounts to \$110 trillion.
- (3) That's 65 times the total wealth of the bottom half of the world's population.
- (4) The bottom half of the world's population owns the same as the richest 85 people in the world.
- (5) Seven out of ten people live in countries where economic inequality has increased in the last 30 years.
- (6) The richest one percent increased their share of income

in 24 out of 26 countries for which we have data between 1980 and 2012. (7) In the US, the wealthiest one percent captured 95 percent of post-financial crisis growth since 2009, while the bottom 90 percent became poorer. (Oxfam, 2014, pp. 2)

Further, income inequalities partly reflect the deterioration of wages due to an erosion of workers' collective organization. Through the neo-liberal policy paradigm, workers and labour organizations such as unions or associations are seen as market resources to be exploited or problems to be addressed. A clear example of this is that stable, full-time standard jobs are not considered to be an effective use of resources. Rather, it can be more cost effective to hire employees based on the needs of the economy. This change to market beliefs undermines the role of unions in the marketplace of job and wage protection (Scott-Marshall, 2007, pp. 27; Gindin and Stanford, 2006, pp. 385; Silver et al., 2005; Silver et al., 2004, pp. 7). Based on the neo-liberal policy paradigm, moreover, is human capital theory, in which the individual's access to the labour market is accomplished through their use of human capital (education, training, and work experience) (McBride, 2000). Through their human capital, workers are seen to be more than capable of avoiding social assistance. This individualistic approach and the general neo-liberal assault on work conditions are reflected in the change in the influence of labour unions: in Canada, union membership decreased by 30 percent from the 1980s to the early 2000s (Scott-Marshall, 2007, pp. 30; Gindin and Stanford, 2006, pp. 384, 388).

1.4.2.1 Overall impacts of neo-liberalism on workers. The overall effects of neo-liberalism are: widespread wage stagnation, the deskilling of employment and the workers themselves, a decrease in full-time standard employment, a reduced chance of promotions or advancements, and the expectation of unpaid overtime hours (Scott-Marshall, 2007, pp. 22, 29). The transfer from UI to EI illustrates this new policy change: the new EI requirements in 1997

are based on standard long-term employed workers. Through decreased eligibility, fewer unemployed workers receive benefits, leading to more and more Canadian workers being forced into unstable and precarious jobs (Panitch and Swartz, 2006, pp. 347). Between 1997 to 2011, the number of people in the Toronto Census Metropolitan Area (CMA) who indicated temporary employment grew by 40 percent (United Way Toronto, 2013, pp. 16). Thus, under neo-liberalism, the vulnerability both economically and socially of the workers increases (Harvey, 2005, pp. 16; Pulkingham and Ternowetsky, 2006, pp. 290).

1.4.2.2 Growth of non-standard employment and its impacts on workers. Over the past few years, there has been an increase in the numbers of workers who are not in standard employment relations, but rather in contract, part-time, or in otherwise precarious employment (Joshi, 2002; Chayowski and Powell, 1999). A result of the widespread changes in the economy (which are often related to new technologies) work has become more unstable and precarious. Furthermore, the neo-liberal policy paradigm changed the belief that we should support the worker through full time stable employment, to an idea that labour can be utilized whenever and however required and dictated by the economy's needs. Currently in Canada, 20 percent of the workforce is in non-standard employment relationships, such as short-term and precarious contract work (Lewchuk et al., 2008, pp. 387). The grey sector literature by Monica Townson and Kevin Hayes suggests that 30 percent of men, compared to 40 percent of women, are working in precarious employment relationships (Townson and Hayes, 2007; see also Pupo and Duffy, 2003; Chayowski and Powell, 1999).

The inequities resulting from precarious employment are summarized in the recent United Way Toronto report (2013) in the Greater Toronto Area. The report notes that precariously employed workers (1) earn about 46 percent less than those in steady full-time

employment, resulting in household incomes that are 34 percent lower, (2) deal with income variability, (3) rarely receive any benefits related to employment, (4) experience few opportunities for progress or promotion within their current employment relationship, (5) often deal with many weeks of no income, (6) ignore health and safety concerns due to concerns about the future of their job, (7) are subjected to more employer monitoring, (8) often hold more than one job, (9) commonly work on call, and (10) often have to pay for their own training in the workplace (United Way Toronto 2013, pp. 7).

In Canada, the increase of precarious employment over the past two decades is associated with lack of job security, income polarization between the upper- and lower-classes and a more intensified working life (Mikkonen and Raphael, 2010, pp. 17). The Organisation for Economic Co-operation and Development (OECD) noted that Canada has poor employment protection through limited employment regulations and benefits for temporary workers. In fact, Canada was ranked 26th out of 28 OECD nations (cited in Mikkonen and Raphael, 2010) illustrating the plight that these workers face in neo-liberal Canada.

1.4.3 Financial impacts of becoming unemployed. Household financial security is the significant area to explore regarding the social well-being of unemployed workers. Williams notes that financial security, “assets, debts and net worth of individuals and families are key to understanding economic well-being” (Williams, 2010, pp. 23). In 2009, the average total assets of a dual-earner household were \$567,000. At the same time, a sole female-led household had assets amounting to \$187,000, significantly lower than the lone male household at \$281,800 (Williams, 2010, pp. 23). Net worth, or what families are able to liquidate if need be, differs. The average net worth for a two-parent family was \$442,000, while it was \$119,000 for a lone mother and \$135,000 for a lone father (Williams, 2010, pp. 24) (See Table 1.3).

Table 1.3*Average Family Assets and Debt, 2009*

Household Type	Assets	Debt
Two-Parent Household	\$567,000	\$442,000
Lone Female Household	\$187,000	\$119,000
Lone Male Household	\$218,800	\$135,000

Note. Numbers are in 2009 Canadian Dollars. Adapted from *Economic Well-being*. by C. Williams, 2010. Ottawa, ON: Statistics Canada.

Overall in Canada, the average household debt for two-thirds of all households was \$114,400 in 2009 (Chawla and Uppla, 2012, pp. 3). The chance for debt within a household is higher for “younger homeowners, young families with children, the better-educated and those with high household income.” Yet those deemed more financially insecure, such as individuals with less education, those not coupled, and renters, dealt with unequal distribution of debt (Chawla and Uppla, 2012, pp. 3). There are also regional differences of debt within Canada: in Ontario the average debt was \$124,700, compared to an average of \$69,300 in Nova Scotia (Chawla and Uppla, 2012, pp. 6) (See Table 1.4).

Table 1.4*Average Debt by Location, 2009*

Location	Average Debt
Canada	\$114,400
Ontario	\$124,700
Nova Scotia	\$69,300

Note. Numbers are in 2009 Canadian Dollars. Adapted from *Household Debt in Canada*, by R. K. Chawla and S. Uppla, 2012. Ottawa, ON: Statistics Canada.

1.4.4 Housing and home ownership of unemployed workers. Turcotte (2007) notes that financial stability and marriage are both factors that lead to home ownership among young Canadians. Further, during periods of unemployment “a household with high assets may be in a position to liquidate them in order to meet their expenses” (Williams, 2010, pp. 23). Economic well-being is also based on home ownership and affordability in the housing market (Williams, 2010, pp. 29). Yet, because “home ownership and shelter affordability are largely related to family status, examining home ownership and housing affordability dimensions of economic well-being for women is nevertheless important” (Williams, 2010, pp. 29). According to Williams (2010), in 2006, 12.4 million families or individuals owned their residence, yet only 52.5 percent of sole female-led households owned their residence.

One’s housing is the largest expense for most families. Its affordability can have implications for the household’s well-being (Mikkonen and Raphael, 2010). The main way to determine affordability is shelter cost-to-income ratio, in which 30 percent of their income is the highest amount that a family should spend on housing. One-quarter of all households spent 30 percent or more of their income on their residence in 2006. Comparatively, 18 percent of homeowners spent 30 percent of their income on their house. Yet, 29.5 percent of single mothers spent 30 percent of their income on shelter in 2006, up from 27 percent in 2001. For renters, 1.5 million, or 40 percent, spent 30 percent or more of their income on shelter. Of female single parents who are renters, 45 percent spent 30 percent of their income on shelter (Williams, 2010, pp. 30). Furthermore, the majority of low income earners are a part of the group of Canadians who rent. Yet, they are faced with rising rent at a rate higher than household incomes (Mikkonen and Raphael, 2010).

1.4.5 Informal economy and unemployed women. Unreported income is a way to address one's financial insecurity. Jobs in the informal economy are paid with cash and on an unknown schedule, so that the government cannot track them. A wide range of economic activities are included under this umbrella term including babysitting, cleaning homes and asking for money on the street (Sugiman, forthcoming). Smith (2002) notes the benefits of the underground economy:

In a world of minimum wages, high payroll taxes, immigration and employment controls, limits on hours worked, and clawbacks of social transfers, the underground economy may enable some individuals to be employed who would otherwise not be employed, enable other individuals to increase their incomes by holding second jobs, and provide services that would otherwise be unavailable. (pp. 1659)

Giles and Tedds argue that in the mid-1990s, the Canadian underground economy was about 15 or 16 percent of the gross domestic product (cited in Smith, 2002, pp. 1656). The current statistics for the informal economy are unknown, yet it is commonly known that it has been flourishing. This is because of its growing significance as a result of economic difficulties connected to "restricting, globalization and their effects of dislocation and forced migration" (Sugiman, forthcoming). As well, many workers who work in contract or precarious employment relationships turn to informal work to make ends meet. Furthermore, Sugiman (forthcoming) notes it has developed into a form of a safety net for those most vulnerable in our economy. In addition, the majority of individuals who depend on the informal economy to make an income, deal with precarious employment along with unregulated work locations and environments (Sugiman, forthcoming).

1.4.6 Health impacts of unemployment on women. Unemployment is a challenging life event with serious implications for both unemployed workers and their families (Government of Canada, 2009, pp. 88). This is because the majority of an individual's "basic life requirements" are obtained through employment or related benefits (Linn et al., 1985, pp. 502; Mikkonen and Raphael, 2010). Being unemployed can have traumatic impacts often making people "more anxious, depressed and concerned with bodily symptoms than those who continued to work" (Linn et al., 1985, pp. 504; Artazcoz et al., 2004). It also can lead to the use of coping mechanisms which, such as drug and excessive alcohol use (Mikkonen and Raphael, 2010).

Out of the total population between the ages of 35-44, 65 percent of Canadians self-report their health as very good to excellent (Statistics Canada, 2012b). However, other studies find a difference in self-reporting. For example, Vrankulj notes that in a CAW-McMaster tracking study of unemployed auto industry manufacturing workers, fewer than 65 percent reported very good to excellent health (2010, pp. 28). The CAW-McMaster study also indicated that 46 percent of the unemployed workers surveyed experienced stress during most days during the previous month. Moreover, more than one in ten participants noted that the majority of the days in the prior month were extremely stressful (Vrankulj, 2010, pp. 28). Those who were more likely to report "positive health" were "males, white workers, those rating their numeracy, computer and technical job skills highly, and those with higher education" (Vrankulj, 2010, pp. 28). Conversely, people who self-reported poorer health were most often "immigrants, older workers, those with poor English language skills, workers of colour, and women" (Vrankulj, 2010, pp. 28). The CAW-McMaster report also noted that 60 percent of unemployed workers reported excellent mental health. This figure is quite significantly lower than the national average of the

general Canadian population, which stands at 74 percent of workers between the ages of 35 to 44 (Statistics Canada, 2012b).

The most common health concern that unemployed workers identify is stress as a result of change in their situation (Linn et al., 1985). Statistics Canada notes that “stress carries several negative health consequences including heart disease, stroke, high blood pressure, as well as immune and circulatory complications. Exposure to stress can also contribute to behaviours such as smoking, over-consumption of alcohol and less-healthy eating habits” (Statistics Canada, 2013a, n.p.). In 2010, more than one in four Canadians stated that their daily lives were highly stressful (Crompton, 2011, pp. 44).

There are multiple health consequences for workers who are engaged in precarious work. For example, Lewchuk et al. (2008) find that the “characteristics” of employment relationships create different health outcomes (pp. 388, 389). Notably, employment strain increases when workers are concerned with both “employment relationship uncertainty,” in which they worry about the conditions of their job, and the “employment relationship effort,” in which one exhausts all efforts trying to find and maintain work (Lewchuk et al., 2008, pp. 391, 399). Thus, access to stable and full-time primary sector jobs, as demonstrated by Lewchuk et al. (2008), would eliminate the “employment relationship effort” and, as a result, would provide the most permanent and supportive safety net.

When workers are experiencing difficult periods, they take the situation into their own hands, rely on family and friends, or contact a counsellor for support (Westman et al., 2004). Vrankulj indicates that “not surprisingly, family and friends were identified by most as important or very important supports to help them through adjustment” (2010, pp. 30). Those with more resources may seek counseling and psycho-therapy sessions (Westman et al., 2004). Moreover,

in combination with an increased reliance on health care professionals, unemployment may have an impact on family and friends. For instance, guilt may develop as a result of the loss of one's personal resources or from increased financial reliance on one's partner. During the stressful period of job loss and unemployment, there is also an increased risk of marital dissatisfaction (Vinokur et al., 1996, pp. 166). This could be the result of the financial implications of unemployment, which affect the "couple's emotional well-being and increases symptoms of psychological strains in both partners" (Westman et al., 2004, pp. 824).

1.4.7 Future outlook on women's lived experience. The majority of the Canadian population at times feel that their lives are not going according to plan, or when everything seems to be going wrong (Milan, 2006, pp. 10), and an example of this is when a worker becomes unemployed. A Statistics Canada study explored the sense Canadians have about controlling their lives and future. The study found that the majority of the population report a "high sense" of the ability to make changes to their future—89 percent in total (Milan, 2006, pp. 11). Younger adults, between the ages of 25 to 34, note the largest sense of ability to take control of their lives, and this significantly declines in subsequent years, as a result of energy loss, health concerns, and social changes such as obtaining education, fluctuations in the labour market, and a person's career progression (Milan, 2006). Moreover, those of a high socio-economic status have a higher chance of reporting a strong sense of control (Milan, 2006, pp. 12). It is no surprise that unemployed workers self-report a lower quality of health and a less positive overall outlook on life.

The significant differences between the general population and the CAW-McMaster respondents are in the area of life chances. Vrankulj (2010, pp. 30) notes that in the CAW-McMaster study, those who indicated a lower level of English language comprehension, as well

as racialized workers, women workers, and immigrants, were more likely to report little optimism about the future and had much higher levels of pessimism about their future. Further, those completing a training program had a better outlook on their future.

1.4.8 Preventative health measures and their impacts on workers' lived experiences.

The Canadian universal health care system was to ensure the health of its citizens by providing all “medically necessary” health services. As noted by Mikkonen and Raphael (2010, pp. 38), the Canadian universal health care system helps to provide access to health care services to the lower income population in Canada. However, the OECD ranks Canada as an average nation for public expenditure on health care services; 14th out of 30 OECD nations, however for universal coverage of all health care costs, Canada ranks poorly at 22nd out of 30 OECD nations. This is because Medicare, government health care support, only covers 70 percent of health care costs while the remainder is paid out of pocket or by private insurance companies. Thus, below average income earners “are three times less likely to fill a prescription due to costs and 60 percent less able to get a needed test or treatment due to costs than above average income earners” (Mikkonen and Raphael, 2010, pp. 39). As well, dental plans are only provided to the lowest 26 percent of the low income earners in Canada. For the low income earners with a plan, only 39 percent of them annually visit the dentist (Mikkonen and Raphael, 2010). The term low income earners will be explained in Chapter 2 below (See Table 2.3).

The CAW-McMaster study also alluded to difficulties with health care costs, including eating healthy foods as a preventive health measure. Many unemployed workers who used the CAW Action Centers faced a loss of employment benefits, including dental, prescription drugs, vision, and other health care benefits (Vrankulj, 2012, pp. 22). While some of the participants in the study regained employment, they did not always regain benefits, thus leading to potential

health care problems for the participant and their families (Vrankulj, 2012, pp. 22). These workers often turned to their partners or the state to help defray these costs because unlike other health care programs the Canadian population has no universal prescription drug program (Luffman, 2005). Yet, prescription drugs are a “common household expense, with over 300 million prescriptions filled each year—about 10 for each man, woman and child” (Luffman, 2005, n.p.). Canadian households spend a total of \$3 billion yearly in out-of-pocket costs on prescription drugs (Luffman, 2005).

Another preventative measure is access to food and eating an adequate diet. The concept of “food security” is a situation that only occurs “in a household when *all people at all times* have access to sufficient, safe and nutritious food for an active and healthy life” (Statistics Canada, 2013a, n.p., emphasis added). In contrast, “food insecurity” exists when one or more of these factors are missing, which is often related to financial constraints (Statistics Canada, 2013a, n.p.). In our open market, health inequalities exist as a result of food costs and availability, which can be related to socio-economic status (Latham and Moffat, 2007, pp. 273; Drewnowski and Spector, 2004). Yet, access to a healthy diet is significant to maintaining a healthy lifestyle (Jetter et al., 2006, pp. 38). A part of a healthy diet are “fruits and vegetables [because they] are an important source of vitamins, minerals and fibre” (Statistics Canada, 2013a, n.p.). Fruits and vegetables in association with a proper diet “may reduce the risks of heart disease and some types of cancers” (Statistics Canada, 2013a, n.p.). Canada-wide, 40.6 percent, or 11.3 million people over the age of 12, note that they consume five or more fruits or vegetables a day (Statistics Canada, 2013a, n.p.). Statistics indicate that lone parents have the highest rates of food insecurity, with 14.1 percent of such households deemed insecure although they only account for 5.1 percent of households in Canada (Statistics Canada, 2013a, n.p.). Furthermore, a Canadian

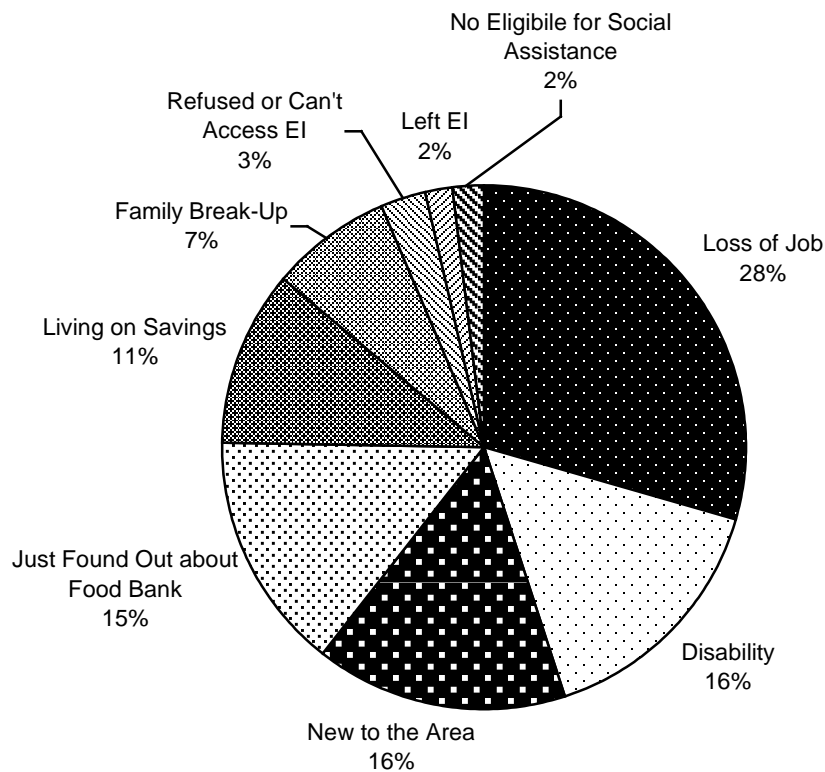
Community Health Survey noted that households with children are more likely to be dealing with food insecurity (10.4 percent) while lone mothers account for 25 percent of food insecure households (cited in Mikkonen and Raphael, 2010).

Food bank use is also associated with a lack of financial security. Lightman et al. (2008, pp. 247) note that within Canada, about 15 percent of the population (3.7 million people) are part of food insecure households in 2000 - 2001. Moreover, over 40 percent of low-income or lower-middle class homes indicated some degree of food insecurity (Lightman et al., 2008, pp. 247).

The reasons people come to food banks for the first time in Toronto include:

(1) loss of job—32 percent; (2) disability—17 percent; (3) new to the area—17 percent; (4) just found out about food bank—16 percent; (5) living on savings—12 percent; (6) family break-up—8 percent; (7) refused or can't access EI—3 percent; (8) left EI—2 percent; (9) not eligible for social assistance—2 percent. (Daily Bread, 2013, pp. 12) (See Chart 1)

Additionally, in 2013, in the city of Toronto, 55 percent of women, compared to 45 percent of men, made up the food bank clientele (Daily Bread, 2013, pp. 15). Of these, 18 percent were single parents, while 9 percent were two-parent households with child(ren) (Daily Bread, 2013, pp. 15). Three percent of the clientele reported not to have eaten for an entire day (Daily Bread, 2013, pp. 21). Overall in 2013, 851,014 households were supported by a food bank in Canada, with 22,508 in Nova Scotia and 395,106 in Ontario (Pegg, 2011, pp. 6). While no gender breakdown is available, one can extrapolate that the majority of this percentage is made up of single mothers (see a variety of sources, such as Lightman et al., 2009; Williams, 2010; Pulkingham et al., 2010).



*Figure 1.1 Reason Food Bank Users First Came to the Food Bank in 2013. Numbers are in percentages. Adapted from *Who's Hungry a Tale of Three Cities: 2013 Profile of Hunger in the GTA*, by Daily Bread Food Bank, 2013.*

1.4.9 Racial identity in the labour market experience. Sociologists in Canada have not really fully explored the relationship between race, citizenship and employment (Sugiman, forthcoming). In summarizing Canadian research in this area, Sugiman (forthcoming) notes some important trends. Unemployment and earnings disparities are some of the ways that people of colour, Aboriginal Canadians, and some immigrant groups experience inequality in the labour market (Sugiman, forthcoming). Workers, who would fit as being an individual of colour or a racialized person, are approximately one in ten workers in Canada, while one in five Canadians

are born outside of Canada (Sugiman, forthcoming; Jackson, 2009, pp. 135). Barriers and gaps to difference of experience between non-racialized and racialized workers remain when you account for education and age (Sugiman, forthcoming). Jackson (2009) notes that according to the 2006 census, workers who identified being as visible minority between the ages of 25 to 44 with an university degree attained a wage 74.6 percent of the median wage for the entire group of workers. Comparably, non-visible minority workers attained 105 percent of the median wage for the entire group of workers. Furthermore, Jackson (2009) noted that even workers who are second-generation Canadian visible minorities, within this education and age category, earn \$14,675 per year compared to \$46,172 per year for a non-visible minority worker (Jackson, 2009, pp.145–6; see also Newman (2004) for a similar discussion within United States).

As well, due to racial and cultural differences, the lived experience of working and seeking employment is different. Henry and Ginzberg (1985) noted that job seekers face discrimination. They noted that when whites and blacks, who had similar education and work experience, applied for entry-level positions, these jobs were given more often to white over black applicants (Henry and Ginzberg, 1985). Sugiman (forthcoming) further notes that individuals with an accent (such as South Asian and Caribbean) who applied for a job via the telephone were often quickly removed from the pool of applicants. This experience is ongoing as noted by a study on English accents in Canada conducted by Creese and Kambere (2003). They note that accents are a site of “othering,” leading to racialized power within society (Creese and Kambere, 2003).

Within Canada, there is an idea of employment equity which was created through the Employment Equity Act of 1986, despite the fact that discrimination in the Canadian workforce has been illegal since 1962 (Fleras and Elliot, 2003). This act sets out ways to address previous

discrimination by “identifying and eliminating barriers in the workplace” (Fleras and Elliot, 2003, pp. 112). However, there has been mixed review of this policy; advocates of the policy notes that it can end a cycle of institutionalized racialized discrimination. Yet, critics note that race-based policies to end discrimination have not done much for inequalities within Canada and the United States (Fleras and Elliot, 2003). For instance, barriers still exist such as the notion of “soft” skills. Moss and Tilly (2004) note that employers are realizing the need of “soft” skills, attitude, personalities and behaviour traits that employees give their employers, yet employers rate Black men poorly in terms of their “soft” skills, leading to inequality within the labour market.

1.4.10 Immigrant status and labour market experience. The immigrant settlement experience in Canada has been impacted with changes to social programs as a result of neo-liberal policy paradigm changes. Despite this, in Canada in 2011, 20.6 percent of the population is foreign-born, which is the largest proportion amongst the Group of Eight (G8) countries. In Canada, the largest group of recent immigrants are from Asia (including the Middle East) with increasing numbers of immigrants from Africa, Caribbean, Central and South America in the last five years (Statistics Canada 2011b). In the racialized population in Canada (19.1 percent), three quarters are immigrants (Citizenship and Immigration Canada, 2012). Women have outnumbered men as immigrants in the past two decades (Labade-Jackson, 2008/2009). Globally, over half of the 214 million immigrants are female (Deen, 2013); in Canada in 2011, one out of five women were foreign-born (Chui, 2011). The largest population of female immigrants in Canada is South Asian (Chui, 2011).

Canadian immigration research summarized by Tyyskä finds that (1) financial complications are usual for years after migration; (2) those who migrated to Canada prior to the

1990s are better off than more recent immigrants; (3) immigrants with comparable academic degrees do not do as well as their Canadian-born counterparts, particularly if race is also factored in; (4) the reason immigrants have not been doing as well as prior to 1990s is generally associated with their racialized status, and (5) the tough financial situation that many immigrants face, influences their ability to achieve affordable housing, causes low home ownership, and reduces their access to healthcare, education and retraining (Tyyskä, 2007a; Nichols and Tyyskä, forthcoming).

There are significant gender differences among immigrants. In Canada, immigrant men are more often represented as the principal applicant in the economic class, as a direct result of their traditional breadwinner role; in 2012, 51.5 percent of men entered in the economic class while 57.6 percent of women entered in the family class (Citizenship and Immigration Canada, 2012). Since women are usually not the primary applicants in the economic class, they are not seen as providing significant economic contributions (Gabriel, 2006, pp. 172, 164; Thobani, 2000, pp. 39- 40; Arat-Koç, 1999, pp. 36). Furthermore, with immigrant policies favouring men as principal applicants, they receive benefits such as the Canadian language training programs. These were initially only offered to men, counter to the significant economic roles that women play in the secondary labour market given the new financial challenges following immigration (Nichols and Tyyskä, forthcoming).

In relation to EI realities, Vosko notes that 27 percent of immigrants, compared to 21 percent of non-immigrants, have fewer than the 910 hours of work that are deemed insurable (2012, pp. 69). Furthermore, this reflects immigrants' higher presence in part-time employment: “it would take the average recent immigrant in part-time employment fully 61 weeks to qualify

for benefits under the 910 hour rule in comparison to the still onerous 53 weeks required of the average non-immigrant in the same employment situation” (Vosko 2012, pp. 69).

Li (2001) notes that the problem is exacerbated by the lack of recognition of foreign educational credentials which are falsely believed to not be on par with Canadian education (pp. 23). Instead, not acknowledging foreign credentials is used to justify a lower market rating or value to immigrant’s education (Li 2001, pp. 23; Teelucksingh and Galabuzi 2007). For example, Nestel (2006) notes that immigrant midwives experience difficulties both in terms of their foreign educational background and their lack of knowledge of the Canadian requirements in the field (see Nichols and Tyyskä, forthcoming, for a similar discussion).

1.4.10.1 Impacts of remittances on immigrants' work experiences. Statistics Canada notes from a study exploring immigrants from the 2000/2001 cohort for four years, that a majority of immigrants send funds home to family abroad during the first four years of settlement in Canada. The first year, the average amount of money sent home was \$2,500, in the second year it was \$2,900, and in the third and fourth years it was \$1,450 (Houle and Schellenberg 2008, pp. 6). Remittances impact many new immigrants’ experiences in Canada, and the resulting financial hardships are further compounded by the low-wage employment they are often forced to take on (Houle and Schellenberg 2008, pp. 15) (See Table 1.5).

Employed immigrants are more likely to remit money to a family member in the home country—at a rate of 29 percent compared to 25 percent of individuals who work part-time employment, and 21 percent of unemployed workers (Houle and Schellenberg 2008, pp. 10). The highest probability of remittance sent home by immigrants is based on one’s country or geographical region of origin: 52 percent among immigrants from South Asia, 35 percent among

immigrants from the Caribbean and Guyana, and 32 percent among immigrants from Sub-Saharan Africa send remittances (Houle and Schellenberg 2008, pp. 11).

Table 1.5

Remittances Sent Home By Year of Residence in Canada, 2008

Number of Year(s) in Canada	Remittances Sent to Another Country
First Year	\$2,500
Second Year	\$2,900
Third Year	\$1,450
Fourth Year	\$1,450

Note. Numbers are in 2008 Canadian Dollars. Adapted from *Remittances by Recent Immigrants* by R. Houle and G. Schellenberg, 2008. Ottawa, ON: Statistics Canada.

1.4.11 Extending from socialist feminism: intersectionality and unemployed women.

All Canadian workers have been affected by the shift from UI to EI, but some groups and individuals more so than others. This policy change adjusted the benefit amounts while at the same time making approval regulations more rigid (MacDonald, 2009a; MacDonald, 2009b). Feminists have critiqued social policies as they are both rooted in and help to perpetuate unequal gender roles, gendered assumptions, and social relations in general. Socialist feminists were among the first to analyze the many ways that different forms of oppression interact and connect with one another, beginning with a focus on gender and social class (O'Connor et al., 1999, pp. 200; O'Connor 1996, pp. 4, 13). However, socialist feminist critiques need to include other forms of marginalization beyond access to the labour market, household division of labour, and the ability to have and maintain an autonomous household. We need to push further in order to analyze how different social categories and identities are impacted by social policies. Notably,

the change to EI has further marginalized some segments of the Canadian population, such as people living in poverty, immigrants, and racialized individuals.

This attention to hierarchies is in keeping with post-structuralist approaches. McKeen (2001) notes that the “politics of labeling” wrapped up in post-structuralist “language and discourse are powerful in shaping reality and defining politics” (pp. 38). Language and its meanings are related to ideologies surrounding power (Padamsee, 2009). Entrenched ideas about gender are rooted in the discursive process (Padamsee, 2009, pp. 424). Presently, more empirical research is required to comprehend who is affected by policy changes and to what degree. Here, intersectionality theory can help illuminate and, later, attempt to remove the persistent discrimination inherent in current Canadian EI policy.

The concept of intersectionality can be traced to 1832, when an African American writer, Maria Stewart, wrote about the connection of effects between race and gender oppression (Bilge and Denis, 2010, pp. 3; Jordan-Zachery, 2007, pp. 255). During the 1980s, intersectionality became a highly debated idea (Anthias, 2013a, pp. 5; Bilge and Denis, 2010; Choo and Ferree, 2010; Denis, 2008; McCall, 2001; McCall, 2005; Yuval-Davis, 2006). Feminist scholars trace its beginning to the academic work of Sojourner Truth, a former slave and abolitionist, who gave a speech entitled “Ain’t I a Woman?” during an 1851 suffragette meeting (Bilge and Denis, 2010, pp. 3; Brah and Pheonix, 2004, pp. 77- 78). The title of Sojourner Truth’s speech asked a significant question concerning place and time. It was used to call attention to “the complexity of the conception of a ‘woman,’ revealing that the ‘commonality’ of this category was based on the experiences of the few (white, middle-class, heterosexual women)” (Taylor, 2009, pp. 192). During the 1970s, interest in intersectionality progressed with the Combahee River Collective, who, in a manifesto, expressed:

A combined anti-racist and anti-sexist position drew us together initially, and as we developed politically we addressed ourselves to heterosexism and economic oppression under capitalism. [...] We believe that sexual politics under patriarchy is as pervasive in Black women's lives as are the politics of class and race. We also often find it difficult to separate race from class from sex oppression because in our lives they are most often experienced simultaneously. We know that there is such a thing as racial-sexual oppression which is neither solely racial nor solely sexual, e.g., the history of rape of Black women by white men as a weapon of political oppression. (Combahee River Collective, 1977, 266, 267)

This manifesto is often cited as an illustration of the beginning of the transition to third wave feminism, which subsequently led to the development of the intersectionality approach (Denis, 2008, pp. 677; Shields, 2008, pp. 302 - 303). At approximately the same time as Sojourner Truth's work, Anna Julia Cooper and W.E.B. Du Bois were also exploring similar analyses of race and its relationship to social identities such as class and gender (Dill et al., 2007, pp. 630. See also Denis, 2008, pp. 679, for a similar view). This time period led to the transition to third wave feminism, which moved feminist academics further away from a limited focus on concerns related to gender as a uniform category.

Beginning in the 1980s, third wave feminists showed that gender is not the main cause of inequality, and that there are instead many factors that are related to the creation of identities (Tyyskä, 2007a, pp. 379). Tyyskä notes that "multiple feminisms associated with this most current wave attempt to address women's local and specific experiences, with an emphasis on the interpretations of the women themselves" (2007a, pp. 378). Even though this may not have been termed intersectional analysis, this type of scholarship was conducted prior to the term's

widespread use (Walby et al., 2012, pp. 225). It was not until 1989 that Kimberlé Crenshaw in the United States coined the term intersectionality. She did so as a way to analyze employment-related issues among black American women.

As well, during the 1980s and 1990s, there was an increase of movements by women of colour which criticized mainstream feminist movements for neglecting the concerns of race and racism (Miles et al., 2007). This was due to the fact that the face of feminism was that of white and liberal feminists (see for example Anthias and Yuval-Davis, 1993; Hill Collins, 1990; Hill Collins, 1998; hooks, 1981; hooks, 1989; hooks, 1995; Reger, 2014). White feminist have been concerned about forms of gender inequalities in their own white, heterosexual and middle-class settings (Miles et al., 2007). Anti-racists feminist essentially want to break down the notion of “woman” to account for all women in society, to counter white privilege (McIntosh, 2004; Reger, 2014). Within this approach, the idea of “race” is seen to be “dynamic, complex, and changing construct, and properly understood in its social historical context” (Miles et al., 2007, pp. 386; see Yamato, 2004, for a similar discussion). More recently antiracist theory is consciously taking on the intersectionalities of race, class and gender (Hill Collins, 1990; Hill Collins, 1998; Collins et al., 2010). Black feminists note that due to shared location of power relationships, the experience of oppression is the same for individuals within the same location. This leads to the notion of “specific knowledge or standpoint and eventually influence political action” (Miles et al., 2007, pp. 388). Hill Collins (1998) echoes this by affirming that Black feminist thought can include other groups, as changes can only occur through coalitions.

The main goal of intersectionality theory is to show that we cannot analyze identities without exploring multiple and overlapping power relations. Thus, intersectionality theory is often considered to be the most significant contribution of women’s studies (Simien, 2007, pp.

265; Brah and Phoenix, 2004, pp. 75; McCall, 2005, pp. 1771), and it is no surprise that feminist researchers have been the largest group actively taking this approach (McCall, 2005, pp. 1771).

The central tenets of intersectionality theory were developed during the rise of identity politics in the 1970s and 1980s (Kauffman, 1990, pp. 75). The core of identity politics is the concept of “who defines when, which and why particular differences are given recognition while others are not?” (Ludvig, 2006, pp. 247). The term “identity” refers to social categories that one sees a connection to (Shields, 2008, pp.301; Christensen and Jensen, 2013, pp. 114). As a result, how a person understands who they are is significant to their identity (Howard, 2000, pp. 367) on both the individual and collective planes (Yuval-Davis, 2006, pp. 197). Thus, intersectionality is largely rooted in identity and identity politics as a result of the main tenet of not essentializing experiences (Dill et al., 2007, pp. 630).

However, it is important to note that intersectionality is also considered an alternative to identity politics. This is because intersectionality attempts to analyze both groups themselves and the differences between them (Prins, 2006, pp. 278), furthering the essentializations connected to both of these explorations (Anthias, 2013b, pp. 3; Appiah, 2006, pp. 15). Thus, intersectional theory “critiques identity politics for its additive, politically fragmentary and essentializing tendencies” (Phoenix and Pattynama, 2006, pp.187).

Crenshaw articulated that in critical race theory and traditional feminist theory, one’s identity is viewed as a privilege, meaning that power over certain identities “works to exclude or marginalize those who are different” (Crenshaw, 1991, pp. 1242). For example, Ludvig (2006) argued that gender is only comprehended where it is coined due to context (time and place) (see also Shields, 2008, pp. 301; Acker, 2012, pp. 214, 219). Therefore, intersectionality accepts the

concept that everyone has many important parts to their identity, all of which are impacted by relations in the social world (Garry, 2011, pp. 827).

Those engaged in intersectional projects point out, understand, and analyze the connections among various forms of identity, such as race, class, and gender, all of which are “fundamental traits” (Manuel, 2007, pp. 174; Hindman, 2011). In this approach, a variety of social locations are explored in which individuals experience oppression within society, along with the structural systems of power that help to marginalize individuals, which involve forms of exclusion and inclusion (Hankivsky, 2007, pp. 127). Thus, this approach allows us to comprehend a much wider range of different experiences within society (Phoenix and Pattynama, 2006, pp. 187; Christensen and Jensen, 2013, pp. 110). The main theoretical argument of intersectional analysis is “that identity is not additive, fixed, or multiple, but rather that the coming together of race, gender, sexuality, class, and other factors creates distinct wholes” (Boris, 2012, pp. 1).

This study uses the term “identity” despite its complications, as structural analysis also does not fully capture the complications that women face. Structural analysis recognizes the power imbalances based on “class, gender, race, culture, ethnicity, sexuality, disability and any category that denotes social, political and economic exclusion” (O’Reilly, 2012, pp. 220). Marxists, feminist, and other such theories are all informed by a consideration of the structural impact of institutions and identities; they argue that better policy depends on a full recognition of this social reality (O’Reilly, 2012, pp. 220). Some of this work is involved in “identity politics” and the analysis of the relationship between social location and access to power (O’Reilly, 2012, pp. 220), much like an intersectionality approach. This approach is exemplified in the work of McKeen and Porter, who examined the way employment support policy was transformed from

UI to EI as a result of a policy paradigm designed to stop dependency on government and encourage individuals to work (2003, pp. 117). As noted above, the emerging neo-liberal policy paradigm in the 1980s presumed that individuals were taking advantage of government social support. Thus, through the change to EI, and the resulting financial restrictions and shorter duration, individuals were encouraged to take any job over relying on EI benefits.

Critics of the structural approach invoke the power of human agency in the face of institutional barriers. Hay defines agency as “ political conduct ... the ability or capacity of an actor to act consciously and, in so doing, to attempt to realise his or her intentions” (2002, pp. 94). Structuralism is criticized for its inability to see agency and its impact on political events (Hay, 2002, pp. 107). Ideally, we should work to weigh the balance between structure and agency and explore the “extent to which political conduct shapes and is shaped by the political context” (Hay, 2002, pp. 89).

The intersectionality approach has something in common with structuralist approaches, as it grew out of feminism, which tries to improve “women’s status and power” and questions the way that power operates in society (Randall, 2010, pp. 115). In addition, intersectionality explores “how capitalism operates at social, economic and political levels and thereby affects and is affected by the role of the state, international relations, spatial relations and culture” (Maguire, 2010, pp. 138). There are problems with a strictly structuralist approach insofar as it can lead to the imposition of an identity on individuals without their consent; one can infer an identity onto the participant that the participant does not agree with or read into findings to create a category of identity for the participant. In addition, many of these approaches privilege one point of identity, such as gender or class, over all others, giving that category ontological priority. Surely other social positions and the ways they intersect with each other need to be

taken into account (O'Reilly, 2012, pp. 220)? Through intersectionality we can explore both, how identities are formed within “structures” and how those identities can affect the “agency” of political actors (Hancock, 2007, pp. 240, 250).

Intersectionality has been taken on in different parts of the world and fields of study (Scheibelhofer and Marotta, 2010), resulting in a debate about the level of analysis: should we explore structures or identity? Scheibelhofer and Marotta (2010) note that most scholars argue that “in principle, intersectional studies can and should study dynamics on all levels and in their dynamic relationship” (pp. 4). For instance, some scholarly studies argue for analysis on the macro-level. Yuval-Davis noted that academics should analyze all aspects of social inequalities involved in the “institutionally, intersubjectively, representationally as well as in the subjective constructions of identities” (2006, pp. 205). Additionally, Browne and Misra note “the dynamic and interdependent matrices of privilege and disadvantage that affect labour market outcomes across social locations” (2003, pp. 507), bringing further attention to structural issues. Further, McCall noted “the relationship among multiple dimensions and modalities of social relations and subject formations” (2005, pp. 1771), making a case for considering both structural and subjective aspects of intersectionality. Finally, Davis noted that “the interaction [among] categories of difference in individual lives, social practices, institutional arrangements, and cultural ideologies and the outcomes of these interactions in terms of power” are significant for identity (2008, pp. 68).

Above, I pointed out that many scholars have noted the difficulty of analyzing multiple levels, namely structure and agency, often leading to a focus on one level or another (Scheibelhofer and Marotta, 2010). This still exists with some intersectionality scholarship as seen in the works of Bilge (2010), Prins (2006), and Staunaes (2003). For instance, Bilge (2010)

notes that intersectional analysis from the United States is rooted in neo-Marxist Black Feminist thought which has focused on oppression at the micro-level of analysis. Meanwhile, Prins (2006) and Staunaes (2003) have focused on “dynamics’ of the formation of identity in relation to complex intersections of identity.

I assert that we need to incorporate an inclusive analysis of all levels in order to lead to an inclusive social theory, exploring both structure and agency (Scheibelhofer and Marotta, 2010). This is because identity politics has been “a source of strength, community, and intellectual development” for individuals in marginalized groups (Crenshaw, 1991, pp. 1242). Thus, through the use of identity in combination with intersectionality, we are able to move beyond the pitfalls of both of the approaches, i.e. those focusing on either structure or agency. Intersectionality forces us to explore differences in and outside of groups, which identity politics alone does not allow for (Crenshaw, 1991). As well, the evoking of identity allows for human agency – where the participant fully comprehends their identity and structural barriers.

It is important to note that there are some concerns about focusing on identities through intersectional analysis. For example, Nash (2008, pp. 9-10) asks: Do intersections exist among all identities? Has the use of intersectional analysis revealed the comprehension of identities and their possible connections? How about those who are powerful? Do we just explore individuals who suffer from multiple points of oppression? Moreover, through the intersectional analysis process, identity categories are not dissolved, but instead they develop into more complex entities (Garry, 2011, pp. 830). Additionally, through intersectional analysis it is believed that identities are fully understood by the individuals (Appiah, 2006, pp. 15), which may not always be the case. Furthermore, there are two differing views about whether or not identity categories are or can be stable. Some theorists think that they are fluid entities while others conceptualize

them as static (Staunaes, 2003, pp. 104; Shields, 2008, pp. 304; McCall, 2005; Hancock, 2007). Even beyond the categories, a focus needs to be on the processes, namely “racialization more than races, economic exploitation rather than classes, gendering and gender performance rather than gender” (Choo and Ferree, 2010, pp. 134; Christensen and Jensen, 2013, pp. 111), capturing the idea that identities are fluid and contextually dependent.

Aside from the conceptual difficulties, other points of criticism have been raised regarding intersectionality theory. A significant pragmatic problem with this form of analysis is that the research process is time-consuming and costly, as a result of exploring different and intersecting categories of identity (Trahan, 2011; Manuel, 2007, pp. 181, 184, 195). Moreover, lack of inclusion of some identities can occur through the over-inclusion of others (Manuel, 2007, pp. 183). Even more so, how do policy scholars address the concern over “multiple jeopardy,” connected to how an individual deals with multiple identities (Ludvig, 2006; Manuel, 2007, pp. 182)? Foundational traits, such as class, race, and gender, are frequently the focus (Hindman, 2011, pp. 191), while intersectionality approaches often miss other significant categories such as religion or age. In addition, during the course of our lives our identities are always in a state of flux. As a result, how do we attend to this fluidity (Manuel, 2007, pp. 178, 181, 193)? Thus, conclusions drawn from intersectional analysis are difficult to come by, since identities can change in the middle of the analysis or the individual may not be aware of all of their identities (Trahan, 2011, pp. 3).

However, there are many strengths of this approach, which outweigh the weaknesses. The first clear strength is that the world is not straightforward; as a result, exploring this complexity is significant within any policy analysis (Manuel, 2007, pp. 176). From this approach, additionally, we can get a better comprehension of why and how decisions are made

by individuals, and consequently use this knowledge to reduce power differentials in policy decisions (Choo and Ferree, 2010). This alludes to how individuals decide about some societal issues over others, such as issues related to one of their identities over another and how coalitions between issues are made (Manuel, 2007, pp. 180, 192). Thus, this approach is fundamental to our understanding of experiences and identities, and in turn plays a significant role for the overall improvement of society (Christensen and Jensen, 2013, pp. 121), if that indeed is the ideal goal of policies.

1.4.12 Women in the transition from UI to EI. The welfare state and its policies, as noted by Orloff (1996), are often based on the liberal view of maintaining the breadwinner wage (Christopher, 2002). Thus, the goal of UI was to support the male worker financially in times of need, which rendered the unemployed female worker all but invisible (Orloff, 1996). The UI assumption is based on the male breadwinner model, even though the majority of both men and women are working outside of the home (Orloff, 1996; Brodie, 2008; O'Connor, 1993, O'Connor, 1996; Sarvasy and Van Allen, 1984; Orloff, 1993; Shaver, 2002). In December 2013, 58.3 percent of Canadian women over the age of 25 worked, compared to 67.6 percent of men over the age of 25 (Statistics Canada, 2014a). For example, after the changes to UI in the mid-1990s, up to 47,000 more women were subject to being disqualified due to new regulation (MacDonald, 1999, pp. 67).

As alluded to above, women have been directly impacted and disadvantaged by the policy transition to EI (Bezanson, 2006), and a gender bias has become even more entrenched (Townson and Hayes, 2007; Battle, 2009). The Caledon Institute policy analyst Ken Battle (2009) argues that since the 1980s, the gender gap in Canadian society has rapidly increased. Since 1997, the number of women trying to access EI benefits decreased by 32 percent, while the

rate of men receiving the benefits compared to women increased by one-third (Battle, 2009). One way of explaining this is through a socialist feminist analysis of the welfare state, which argues that structural barriers do not take into account unpaid labour done within the household. This in turn creates a situation where women are forced into a “double day” of completing paid labour outside the house, only to come home and perform unpaid labour within the house (Finkel, 2006). A socialist feminist analysis of the connection between the economic (public) and family (private) spheres of society argues that the “welfare states [and therefore also males in general] benefit from women’s unpaid social and biological reproduction in the home” (Blackburn, 1995, pp. 371). Thus, in order to comprehend women’s oppression, socialist feminists have included gender in the Marxist class analysis (Blackburn, 1995, pp. 371). In addition to the capitalist class benefiting from the paid and unpaid labour of women, men also benefit from both, in the parallel system of patriarchy. More recently, racism as a section of analysis has been included within the socialist feminist frame, acknowledging racism as a structural and systemic phenomenon along with capitalism and patriarchy (Blackburn, 1995, pp. 371).

Current EI policy does not acknowledge the full range of reasons employees may have for leaving the labour market (Cooke and Gazo, 2009). Due to this ignorance of a variety of reasons, women are especially impacted when they try to go back to work after bearing and raising children (Cooke and Gazo, 2009; Townson and Hayes, 2007). Within the EI policy, marginalized individuals, including women, are seen as re-entrants or new entrants into the labour market once they have been away from it for a period of time. As a result, they are not credited with any of their previous hours of employment. On top of this, these individuals are automatically required to have worked 910 hours within the past 52 weeks in order to get approved for EI benefits (Townson and Hayes, 2007). This demand limits their ability to make a

claim, even if they need to do so in order to return to the labour market. The key concern is that current EI policies do not address issues surrounding women's role in social reproduction (see below), and is rooted in a model of an adult male worker who is able to maintain long-term standard employment (Bezanson and Murray, 2000).

Numerous women who are away from employment for a period of time are not seen to have compelling enough connections to the labour market to gain EI coverage. This leads to the question as to why caring for a child or family member is not seen to be of value (Townson and Hayes, 2007; Silver et al., 2004, pp. 9). Caring for children or other family members is termed social reproduction. If one person takes on social reproduction within a family, this often results in another member of the household being able to continue their attachment to the labour market. Therefore, this is a form of investment into the human resources in the labour market, making it a key component of the Canadian economy (Bezanson, 2006).

A question is that if all individuals are measured based on being workers, and if the market is the primary moderator of value, then why is social reproduction not paid and protected within the current EI policy? This illustrates a contradiction in the semantics of government policy, which is not always in line with the policy paradigm upheld by its creators. Specifically, following the logic of a feminist political economy approach, completing social reproduction allows for individuals to go to work, while it also allows for the next generation of workers to be raised and be capable of working in the economy in the future. Since this is not fully supported in state policy it creates a situation where women workers are not acknowledged for their work in unpaid social reproduction. As a result, they are marginalized in unemployment policy. This is not just restricted to Canada, but rather a widespread structural form of sexism that needs to be addressed (Silver et al., 2004, pp. 9). However, there is a further contradiction, since some forms

of social reproduction are paid for. For instance, within the public sphere there are health care providers, day care workers, and social workers—and while they are underpaid, they still receive some form of compensation (Tumolva and Tomeldan, 2004). As a result, social reproduction is either unacknowledged in that it is not paid for within social policies, as in the case of women caring for their own children, or is acknowledged but poorly paid within the labour market.

While at least economists and sociologists have noted that women tend to work more than men, Burda et al. (2013) note that what is missing is an analysis of the differences between the genders in total time use (unpaid and paid work time). Some studies have noted the costs associated with time, which leads to how unpaid work is distributed within the household (Kalenkoski et al., 2009). Additionally, some explore the “trade-offs” between paid and unpaid work in relation to the market (Freeman and Schettkat, 2005). Due to the increased participation of women in the workforce, there has been a belief that there would be a revolution in the area of housework. However, this has never occurred (Hochschild and Machung, 1989), and women’s paid labour has increased while men’s share in unpaid labour has seen modest and slow increases, leaving women responsible for the majority of domestic labour (Gershuny, 2000; Blossfeld and Drobnic, 2001; Breen and Cooke, 2005). The women's situation is often referred to as the second shift (Hochschild and Machung, 1989). In this way, heterosexual couples still “do gender to legitimate social arrangements based on gender categories” (Breen and Cooke 2005, pp. 43; Coltrane, 1990; Coltrane, 2000; Deutsch, 1999; Ferree, 1990; Ferree, 1991). These arrangements are visible through time-use studies, which in this case are termed gender time-use studies. Burda et al. (2013) note that gender time-use studies are significant:

First, because the amount of work (and thus the utility from leisure) is one of the crucial arguing points in the “gender wars,” simply discovering new facts about it is important.

Second, the determinants of those facts allow inferring how patterns of work by gender change as economies develop. Third, by generating new explanations for patterns of gender differences in the amount of total work, we may provide an impetus for using similar theories to examine other differences in the allocation of time. Finally, these facts and the related theoretical discussion impose restrictions on a variety of economic models. (pp. 240)

Despite their household and care work duties and structural challenges within the labour market relationships, however, increasingly more women in Canada are working, although often in non-standard employment relationships, in short duration contracts, or in other forms of precarious employment, such as part-time employment. In fact, as mentioned above, 58.3 percent of women were employed in December 2013, compared to 67.6 percent of men (Statistics Canada, 2014a). Furthermore, in 1976, 41.9 percent of all women over the age of 15 worked for pay, compared to 72.7 percent of all men (Ferraro, 2010, pp. 5). This indicates an increase of more than 16.9 percent over more than three decades, since in 2009, 58 percent of women over the age of 15 were employed (Ferraro, 2010). However, despite increased female employment, fewer and fewer of them are able to access support if they become unemployed. Even though they make up half of the labour market, however, 67.5 percent of all employed women work in part-time employment (Ferraro, 2010, pp. 13; Statistic Canada, 1995). Table 1.6 indicates the different employment relationships that men and women take on.

During 2011, Canadian Economic Insurance Commission (CEIC) (2012) noted that 52.7 percent of all men compared to 47.3 percent of all women participated in the labour market. Despite these percentages being close, women will outrank men for the total workers who worked in part-time employment at 66.9 percent compared to 33.1 percent for men, in temporary

employment relationship at 51.3 percent for women over 48.7 percent for men, in term or contract employment relationship at 53.3 percent compared to 46.7 percent of men and in causal employment relationship at 61.5 percent compared to 38.5 percent of men. The only precarious category that men outnumber women for those total who worked in seasonal employment at 64.1 percent compared to 35.9 percent, respectively (CEIC, 2012), which would highlight the dominance of men in highly seasonal employment such as forestry, and fishing, among others (Porter, 2003) (See Table 1.6). Notably, in order to receive EI benefits during a period of unemployment, a 35-hour workweek is required, a rule that results in less than 32 percent of women having access to any unemployment supports (Lewchuk, 2010).

Table 1.6*Labour Force Characteristics by Gender in 2010/2011*

	Women	Men
Labour Force Participation	47.3 %	52.7 %
Unemployment Rate	43.5 %	56.5 %
Employment Rate	47.6 %	52.4 %
Full Time Employment	43.0 %	57.0 %
Part Time Employment	66.9 %	33.1 %
Permanent Employment Relationship	49.8 %	50.2 %
Temporary Employment Relationship	51.3 %	48.7 %
Seasonal Employment Relationship	35.9 %	64.1 %
Term or Contract Employment Relationship	53.3 %	46.7 %
Casual Employment Relationship	61.5 %	38.5 %
Other Temporary Employment Relationship	55.3 %	45.3 %
New Entrants and Re-entrants to the Labour Market	52.7 %	43.3 %

Note. Numbers are in percentages. Adapted from *2011 Monitoring and Assessment Report*, by Canadian Economic Insurance Commission (CEIC), 2012. Ottawa, ON: Her Majesty the Queen in Right of Canada.

Feminist academics analyze the ways that some women have tried to state that they are “the same as men” in order to be considered active citizens and equally deserving of social supports and rights, “rather than gaining recognition for their contribution to the nation on their own terms through their work in the home and the public sphere” (Nichols, 2013, pp. 14; see also

Pateman, 2006, pp. 142, 143; O'Connor, 1996). Caring activity is thus a barrier to labour market attachment; despite it being a key part of the life cycle, it is not seen to be economically or politically required (Orloff, 2009, pp. 324). Thus, the experiences of women show a turn towards non-familial supports, as well as the adult worker model in which everyone is capable of working, while women's main role is to care without recognition. Presently, the welfare state is based on patriarchal ideology which is a significant structural limitation for women (Orloff, 2006, pp. 233).

1.4.13 Primary and secondary labour markets and women's lived experience of work. Historically, there have been primary and secondary labour markets in which labour supply is structured on the basis of social differences, such as race and gender (Gordon et al., 1982, pp. 205). According to Peck, "segmentation theory holds that social space of the labour market is not only divided into submarkets ... but also that the rules governing the behaviour of the labour market differ from one segment to another" (1996, pp. 46). Within the primary sector there are better working conditions, better jobs, higher income, secure employment, and possibilities for promotion; it is often characterized by white male privilege (Peck, 1996, pp. 51; Krahn et al., 2008, pp. 135; Reich et al., 1973, pp. 359). The secondary sector includes the least desirable jobs, poor wages and working conditions, and insecurity (Peck, 1996, pp. 51; Krahn et al., 2008, pp. 136 - 137). Women have generally been employed in the secondary labour market as a result of their presumed domestic duties (Peck, 1996, pp. 66), while men have had more access to the primary labour market. Dominant social policy paradigms that suggest that men are the breadwinners and women are the caregivers are reinforced in labour markets and influence the type of jobs women can hold (Peck, 1996, pp. 66- 67). For instance, women have historically

only had access to jobs typically perceived as “female,” such as teaching and care related work (Gordon et al., 1982, pp. 205; Kershaw, 2004, pp. 930).

Labour markets, then, must be seen as socially constructed and segmented in such a way that women are slotted into insecure jobs in the secondary sector characterized by low wages and high insecurity (Krahn et al., 2008, pp. 140). Peck argues that women will remain in the insecure secondary labour market until both the “real and perceived” assumptions about the division of labour within the family are overturned (1996, pp. 67). Thus, if the government helps to change who is responsible for social reproduction during the workday, for example, by providing universal childcare, then the division of labour within the family may become more equitable. This, in turn, may change the characteristics of and accessibility to, the primary labour sector, at least in theory.

1.4.13.1 Social Reproduction: The gendered lived experience. The federal government believes that women are able to actively choose when to enter the labour market (Teghtsoonian, 1996, pp. 127). But, Teghtsoonian argues that women do not have free choice in social reproduction or work (1996, pp. 119). Currently, the majority of Canadian provinces are cutting spaces in childcare programs because they are not providing any new funding to support their systems (Monsebraaten, 2007, E01; Finkel, 2006, pp. 301). For instance, Ontario Premier Dalton McGuinty in 2003 promised \$300 million in new provincial investment in early learning and childcare (Monsebraaten, 2007, E01), but years later, the money has yet to be delivered, with the exception of all-day kindergarten (Monsebraaten, 2007, E01). Due to this failure to make childcare a priority, parents in Canada pay “outrageous fees,” and on average, Canadians spend around \$600-800 per month per child in daycare fees (Hoffman, 2010), with Atlantic Canada paying lower rates than the rest of Canada (Hoffman, 2010). Quebec’s system is a notable

exception because it works to address labour market and social equalities (Lefebvre and Merrigan, 2008). Thus, women with children really do not have a choice to enter the labour market because childcare is not properly attended to as a social responsibility.

The impacts of increasingly underfunded and deregulated childcare programs in Canada have yet to be fully assessed, but it is likely that they will further increase inequalities in the labour market (Mikkonen and Raphael, 2010). A potential effect would be to render women the permanent losers in relation to work, due to their conventional connection to child rearing. As Krahn et al. (2008) argue, a past employment record of marginal jobs can create barriers to accessing the primary labour market due to the common belief that the worker has unstable work habits (pp. 140). To address the needs of a growing family, this suggests that women will increasingly have to take on precarious employment. This threatens to lead to mothers being permanently placed in the secondary labour market.

Furthermore, not every mother has the same capability to enter the labour market. Some women are forced to work due to lacking resources to allow them to choose to be a stay at home mother. Others, particularly those in the middle class and above, have some ability or “resources” to choose how they participate in the labour market (Little, 2004, pp.140). Notably, women from the upper socio-economic strata have the most resources for choosing to return to the labour market. Thus, a key requirement for mothers is access to childcare that is adequate for their needs so that *if* they choose to, they may have an equal footing with men in the labour market (Little, 2004, pp. 140, emphasis added).

1.4.13.2 The lived experience of single motherhood. Evans (2009) notes that in 1980, single mothers received \$43 for every \$100 received by a dual-earner family. By 2005, this amount had only increased to \$44 per \$100 (Evans, 2009, pp. 47). Furthermore, in 2000, single

mothers made up one-quarter of all low-wage workers, while at the same time progression to a better job is more complex for them (Evans, 2009, pp. 47; Morissette and Picot, 2005; Saunders, 2006). Moreover, improving a single working mother's financial situation requires an investment by the state of \$6,300—up from \$5,500 in 2000 (Evans 2009, pp. 47). Furthermore, one significant cause of financial insecurity within single mother families is a father who does not pay child support, either in the required amount or at all (Tyyskä, 2014). Research within Canada shows that the majority of fathers do not fulfill their financial duties to their children when separated or divorced from the mother; they either do not pay regularly at all, or some pay part of the support ordered by the court. In the 1990s, an estimate of the child support default rate was 50-75 percent (Richardson, 1996, pp. 232-242; Nelson and Robinson, 1999, p. 413). As of March 2012, out of all payers of child support, 45 percent were in arrears for at least twice the monthly child support payment (Kelly, 2013).

1.4.14 The other side of neo-liberalism: social investment theory and lived work experience. Despite neo-liberal reduction of the welfare state, there are still some programs that are supported by the state. Changes to current social and economic policies cannot be explained without social investment theory. This theory was developed by Giddens as another form of the traditional welfare state policy paradigm. Its purpose is to encourage “investment in *human capital* wherever possible, rather than direct provisions of economic maintenance” (1998, pp. 117, emphasis in the original). Therefore, social investment theory and neo-liberalism work together. The former is based on the policy paradigm that citizens need to be ready and equipped for the future. Furthermore, it details exactly where a government should support its citizens—namely in education, health care, and labour market support, but only to a minimal degree (Dobrowolsky, 2009). Even though both social investment theory and neo-liberalism argue for

laissez-faire economic policies and a traditional role for women in the household (Dobrowolsky, 2009, pp.10), social investment theory explains the gaps in neo-liberalism regarding why the state still supports some social programs such as education and health care, and not others. Social investment theory “has been likened to a trampoline, where citizens would be equipped to spring forward into the future” (Dobrowolsky, 2009, pp. 10). Certain social investments, such as education, are being deemed worthy of government intervention and financial support because they are seen to support and further benefit the long-term economic goals of the state and society. Thus, the key goal of the social investment policy paradigm is to increase and further develop the economy through the “generation of good, active, working citizens” (Nichols, 2013, pp. 224). As Daly (2011) indicates, social investment theory is a policy paradigm that attempts to address the so-called new social risks including high unemployment, single parenthood, and being a low-income worker.

1.4.15 Support for education and retraining and the benefits to one’s lived work experience. The change of policy paradigm in the 1980s led the welfare state towards neo-liberal and social investment theory. Through this period, those who were seen as taking advantage of the system were under high scrutiny (Nichols, 2013; Evans, 2010). As a result of the neo-liberal policy paradigms, benefits and their duration were reduced. Furthermore, retraining policies developed from social investment theory were implemented (Nichols, 2013). Both of these were designed to encourage labour market re-entry as well as proper attachment to it (Evans, 2010). The federal government noted in its 2009 *Canada’s Economic Action Plan* that putting investments into retraining and education is:

One of the very best measures to ensure Canadian workers can get jobs. When Canadians lose their jobs, the Government wants to help them get back into the workforce as soon as

possible. Over the long run, the Government wants to ensure that Canadians are ready for the economy of the future. (Government of Canada 2009, p. 97)

To accomplish this, \$1.5 billion has been invested by the *Action Plan*, with a goal of supporting 150,000 unemployed workers (Government of Canada, 2009, pp. 97). In 2013, further investment occurred, in order to provide 130,000 workers per year with the option to retrain (Cohen, 2013).

Lightman et al. (2009) note that “access to and completion of post-secondary education is a well-known stepping stone to a successful and sustainable labour market career” (pp. 98)—a position that fuels social investment policy paradigms. As well, individuals who are more educated have better access and chance to benefits from retraining if they suddenly become unemployed (Mikkonen and Raphael, 2010). Although the high school dropout rate has fallen in Canada over the years, it still stands at a high level. In the academic year of 1990/1991, the rate was 16.6 percent for individuals between the ages of 20 and 24, while in 2006/2007 the rate was 9.3 percent (Statistics Canada, 2010b). Lower levels of education have implications for a person’s financial well-being due to a difficulty obtaining well-paying and steady employment beyond the secondary labour market.

Government social investment policies help to provide different funds for training, including “skills development and training, self-employment assistance, targeted wage subsidies, counselling and job search assistance” (Government of Canada, 2009, pp. 97). These funds are designed to be accessed both by those who qualify for EI and those who do not (Government of Canada, 2009, pp. 97). Furthermore, the goal of *Canada’s Economic Action Plan* is to help more workers move into industries of the twenty-first century, including “information and communication technology, biotechnology, energy, and environmental technology”

(Government of Canada, 2009, pp. 97). This program is most commonly known as Second Career in Ontario. Those receiving EI benefits are able to apply, and also included are those working an “interim job”, having been laid off or have been unemployed at one point since January 2005 and wishing to be trained in an in demand industry (Ontario Ministry of Training, Colleges, and University, 2014). Any approved applicant can receive up to \$28,000, including funds for tuition, books, and other instruction costs such as labs, instruction manuals, transportation, and living expenses. More support is available to those with disabilities or children needing support (Ontario Ministry of Training, Colleges, and University, 2014). Approval for the program is based on the applicant’s “active job search, length of unemployment, education background, work history, labour market prospects, training request and experience and occupational skills” (Ontario Ministry of Training, Colleges, and University, 2014, n.p.). The programs eligible for retraining include: “Natural and applied sciences and related areas, Health care, Dental health care, Computer and information systems, Construction, drafting, surveying and mapping, Business, finance, and administration, Food services and tourism and Education and government services” (Ontario Ministry of Training, Colleges, and University, 2014, n.p.). Presently, there is no data over the percentage of men and women who complete Second Career or which streams of Second Career.

Similarly, in Nova Scotia there is a program called Skills Development (SD). The design of SD, comparable to Ontario’s Second Career, is designed to help unemployed individuals learn skills, whether basic or advanced, to lead to employment. Those who are participants of the program “should be those who lack marketable skills and need new or additional occupational skills in order to improve their employment prospects but are otherwise job ready” (Government of Nova Scotia, 2009). Individuals who are approved for retraining complete their education

within private or public educational institutions. Similar to Ontario's Second Career program, as stated in Section 58 of the Employment Insurance Act, a participant of this program must be unemployed within their employment insurance benefit period or this period must have ended within three years of requesting assistance for retraining. As well, if the benefit period included maternity or parental care, requesting for retraining assistance must occur within five years and the participant must be trying to re-enter the labour market (Government of Nova Scotia, 2009). Similar to Second Career, there is no government break down of gender involvement in SD.

Also fueled by social investment theories are needs-based grants funded by the Government of Canada to students attending university, college, or trade school through the different student loan programs across the country. These programs began in 1964 and since then, the Canada Student Loans Program (CSLP) has granted loans to 4.7 million students for a total of \$38 million. Beginning in 1995, one million students have received a non-repayable grant, costing more than \$2.2 billion (HRSDC 2012, pp. 1). Grants are awarded through two avenues, namely the Canada Study Grants (CSG) and Canadian Access Grants (CAG). CSG incorporates:

(1) students with dependents (47.8 million or 31,293 grants), (2) students with permanent disabilities (21.5 million or 8,166 grants), (3) high need part-time students (2.8 million or 2,721 grants) and (4) female doctoral students (0.9 million or 309 grants) while CAG includes (1) permanent disability (39.9 million or 16,247 grants) and (2) low income individuals (44.8 million or 25,510 grants). (HRSDC 2012, pp. 7)

Therefore, the support of low-income parents attempting to attend education is a key area within this grant.

There is a normative belief that all adult members of society are workers, and that their life cycles as workers in connection to the labour market are the same (Nichols, 2013, pp. 227). EI policies, including Second Career, are predicated on the policy paradigms of neo-liberalism and social investment, which argue that the individual should support oneself through the labour market rather than relying on government assistance (MacDonald, 2009a; MacDonald, 2009b). Yet, it ignores that adult workers may be pulled away from the labour market for a period of time due to various factors, and that individuals are not solely *workers* but also citizens, artists, and community and family members—and that women, specifically, are also expected to play a central role in the home (Nichols, 2013, pp. 228, emphasis added; Cooke and Gazo, 2009; Pupo and Duffy, 2003).

1.5 Conclusions

This chapter introduced the notion that concurrent policy paradigm shifts have had a significant impact on unemployed workers, particularly unemployed women. Rooted in the economic crisis in the 1970s, neo-liberal ideas transformed the policy paradigm in which our social policies are created. For the case of unemployed worker support, the policy paradigm shift is significant. The transformation consisted of moving away from more supportive UI benefits to a policy that encourages labour market attachment, in the form of EI. This change from UI policy to EI policy has affected the experiences of unemployed workers on many different levels including: (1) imposing financial constraints, (2) reducing their ability to attend retraining programs, (3) emphasizing the notion that everyone is capable of work, (4) resulting in negative health outcomes and (5) increasing reliance on the non-standard and precarious employment relationships.

This chapter provided an overview of the theoretical and empirical literature surrounding this study. Chapter 2 explores the methods that were used to conduct the study. As well, it will explore the recruitment process. Following that, my analysis, using intersectionality and grounded theory will be explored in subsequent chapters.

Chapter 2: The Study and Its Methods and Procedures

This chapter provides an overview of the methods I used to conduct this study. The recruitment process and identities of the participants are explained. Following this, I explore the epistemology behind intersectional analysis. Next, the process of my analysis is explained. This includes an explanation for my use of grounded theory and how I used it to code my data. Subsequently, I address the criticisms of the interview process, grounded theory, and the politics of the interview process.

2.1 The Study: Lived Experiences of Women on EI

The preceding history and analysis of UI and EI highlight the need for continuing analysis of the differential impacts and experiences of a diverse group of women. Thus, the main focus of this study is on a much-neglected area, that of lived experiences of women on EI. The research conducted for this study involved an ethnographic study of women workers' everyday lived experience of EI policy, based on interviews with working women (more details to follow below). Ethnographic study can help highlight issues and concerns not previously identified or considered by researchers because it allows those most directly involved in the issue at hand a chance to explain their experiences in their own words (Bucarius, 2007).

As stated in the previous chapter, EI is based on a model of an adult male worker with stable long-term employment (Townson and Hayes, 2007). In order to illuminate problems and limitations with the current system, the focus of my study is on women workers who have recently been unemployed, covering the period of three weeks and up to two years. The interviews explored how the participants negotiated EI policy and their work options in their daily lives. This chapter will review the study's theoretical approach of intersectionality theory,

including its strengths and weaknesses. It will also address the type of intersectional theory that this study conducted. Furthermore, it will address how qualitative research is better suited for intersectional approaches. Following this, it will address my recruitment of the participants, including the difficulties of attaining them, particularly in Halifax, as one of the two study locations. It will also outline how interviews were conducted in terms of the geographical distance to Halifax, and it will similarly address scheduling complications with the participants from both cities. Next, it will explore the interview process, including the duration of the interviews, who was recruited, when the interviews took place, the participants care work responsibilities and their family structure, and how they are referred to within the study. I will also attend to potential criticisms of my approach to participant recruitment.

The second part of this chapter is an investigation of my method of analysis. Within this section, the purpose of qualitative methods for lived experience research is illuminated. Following this, I will explain why I chose grounded theory, as well as its strengths and weaknesses. As well, I will attend to my disagreements with grounded theory, namely the emphasis on inductive over deductive reasoning. Notably, deductive analysis (Bryman, 2001) is a necessary and important part of data coding and analysis in this project.

2.2 Intersectionality as a Research Method

As outlined in Chapter 1, I approached the interviews through intersectionality theory because it helps us “gain a clearer picture of the way the intersections of identity impact individuals’ access to social policies, and, indeed, to full social citizenship” (Nichols, 2013, pp. 234 - 235). As Manuel notes, this approach provides us with a fuller understanding of the lives of individuals and the choices and decisions they make, for instance in relation to EI (2007, pp. 175).

While intersectionality theory was first developed in feminist studies, it is thought of as a travelling term (Denis, 2008, pp. 684; Christensen and Jensen, 2013, pp. 109)—as moving through the disciplines (Christensen and Jensen, 2013, pp. 110). Thus it is not surprising that intersectionality theory is used in different ways and at various times inconsistently and ambiguously (Phoenix and Pattynama, 2006, pp. 188), and is referred to as a “delightfully novel but irritatingly ambitious” term (Davis, 2008, pp. 79). The intersectionality approach has been taken up recently by a wide variety of scholars, resulting in many different methods and studies (Acker, 2012; Bilge and Denis, 2010, pp. 4; McCall, 2005, pp. 1772), all of which serve to illustrate its interdisciplinary nature (Dill et al., 2007, pp. 629; Shields, 2008, pp. 302) and complexity (McCall 2005, pp. 1772). It is not surprising that feminists have begun to address the “limitations, implications or slipperiness of intersectionality or question its focus” (Garry, 2011, pp. 826).

Intersectionality theory is explored through different methodologies (Acker, 2012, pp. 219). In the field of quantitative methods, it illuminates hidden issues that in turn can lead to further exploration (Covarrubias, 2011, pp. 102). However, intersectional analysis does not fit well with strictly quantitative methods:

It is simply not possible to effectively study every combination of race, class and gender using statistical technologies. Lynch (1996) showed that even restricting the term to three classes, two genders and two races (i.e. white and nonwhite) results in 36 possible class, gender, race offender-victim combinations. Any attempt to construct a sound conceptual framework to explain each of these combinations and the difference between them would likely prove unsuccessful. (Trahan, 2011, pp. 3)

The quantitative approach is also based on weak premises, depicting intersectionalities as a purely additive phenomenon; it is too simplistic to depict complex intersectionalities as a mathematical formula. To do so does not capture the subjectivities and agency of the individuals and categories in question which are central to the inquiry as explained in Chapter 1.

Qualitative analysis is a better methodology due to the language and approach of intersectionality (Shields, 2008, pp. 306). It begins very open-ended and slowly moves to a more narrow focus, while quantitative research starts off with a more rigid problem to explore (Bryman and Teevan, 2005, pp.157; Bryman et al., 2012). Therefore, qualitative methods, like intersectional analysis, attempt to achieve a different kind of knowledge. For instance, a qualitative method provides a contextual comprehension, focuses on the process, explores the micro level, illustrates deep and rich knowledge, understands the meaning behaviour, and views the participant in their natural environment (Bryman and Teevan, 2005, pp. 160). Thus, qualitative research is used to guide wider research questions (Bryman and Teevan, 2005), such as how everyone comprehends their identity differently and to varying degrees. Statistics and numbers do not always attend to this properly. For example, people can overlap their identities into different categories. As well, an explanation of the question of “why” is missing through the use of quantitative research. Therefore, my study has taken on the qualitative approach to show differences in the lived experiences of unemployed working women.

Very little has been written about intersectionality methodology (Denis, 2008, pp. 685; McCall, 2005, pp. 1771). The most well-known attempt to address the lack of methodological description in this field is by McCall, who created a continuum of ways to explore intersectionality (McCall, 2005, pp. 1772-1773). In her study of intersectional analysis, McCall (2005) attempts to separate intersectionality research into three categories: anti-categorical, intra-

categorical, and inter-categorical. Anti-categorical research rejects categories, and relies on a narrative approach in order to address the complexity of category. The intra-categorical approach explores how different categories impact others, such as how gender is affected by race or class. The inter-categorical approach is the intersection between the other two approaches. This approach realizes the faults of the current social categories and wonders how the boundaries are created. At the same time, the categorical approach is not rejected (McCall, 2005). Even though not all research can be classified into one of the three categories, and some cross the lines between them, McCall argues for the stability of the categories (McCall, 2005, pp. 1774).

In contrast to McCall, Hancock (2007) rejected of the idea of stable identity categories. Instead, she indicates her own categorization of intersectional analysis: unitary, multiple, and intersectional. A unitary approach is when only one identity category is explored. A multiple approach is where more than one identity category is explored—and when they are all explored equally, these categories are static and maintain a continuous relationship between each other. Intersectionality is where more than one category is explored, all of the categories are explored equally, the relationships between them are open and undermined, and the identities are fluid and impact each other (Hancock, 2007, pp. 64, 67). Hancock indicates that while intersectionality develops out of deconstrutivist theory, in which theories are questioned and broken down, it does not remain there, and indeed this process allows for the investigation of what lead to this (2007, pp. 74; Hindman, 2011, pp.196). Hancock's typology is heavily based on the fluidity of identities (Walby et al., 2012, pp. 227). I agree with Hancock's approach, as there is no set way to approach intersectional analysis, along the lines of other theories. Identities are not static, as McCall (2005) claims—rather, we change identities depending on the context. This notion will be further developed below.

Another limitation concerns the use of intersectionality analysis. Ludvig, for instance, notes that there are problems inherent to empirical research, because the list of differences is never ending (2006, pp. 246). I will have to limit the points of analysis through the interviews that I conducted as a result of the characteristics of the participants. Thus, not all intersections can be attended to within this study. Also, intersectionality theory is further complicated by the fact that our identities are always in a state of flux, thus making it even more difficult for analysts to choose which intersections to focus on. While McCall (2005) articulates that our identities are stable, I agree with Ludvig (2006) and Hancock (2007), both of whom argue that context (e.g. time and place) matters, and our identities are in a state of flux. Manuel further acknowledges that while foundational traits are the ones most often explored in scholarly research, there are no implicit hierarchies to these identities, and we do not have to consider them all in every case (Manuel, 2007, pp. 180–81; Taylor, 2010).

It can be difficult to establish methods for a policy approach that attempts to grapple with such a high degree of complexity. Usually, and in order to make their analysis more manageable, scholars narrow their focus to address only one category, such as gender (Browne and Misra, 2003, pp. 506). Perhaps because of this, intersectionality theory has often been invisible to policy-oriented academics (Hankivsky and Cormier, 2011). This is because it is much simpler to explore the effects of a policy on one identity, while the inclusion of two or more complicates the results. Thus, while I attempted to observe this best practice of accounting for multiple identities, I am further limited by financial constraints and geographical limits. In my study, the intersectionalities are limited to gender, racialization, age, motherhood, single parenthood, low income status, previous precarious employment, full time employment, the presence of young children, caring for aging parents, previous unemployment, immigrant status, presence of

children born close together or in forms of multiples. This is because those are the identities that emerged from my interviews with each of the participants. While identities such as sexual orientation were not directly analyzed, my study did not exclude this identity, as my recruitment specified caring for dependents whether children, parents, siblings, or grandparents. It did not limit what family form each of the participants was in. The participants who were partnered up did indicate a husband or a male common law partner. I still conducted the third part of Hancock's (2007) continuum of intersectional analysis because more than one category was explored without a determined relationship resulting from my participants' interview responses. Further, despite not attending to every possible identity, this study covers many more identities than the large bulk of the research to date, and is true to what emerged from the data.

2.3 Selection of Participants

This section will explore why I chose to interview participants in Halifax and Toronto. Differences and similarities within and between these two cities will be attended to. Following this, the purpose and rationale of the study will be explored. It will be indicated how the study fits with current studies, and what gaps it fills. Subsequently, the process of the recruitment of my participants and the process of the interviews will be addressed.

2.3.1 Economic regions: comparing Ontario and Nova Scotia. When Canada is compared across OECD countries, it is seen as providing one of the least generous supports for unemployed workers (Banting, 2012, pp. 6-7). This should be no surprise due to the liberal welfare state model that Canada adheres to, compounded by the neo-liberal policy paradigm. Notably, within Canada, there are differences among the 58 economic regions (Banting, 2012,

pp. 7). Thus, comparing the economic regions is significant for the determination of how one of the least supportive countries deals with unemployed workers.

Among the regions, Ontario and Nova Scotia provide an interesting case study comparison—between the traditional “have” province in comparison to the traditional “have-not.” Traditionally, Ontario is a “have” province that has had high levels of employment, which in turn has led to financial federal transfers for social services to “have-not” provinces, such as Nova Scotia. The work patterns have been different in the two provinces. Ontario traditionally has had high levels of manufacturing, resulting in standard full-time jobs, while Nova Scotia, along with most of the Atlantic provinces, traditionally has had large fisheries that provided precarious seasonal employment (Porter, 2003, pp. 198-199). With the decline of both the fisheries and manufacturing within Canada, these two labour market regions provide interesting points of departure for an analysis of the federal employment insurance policy. Since the EI system is regionally based (Radmilovic, 2011), the focus of my study is on the largest city in each province: the Greater Toronto Area (GTA) and the Halifax Regional Municipality (HRM).

Economic comparisons provide a good starting point. In December 2013, unemployment nationwide stood at 7.2 percent (Statistics Canada, 2014a), while in Toronto it was 9.2 percent and in Halifax it was 7.9 percent (Statistics Canada, 2014a). Even though the official national unemployment rate has remained roughly the same, the unemployment rates in these two cities are higher. In November 2013, 512,330 unemployed workers put in a claim for EI benefits, down from 514,220 in July 2013. However, in Ontario, the number of claimants also decreased from July to November 2013, starting off with 162,060 down to 152,120 – yet the number of claimants has been relatively stable since September 2013 to November 2013. In Nova Scotia, the claimant numbers have been stable from July to November 2013, beginning at 27,020 and

ending with 27,990 (Statistics Canada, 2014) (See Table 2.1). Thus, while Halifax would have traditionally had more seasonal unemployment during the winter season due to the fisheries being closed, the two locations have changed their positions, relative to unemployment rates. With this current rate, it would be easier to qualify for EI in Toronto than in Halifax, yet it is well-researched that seasonal employment is better addressed within EI (Van Audenrode et al., 2005) than is precarious employment, which has been on the rise in the GTA (United Way Toronto 2013). In Toronto, an unemployed worker would require 530 hours compared to 630 hours in Halifax, for receipt of EI benefits (CEIC, 2012) (See Table 2.2).

Table 2.1

Number of Claimants for Employment Insurance, July to November 2013

	July 2013	August 2013	September 2013	October 2013	November 2013
Canada	514,220	516,900	512,340	511,060	512,330
Ontario	162,060	160,420	152,330	151,730	152,120
Nova Scotia	27,020	27,210	27,620	27,550	27,990

Note. Numbers are actual figures of individuals receiving EI benefits. *Employment Insurance program (EI), beneficiaries receiving regular income benefits by province, declared earnings, sex and age, seasonally adjusted, monthly (persons)*, CANSIM Table 276-0022, by Statistics Canada, 2014. Ottawa, ON: Statistics Canada

Table 2.2

Number of Hours Required to Qualify for Benefits Based on Unemployment Rate, 2011

Regional Rate of Unemployment	Required Hours
6 % or Less	700
6.1% to 7 %	665
7.1 % to 8 %	630
8.1 % to 9 %	595
9.1 % to 10 %	530
10.1 % to 11 %	525
11.1 % to 12 %	490
12.1 % to 13 %	455
13.1 % or more	420

Note. Numbers are in percentages *2011 Monitoring and Assessment Report*, by Canadian Economic Insurance Commission (CEIC), 2012. Ottawa: Her Majesty the Queen in Right of Canada.

2.3.2 Purpose of this study: unemployed women's lived experiences. This project was designed to explore the different ways that unemployed women deal with their unemployment through qualitative analysis. Thus, this project will explore the micro level of unemployment while providing deep and rich knowledge (Bryman and Teevan, 2005, pp. 160) of the women's own lived experiences. It also focuses on the natural environment (Bryman and Teevan, 2005, pp. 160) of the women's daily lives since becoming unemployed. As well, since the study was conducted through qualitative methods, it was also designed to understand meanings behind (Bryman and Teevan, 2005, pp. 160) the participants' actions in dealings with their unemployment. In sum, the focus of this study was to see the general effects of Employment Insurance policy changes on different women's lived experiences.

Thus, this study is first and foremost a response to the lack of research in the area of women's lived experiences on EI. While there has been research into the numerous gendered effects of UI and EI (MacDonald, 1999; MacDonald 2009a; MacDonald 2009b; Porter, 2003; Pulkingham, 1998; Townson and Hayes, 2007; Battle, 2009; Mendelson et al., 2010; Silver et al., 2004), the lived experiences have been neglected. One exception to this is a study by Silver et al. (2005a) which focuses on women who lost standard full-time employment and neglects identity factors that would influence the experiences of their participants. The study by Silver and colleagues also misses those who are invisible in the labour market and are deemed undeserving by social policies—for instance those who move in and out of the labour force and those in precarious employment. Also, further experiences of daily lives need to be included, such as the impact of employment uncertainty, the impact of lack of income leading to further need on the social support systems such as food banks or living on social assistance, and the psychological and other impacts of unemployment on women and their families.

The most detailed account of the gendered impacts of EI policy has been produced by the Canadian Center of Policy Alternatives and the Caledon Institute of Social Policy (Townson and Hayes, 2007; Battle, 2009; Mendelson et al., 2010). Recently, academics from the Greater Toronto Area worked with the United Way of Toronto (2013) to explore the impact of precarious employment, and while there is rich statistical data and some lived experience stories, more intersectional qualitative analysis is required in order to fully explore the true lived experiences of women in particular. The stories and experiences developed in the United Way Toronto (2013) study are at the surface and the themes need to be further developed. Yet, there are important contributions in the United Way Toronto report, relevant to my study, for instance, (1) key indicators of what it means to be precariously employed, (2) the effect of precarious

employment on the well-being of the individual, family, and community and (3) the ability to compare my results with the study.

In sum, there has not been substantial peer-reviewed research within this area, but the community based literature can be used as a good indicator of future research directions, including my project. This literature is both a good starting point while my qualitative study will result in both validation of the grey sector literature and generate further areas for research and policy directions.

2.3.3 Women and poverty: connections with experiences of unemployment. There is a rich literature on women and poverty—a subject area that is strongly connected to the issue of supports to unemployed workers. For instance, Teghtsoonian argues that women do not have the ability to freely choose whether to enter the labour market or be a full-time caregiver. This is because even though the state argues that women have a choice, they are often marginalized in social politics and “trapped in marginal employment” situations (Teghtsoonian, 1996). Adding to the gender analysis, Pulkingham et al. (2010) use an intersectional approach, to demonstrate what happens with women and poverty. This is best articulated in their main case study of Carla, who was an Aboriginal single mother. Carla had to continue to search for work even after she provided medical proof of her pregnancy, until the point where her pregnancy was showing (Pulkingham et al., 2010, pp. 278). The rationale behind Carla’s experience of being forced to find a job while pregnant was that she might have had a small chance to get a job and therefore come off social assistance (Pulkingham et al., 2010, pp. 278, 279). Thus, Carla was stripped of any personal choice and was instead stuck in the secondary sector of the labour market.

Lightman et al. (2008) note that the use of social assistance, including food banks and shelters, will increase if more individuals fail to get access to EI benefits. As well, they noted

that when an individual reaches the poverty level, it is difficult to get them back into the labour market, particularly for full-time employment (Lightman et al., 2008). For instance, when you become unemployed for periods of time, employers tend to look at this negatively. As well, requirements for the job search including a computer, Internet access, and an interview outfit can be out of reach, leading to perpetual poverty. This form of analysis and research, particularly ethnographic and intersectional analysis as illustrated through the work of Pulkingham et al. (2010), needs to be applied to EI policy and its effects.

2.4 Recruitment of Participants

For this study, a group of 30 participants were selected, 15 participants each from Ontario and Nova Scotia. The selection criteria were residence in either the Greater Toronto Area or Halifax Regional Municipality, being an unemployed, female between the ages of 25 to 40 years of age, and caring for dependents including children, parents, siblings, or grandparents. I began by seeking recruitment help from social service providers in Halifax and Toronto. This endeavour was only slightly fruitful in Toronto, as only three participants contacted me based on flyers posted at the service organizations. As per Ryerson University's Research Ethics Board (REB), all that community organizations can do for researchers is to post a flyer. They are not allowed to collect potential participants' names, as I previously hoped to do, so that I could do a snowball sampling (Bryman et al., 2012, pp. 220-221) for other potential participants.

In Toronto, all of the participants contacted me directly through either community organizations or because of online postings. None of these participants had any connection to each other. They would fit under the term "convenience sampling," as these participants were readily available to me through their initial contact with me (Bryman et al., 2012, pp. 219).

Meanwhile, eleven participants in Halifax had no prior connection to each other, while the other four participants consisted of a set of sisters (Claire and Victoria; see Appendix A for a discussion on pseudonyms) and a set of sisters-in-law (Stephanie and Sophia). On top of this, some of the Halifax participants replied to my posted flyers online, and others were directed to me through snowballing. Four of these participants were recruited through snowballing, in which I used my participants to find others who would fit the study (Bryman et al., 2012, pp. 220).

2.5 The Participants and the Interview Process

All of the interviews were conducted between June 27 and October 2, 2013. The length of the interviews ranged from 15 minutes to one hour and 15 minutes. They were heavily dependent on the life circumstances and personalities of the participants (see Appendix A). I began the interview with a questionnaire designed to determine the demographics of the participant, including age, racial status, citizenship status, income level in 2012, marital status, and number of children or adult dependants. If they cared for an adult dependent, I further asked who they were caring for. The open-ended questions that I asked my participants were designed to probe their lived experiences while being unemployed. I asked questions about the participants': (1) history with unemployment/employment; (2) history of Employment Insurance; (3) work searching strategies while unemployed; (4) job retraining and college/university attendance; (5) personal economic strategies for making money; (6) financial difficulties; (7) ways of coping with unemployment; and (8) health status.

While asking questions about all these areas, I had follow-up questions to ask, in case the information was not provided by the participant through open discussion (see Appendix B for the consent form, Appendix C for the demographic questionnaire used in this study and Appendix D

for the entire interview guide). I concluded the interview with two overarching questions: (1) can you tell me your main concerns over the experience with EI and unemployment; and (2) in your opinion, how do you think EI could be changed for the better?

The age demographics of the respondents were slightly different in the two cities. In Toronto, participants were between the ages of 25 and 40. In Halifax, the participants were between the ages of 25 and 38. I chose to interview women between the ages of 25 and 40 years old because the younger individuals would recently have entered into employment, while the 40-year-olds will have accumulated more years of work experience. This allowed for a comparison of new entrants over longer-term workers. At the same time, women in this age category would be affected more by the current economic climate than those over 40, who may have held a job at the same location for 15 or 20 years or have more employment experience to ease into another employment relationship.

All of the participants also reported caring for children or other members of their families, including parents, grandparents, and siblings. Individuals who do not have families present a different scenario than those with family, something that would have added a further complication to this research. For instance, an individual living alone does not have to worry about supporting a family through a period of no income or reduced income while unemployed, instead they just have to worry about supporting themselves. This will be a potential area of future research.

Because the presence of dependents does not dictate a specific marital status, I included married, cohabiting, and single individuals in my study. The Toronto-based participants defined their relationship status as follows: nine were married, four were single/never married, one was in a common-law relationship, and one was separated from her spouse. In Halifax, in

comparison, six were married, four were single/never married, four were in common-law relationships, and one was separated from her spouse. Furthermore, of the Toronto respondents, five cared for one child, and out of these participants one mother also cared for her in-laws; two indicated that they cared for two children; two stated that they cared for three children, and out of these participants one mother indicated that she also cared for her mom; two just cared for their moms and one just cared for both parents. The situation in Halifax was more complex: eight were mothers of one child, and one of these mothers was expecting her second child and another at time cares for her daughter's half sister; three women had three children each; one woman cared for her mom and the last participant noted that she cared for her parents. This wide range highlights the key role and position of women as caregivers of many different family members.

I interviewed participants who were both native-born Canadians and immigrants, including women belonging to different immigrant and racialized groups, in both geographic areas. Because I am only fluent in English and have a limited grasp of French, I had to limit the study to participants who spoke English. Further studies should be conducted with the help of a translator to reach a wider diversity of participants. I did, however, interview one participant who had difficulties with English. The participant, Ann, had to both ask me to repeat my questions in a different way and also translated words on her Smartphone dictionary. At times, I also noticed her difficulties understanding, so I would try to rephrase my questions.

The Toronto participants, reflected a wider range in citizenship status and geographic origins. Three participants in Toronto self-defined as permanent residents, while twelve participants identified as Canadian citizens. All participants from Halifax self-defined as Canadian citizens. There was also much more cultural and racial diversity in the Toronto group, including Pakistani, Chinese, Caucasian, Greek, African, African-Caribbean, Asian, Middle

Eastern, Hungarian-Caucasian, Spanish, and Filipina. In Toronto, only three self-identified as Caucasian. In Halifax, conversely, 14 participants self-defined as Caucasian and one identified as African. Even though there are difficulties with interviewing participants who know each other and may have previous knowledge of the study, without the sister-in-law snowballing sample, I would not have had a member of an ethno racial group among my Halifax participants. This participant both provides a further intersection of difference, and a complication of dealing with one outlier.

I also began my interview by asking about the participants' employment income range for the last year (2012). For both the GTA and HRM, income ranges were comparable. Most of the income levels were within the lowest categories (\$0 to 18,999 and \$19,000 to 34, 999). Within the GTA, four participants indicated an income level of \$0 to 18,999, while six indicated \$19,000 to 34, 999, four indicated \$35,000 to 44,999, and one claimed \$45,000 to 69,999. No one in the GTA reported an income level of more than \$79,999 in their previous year of work. In the HRM, five participants indicated an income level of \$0 to 18,999, while seven indicated \$19,000 to 34, 999, and three indicated \$45,000 to 59,999. No one in the HRM reported an income level of more than \$59,999 in their previous year of work. As a result, the vast majority of my participant base turned out to be in the lower income bracket.

According to the government, low income cut off is where a family will require the majority of their income to pay for needs such as shelter, food, and clothing, as compared to the average family (Statistics Canada, 20013b). On average, the amount spent on necessities is 20 percent more than the average family (Statistics Canada, 2013b). In Canada, during 2012, the low income cut offs before taxes annually for a Census Metropolitan Area (CMA) of 500,000 inhabitants or more was: (1) \$29,699 per family of three; (2) \$37,052 per family of four; (3)

\$42,191 per family of five; (4) \$46,791 per family of six; (5) \$51,391 per family of seven or more (Statistics Canada, 2013b). This concerns the case of Toronto, as there were 5,941,500 residents in 2012. In comparison, Halifax had 413,700 residents during the same year. As a result, low income cut offs were different. In 2012, CMAs between the size of 100,000 to 499,999 residents had low income cut offs before taxes annually at: (1) \$25,117 per family of three; (2) \$31,335 per family of four; (3) \$35,681 per family of five; (4) \$43,571 per family of six; (5) \$43,461 per family of seven or more (Statistics Canada, 2013b) (See Table 2.3). Thus, without accounting for their potential spouse's income level, ten participants in Toronto and twelve in Halifax had income levels below the low income cut off levels. Out of these participants, five were single mothers in Halifax, and two were single mothers in Toronto, while a further two were caring for adult dependents. Thus, the incomes of nine out of the thirty participants were below the low income cut off line.

Table 2.3*Low Income Cut Offs, 2012*

Household Type	Census Metropolitan Area (CMA) of 500,000 or more	Census Metropolitan Area (CMA) of 100,000 to 499,999
Family of Three	\$29,699	\$25,117
Family of Four	\$37,052	\$31,335
Family of Five	\$42,191	\$35,681
Family of Six	\$46,791	\$43,571
Family of Seven or More	\$51,391	\$43,461

Note. Numbers are in 2012 Canadian dollars. Adapted from *Low Income Lines, 2010 -2011*, by Statistics Canada, 2013. Ottawa, ON: Statistics Canada.

2.6 Feminist Theory: Women’s Knowledge

Fonow and Cook (2005) argued that feminist research involves breaking down the epistemological foundations of what is constituted as ‘knowledge’ and should work to reveal new kinds of knowing that had, historically, been hidden (pp. 2211 – 2212). In their original volume, they claimed there were five principles to feminist research: (1) to address the importance of gender; (2) to raise one’s consciousness as a methodological tool; (3) to challenge the normal notion that the research subject and the individual can be separated from each other; (4) to assess the implications of feminist research and its significance; and (5) to empower women and modify “patriarchal social institutions” (Fonow and Cook, 2005, pp. 2213). Furthermore, Reinharz and Davidman argue that open-ended or unstructured interviews are the foundation of feminist interviewing practices. This foundational choice then defines and determines the implications of the interviewing process (1992, pp. 18). The clear benefit of this type of interviewing is that the research that emerges is “nonstandardarized”; this, in turn,

enables researchers to use the differences among interviewees as points of interest in the analysis of their research and enables them to better determine “common ground” between researchers and interviewees (Reinharz and Davidman, 1992, pp. 33-34). Reinharz and Davidman (1992) argue that the openness of the interview structure provides much versatility and can suit the requirements of many different research questions.

Reinharz and Davidman explore the implications of the interviewer trying to make the interviewee more comfortable by disclosing the fact that she has had similar experiences (1992, pp. 34). DeVault and Gross also refer to the importance of finding a “common ground” when conducting feminist interviews (2007, pp. 179), but question whether sharing common experiences is always the best strategy. They point out that most social scientists believe that a researcher’s experience and commitments impact their ideas and actions and note that it is common for interviewees to question researchers’ reasons for conducting their research (DeVault and Gross, 2007, pp. 182).

I believe it is important to remember that no two people experience the same situation in exactly the same way. In *Feminist Research in Theory and Practice*, Gayle Letherby describes her experience interviewing infertile women like herself. She found that these women did not always share the same experience she did; indeed she discovered that there was great variability in women’s experiences of infertility (2003, pp. 13). Letherby notes that she did not always disclose her personal experience to her interviewees, rather she chose to let the interviewees have the opportunity to describe their experiences in their own way through an open-ended process in which the interview was permitted to take its own shape (2003, pp. 13). Thus, the question of how best to create a rapport with the participants remains open. Perhaps it can only be determined on a case-by-case basis and should be determined organically when interviewer and

interviewee are within the interview process. As a result, during my interview process, I varied my responses and expressions as I went through with each of the participants in order to make a connection with the participants.

2.7 Method of Analysis

This section of the chapter will review the method of analysis for this study. It will begin with an overview of qualitative research and grounded theory. This section will explore and illustrate how I used grounded theory within the study. Next, I will address into the criticisms of grounded theory. Following this, potential criticisms of the recruitment process and interview process will be discussed. The section will conclude with a discussion of the politics of interviewing.

2.7.1 Coding of data: qualitative research and grounded theory. As discussed previously, my thesis uses intersectionality as the research methodology. Additionally, responses within this study were coded using grounded theory, which involves coding data with an eye to generating new concepts to guide critical analysis (Maijala et al., 2003). Grounded theory helps to establish a strict set of rules for analyzing qualitative data (Charmaz, 2004, pp. 496).

According to Charmaz, grounded theory means that you:

Start with individual cases, incidents, or experiences and develop progressively more abstract conceptual categories to synthesize, to explain, and to understand your data and to identify patterned relationships within it. You begin with an area to study. Then, you build your theoretical analysis on what you discover is relevant in the actual worlds that you study within this area (2004, pp. 497).

Grounded theory helps to move qualitative research from narrative or thematic analysis to more carefully defined methods, similar to quantitative methods (Charmaz, 2004; Bryman et al., 2012).

Simply, grounded theory means a “theory that was derived from data, systematically gathered and analyzed through the research process. In this method, data collection, analysis, and eventual theory stand in close relationship to one another” (Strauss and Corbin, 1998, pp. 12). Grounded theory was developed through a joint effort between Barney G. Glaser and Anselm L. Strauss (1967) in their book *The Discovery of Grounded Theory: Strategies for Qualitative Research*. Grounded theory involves, as developed by Charmaz (2004) through the compilation of Charmaz (1983), Glaser and Strauss (1967), Strauss (1987), and Strauss and Corbin (1993),

(1) simultaneous involvement in data collection and analysis of research, (2) creation of analytical codes and categories developed from the data, not from preconceived hypothesis, (3) the development of middle-range theories to explain behavior and processes, (4) memo-making, i.e. writing analytic notes to explicate and fill out categories, the crucial intermediate step between coding data and writing first drafts of papers, (5) theoretical sampling, i.e. sampling for theory construction, not for representativeness of a given population, to check and refine analyst’s emerging conceptual categories, and (6) delay of the literature review. (Charmaz, 2004, pp. 497)

Bryman (2001) notes that there are five outcomes of grounded theory, including (1) concept(s), the labels given to phenomena, given through the process of open coding; (2) categor(y/ies) (a concept that has been given a meaning to that represents a real world phenomena); (3) properties parts of a category; (4) hypotheses of the connections between concepts and (5) theory to explain the categories and their relationships (Bryman, 2001, pp. 391 - 392). In terms of the outcomes of

grounded theory, the key parts of this approach are the concept and categories, which through the use of coding, theoretical sampling, and theoretical saturation help to lead to an articulation of theory.

I began my study by reviewing all my field notes, memos, and interview transcripts. I ensured that I had all the interviews transcribed, in order that I could maintain the individual voices of the participants. Then I made some initial general codes: (1) Employment Insurance (EI), (2) Childcare/Dependent Care, and (3) Work and Income. Employment Insurance included themes related to the denial or acceptance of EI benefits, and the application process to EI itself. The code Childcare/Dependent Care, secondly, concerned issues surrounding the caring for children or dependents, costs associated with such, and unpaid labour in the household. Finally, the code Work and Income refers to all issues related to how the participants deal with lack of income, or a lack of dual income, and the implications of such. All of these are interconnected—employment leads to the cessation of EI benefits, standard employment allows for a better financial situation for the household, and part-time employment can lead to financial difficulties but can help elevate childcare/dependent care issues through more time to address their needs.

Once I had an overall sense of my findings, I went through my field notes in even more detail. I analyzed my field notes because, as Newman states, “open-coding extends to analytic notes or memos that a researcher writes to himself or herself while collecting data” (2003, pp. 443). I opted to conduct open coding line-by-line. I completed the same line-by-line coding for my interview transcripts. Charmaz argues for line-by-line coding as a starting point of analysis due to the ability for the researcher to “take an analytic stance toward your work. Line-by-line coding keeps you close to your data ... you begin to build your analysis from the ground up without taking off on theoretical flights of fancy” (2004, pp. 505). As Glazer (1978) notes, the

basics of line-by-line coding involve putting a name by each and every line. This method also allows you to see the findings in a new light that may have been previously overlooked by your respondents' viewpoints or narratives (Charmaz, 2004; Newman, 2003). At this stage, I kept asking myself questions such as “who, when, where, what, how, how much, why and so on” (Gibbs, 2007, pp. 13) and “what is missing” (Ryan and Bernard, 2003, pp. 92). At the end of this process, I had a non-hierarchical list of codes, which were in turn generally listed in order (see Figure 2.1).

Line by Line Coding Example:

Excerpt from Kathryn's interview on August 29, 2013

Interviewer: I would also like to know if you have been searching for work while being unemployed?

Participant: (36) Yeah, I was looking.

(197) And then when people called me back I found out I was pregnant and they could just look at me and tell I was pregnant and I (197) know they'll be biased about it. So I just told them I (197) couldn't even come in for an interview. Because if you go and you're just going to waste (197) your time going in there.

Interviewer: How many jobs have you applied for?

Participant: (13) I threw out pages and pages and pages and pages. I'd say at least 100, like a lot.

From December till about or November (13) till about March cause I was applying for (13) jobs when I was at the Department of Justice.

What the codes mean (excerpt from my code book):

(13) Job Applications— applying for job(s) to get off EI and no longer be unemployed

(36) Job Search—active motion of searching and applying for jobs

(197) Pregnancy—expecting a new addition to their family

Figure 2.1 Expert of Line By Line Coding

By taking this approach, I worked without a set codebook (Gibbs, 2007), but there were some codes that I knew from previous experience, related to my review of the literature. As Gibbs says, “of course, no one starts with absolutely no ideas. The researcher is both an observer of the social world and a part of that same world” (2007, pp. 9). Gibbs (2007) further argues that “nevertheless *one can try* [emphasis added], as far as possible, not to start with preconceptions” (pp. 9). I disagree with this notion, however, since some codes were known to me previously from my academic pursuits, while others were new. Therefore, I used both inductive and deductive codes, since to “simply start by reading the texts and trying to tease out what is happening” (Gibbs, 2007, pp. 9) is not possible given previous knowledge. I do realize that this approach is taken by proponents of grounded theory (see Glaser and Strauss, 1967; Strauss, 1987; Glaser, 1992; Strauss and Corbin, 1998) as well as by the phenomenologist idea of concept bracketing (see Moustakas, 1994; Maso, 2001; Giorgi and Giorgi, 2003). However, even these groups believe the “tabula rasa approach is unrealistic” (Gibbs, 2007, pp. 9) while at the same time arguing for being as far removed as possible (Gibbs, 2007). In my view you can only be an arm’s reach away. Pre-existing theory always impacts what turns out to be your one true final code that grounded theory argues for. For instance, in the case of inductive codes, I was previously attuned to themes of “precarious employment” through my labour market analysis background. At the same time, I coded inductive lines like “ability to survive.” I also included basic descriptive themes such as “Canadian experience” and analytic codes like “lack of Canadian legal knowledge.” Thus, throughout this process, I created a codebook with clear definitions (see Figure 2.2), which was modified as I went along.

Code Book Example:

December 13, 2013

(109) Poor Work Ethic—no desire to maintain a positive work experience as a way to keep employment

(110) Childcare or Dependent care does not affect employment—work is not affected by caring needs

December 20, 2013

(111) Return to Work After Maternity Leave—women who return to work after maternity leave

~~(112) Financial Insecurity leads to Lack of Retraining—need to have a family income at a substantial level leads to no retraining~~ (Repeat (65) Financial Issues to Attend Retraining, Removed January 3, 2014)

Figure 2.2 Sample from Code Book

The second stage of my analysis took the form of axial coding. I first completed this for my field notes, and then I worked through each of my interviews. In axial coding, “the researcher begins with an organized set of initial codes or preliminary concepts ... focus[ing] on the initial coded themes more than the data. Additional codes or new ideas may emerge during this pass” (Newman, 2008, pp. 444). Throughout this process, the researcher explores “causes and consequences, conditions and interactions, strategies and process, and looks for categories or concepts that cluster together” (Newman, 2008, pp. 444; see also Strauss and Corbin, 1990 for a similar discussion). In my study, for instance, “dependency” began an overarching category that connected “social assistance,” “baby bonus cheque,” and “male breadwinner.”

Finally, I reviewed the axial codes to conduct selective coding. Selective coding is “the procedure of selecting the core category, systemically relating it to other categories, validating those relationships and filling in categories that need further refinement and development”

(Strauss and Corbin, 1990, pp. 116). This is the stage at which I arrived at my core theory of EI, which in turn framed my study. Unemployed worker support policy is based on neo-liberal policy paradigms, which does not see difference among workers, while social investment policy paradigms have further impacts on unemployed workers. We cannot merely explore the impacts by just gender analysis but rather we need to look a multiple levels including structure and identities as well as their context-specificity impact. Upon the conclusion of this stage, I had produced a hierarchical coding tree (see the following page for Figure 2.3).

Through these stages, I conducted constant comparison. Upon completion of one of the stages, whether it was open, axial, or selective coding for one field note or interview transcript, I would review all the previously coded field notes or interview transcripts. This process is referred to as constant comparison, “a process of maintaining a close connection between data and conceptualization, so that the correspondence between concepts and categories with their indicators is not lost” (Bryman, 2001, pp. 391). As Boeijs (2002) notes, this is a core element of grounded theory as developed by Glaser and Strauss (see Glaser and Strauss, 1967; Strauss, 1987; Glaser, 1992).

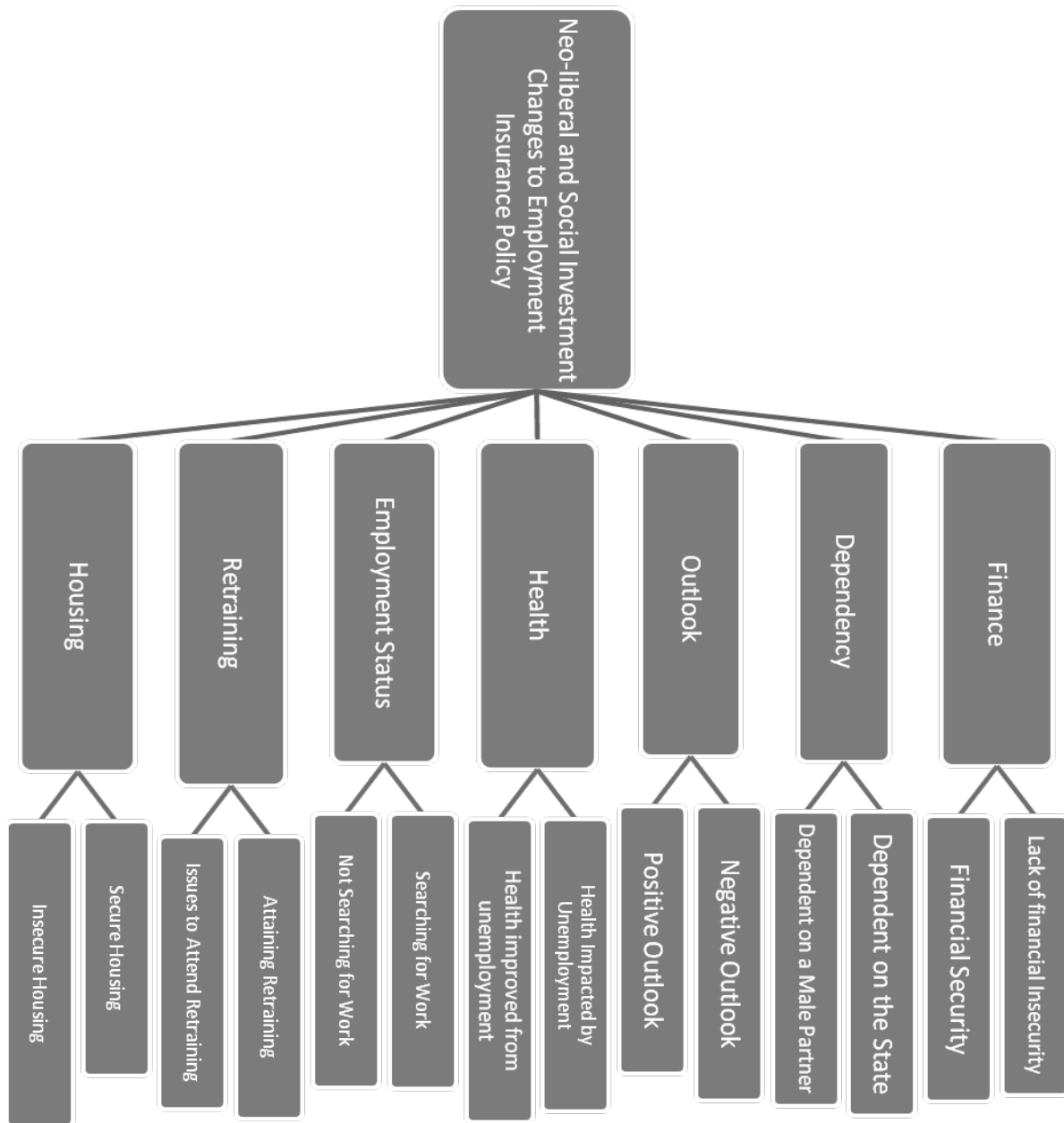


Figure 2.3 Excerpt from the Selective Coding Hierarchical Tree

Boeije (2002) notes a few key tools of this constant comparison, including “memo writing, close reading and rereading, coding, displays, data matrices and diagrams” (pp. 391). This point alludes to another element that I performed throughout my analysis. I kept writing notes—which theorists refer to as memo-writing in this situation. In memo-writing, thoughts, ideas, and actual analysis are written down, and at times the actual raw data is brought in as a means to preserve the analysis (Charmaz, 2004). I used memo-writing to indicate potential differences between participants, interesting quotes, connection points, and the changing of codes, among others uses. For instance, I initially wrote “lack of financial security” as a code, and later in the coding process wrote the code “financial insecurity.” Through constant comparison, I noted this change of code for the same theme. As a result, I made a memo indicating such and illustrating how “financial insecurity” is a more straightforward term for the same theme. I then went through all my coded data to change the term.

At about my fourteenth interview analysis I reached theoretical saturation. This stage relates to two parts of grounded theory. The first part is the coding of the data, in which there is seen to be no reason to further review the data in order to see how it will fit in with the categories. The second part connects to the collection of data, in which once a category is developed, you only collect data—nothing else is new (Bryman, 2001, pp. 391). In terms of my own research, I know that the concepts related to EI, financial security and dependent care needs are solidified and have therefore not produced any further knowledge. For instance, difficulties managing one’s money can occur with all of the participants with or without EI benefits. As well, with or without these benefits, dependent care can implicate one’s future employment relationship or the ability to apply for jobs.

All of my analysis and coding have been done using Microsoft Word. I opted to complete my first major piece of analysis by hand instead of through the use of computer software. This is because there are known issues with electronic analysis of data (Thorne, 2000). For instance, Thorne notes that computers “are essentially aids to sorting and organising sets of qualitative data, and none are capable of the intellectual and conceptualising processes required to transform data into meaningful findings” (2000, pp. 68). I wanted to ensure that my first major analysis was not flawed by any of these concerns. Thus, I used numbers in brackets (i.e. [1]) to signify the code for line-by-line coding, and used the “comment” feature in Word to complete axial coding, which in turn allowed me to highlight as much or as little of the data as I wanted into one overarching category. I then proceeded to use Word for the creation of a hierarchical tree in order to selectively code my core theme.

2.7.2 Criticism of my approach to coding data. Even among grounded theorists, there are disagreements. Bryman (2001) notes that Glaser and Strauss each created unique approaches to, and views of, grounded theory. For instance, Glaser thought that Strauss’s theory in Strauss (1987), and more importantly in Strauss and Corbin (1990), was too rigid and made too much of a point about the creation of categories over theories (Glaser, 1992). Yet, due to the greater exposure of Strauss’s work, his is the one that is generally followed (Bryman, 2001). At the same time, there is even the question of exactly what grounded theory is, and what constitutes its parts (Charmaz, 2000). Strauss’s work developed both the structure and a set of tools for the conduct of grounded theory (Bryman, 2001).

Moreover, researchers often claim that their work is conducted through grounded theory, but provide little proof of it (Gilbert, 1977; Bryman, 1988; Locke, 1996; Charmaz, 2000). Furthermore, the ability of researchers to conduct research without some deductive analysis until

a later stage is often questioned (Bryman, 2001). Similarly, researchers often have to indicate any potential implications in research ethics applications or grant applications, which means that prior knowledge has to occur. I avoided this problem by conducting both an inductive and deductive coding process.

There are also financial criticisms of this approach. Grounded theory is time intensive—it either takes a lot of time to transcribe the interviews yourself, or it is, as Gibbs (2007) indicates, so costly to pay a transcriber that it is maybe out of the reach of some scholars, including graduate students and less prominent scholars. On top of this, it is also time-consuming to conduct three stages of analysis—particularly when you have deadlines (Bryman, 2001). This leads Bryman (2001) to question if true grounded theory can even occur.

On top of this, there are also other problematic aspects of grounded theory. For instance, is there a clear difference between concepts and categories (Bryman, 2001)? Bryman (2001) notes:

For example, while Strauss and Corbin (1998, pp. 73) refer to theoretical sampling as “sampling on the basis of emerging concepts,” Charmaz (2000, pp. 519) writes that it is used to “develop our emerging categories.” The term “categories” is increasingly being employed rather than concepts, but such inconsistent use of key terms is not helpful to people trying to understand the overall process. (pp. 397)

Glaser, Strauss, and Corbin also disagree even more with Charmaz. Charmaz (2000) notes that the majority of grounded theory is objectivist, while the preferred way is constructionist (which she terms constructivist). Within most of the work of Glaser, Strauss, and Corbin, the role of the researcher is forgotten, but it is not clear if they are against the idea of the social world reality (Bryman, 2001, pp. 397).

Even with all of these criticisms, grounded theory is still the most “influential general strategy for conducting qualitative research” (Bryman, 2001, pp. 397). The ideas of its core elements, including coding, memos, and the notion of theoretical ideas emerging, have been widely influential. Furthermore, the computer advances of data analysis have entrenched the use of these processes (Bryman, 2001). As a result, the positives of the approach outweigh the negatives, leading to a desire and need to conduct this form of analysis.

There are also criticisms about the approach to this form of analysis. For instance, we can see from Bryman’s (2001) comment above that technology has further paved the way for the prominence of grounded theory. Most scholars advocate for the sole use of computer technologies or the dual use of computer and manual analysis (Gibbs, 2007). Yet, as Gibbs (2007) notes, “I find that paper allows me the kinds of creativity, flexibility and ease of access that is important at the early stages of analysis” (Gibbs, 2007, pp. 4). Gibbs (2007) argues that computer analysis should then proceed after this stage of creativity.

I believe that for my first major research project, this creativity level is suitable. Moreover, I feel that the use of an inductive and deductive process allowed for the further development of deductive knowledge and theories, while inductivity allowed for the creation of new knowledge and theories. As well, the time spent transcribing interviews allowed me to have the participants’ stories refreshed prior to the coding process. Thus, the time was well used, in spite of the length of the process. For over a month from the end of October to November 2013, I spent anywhere from two to five hours each day transcribing, depending on the length of the interview. In addition, the manual coding process allowed me to take more control of the analysis and allowed it to flow at my pace. Throughout my analysis stage, I realized what I had left out of my literature review, written previously. I have consequently had to add a literature

review of previous studies that have focused on time use, immigrant women, racialized women, precarious employment, retraining, and maternity leave, all of which arose from the process of data collection and analysis. This resulted in a rich and fruitful research experience, with a full appreciation of both inductive and deductive elements.

2.8 Politics of the Interview Process

During the research process and in writing my thesis, I have recognized that it can be a challenge for those who are marginalized to recognize their own oppression because they often internalize it (Letherby, 2003). Many marginalized individuals believe in mainstream narratives of control and domination, and often have difficulties articulating their own experiences of oppression (Letherby, 2003). As a result, it can be difficult for researchers to identify important social questions along with their participants, and then work to put the issues on the political agenda (McKenzie and Wharf, 2010). Additionally, I have run into language and cultural barriers as I work with women who are marginalized in the labour market. As a result, I may not be properly attuned to their “truths.” In the case of Ann from Toronto, who was my only participant with difficulties communicating in English, she was able to translate to the best of her ability. Yet, there were still other comprehension difficulties. For instance, when I asked about her health, she took it as a question about her family, consisting of a male partner and a son. I then asked if the health concern was a new condition, and she then took her son’s recent dental problems as related to her health issues due to being unemployed. While this has provided a fruitful example of the difficulties of being unemployed and without access to EI benefits, it misses the objective of my research for the question asked but addressed another question that I had about any health impact on their immediate family members.

Consequently, questioning how power is created, who gets to speak about issues, who gets to define their importance, and, most importantly, who writes the policies and how to address them are strategically important questions to keep in mind when considering how to share my research (Letherby, 2003; Vosko, 2002; Foucault, 2010). I have also tried to remain sensitive to Gadamer's (2010) claim about our multiple horizons which means:

Every finite present has its limitations. We define the concept of "situation" by saying that it represents a standpoint that limits the possibility of vision. Hence essential part of the concept of situation is the concept of "*horizon*." The horizon is the range of vision that includes everything that can be seen from a particular vantage point... A person who has no horizon is a man who does not see far enough and hence overvalues what is nearest to him. On the other hand, "to have an horizon" means not being limited to what is nearby, but to being able to see beyond it...[W]orking out of the hermeneutical situation means the achievement of the right horizon of inquiry for the questions evoked by the encounter with tradition. (Gadamer 2010, pp. 159 – 160)

Through this comprehension I will try to not generalize my research results to account for all working class women encountering EI policy. Rather, I will explain how my results are the product of my specific group of participants, and I will thus attempt to make limited claims about how we might better come to understand the experiences of working women and the limitations of EI policy. This will also allow for one of the best uses of qualitative analysis: suggestions for future research and the possibility of future generalizations.

2.9 Conclusions

This chapter provided an overview of the methods I used to conduct this study including qualitative methods, grounded theory, feminist methods and intersectional methods. It, also explored the epistemology behind intersectional analysis and why I chose to use intersectionality. Next, the process of my analysis was explained including my use of grounded theory and how I used it to code my data. Subsequently, I addressed the criticisms of the interview process, grounded theory, and the politics of the interview process. The next chapter begins the analysis of my data, in exploring the lived experiences of unemployed women workers attempt to access EI benefits and the resulting impacts on their daily life.

Chapter 3: EI Approval

This chapter moves on from an overview of literature in the field (Chapter 1) and methodology that I used to conduct the study (Chapter 2) to my empirical findings. This study explores the lived experiences of unemployed women workers, noting that EI approval was not a requirement to participate. I asked each of the participants after they told me about their unemployment history if they did apply for EI benefits and if it was approved or not. The reason for this was to see if or in what way the EI process or the EI benefits impact the unemployed women's experiences. Thus, this chapter presents an analysis of the approval outcomes of the participants. It explores the application process that the participants went through. Following this, it discusses the impact of being denied and addresses whether these women were informed about all their options to get an approval. Next, I explore reasons why the participants may have been denied EI benefits. Following this is an analysis of the waiting time. The results of this chapter indicate that gender has an impact but other intersectionalities have a further impact on EI experiences.

3.1 EI Approval/Denial and How It Impacts the Lived Experience of Unemployment

EI approval is a way to help address a lack of employment income in times of labour market fluctuations (Mulvale, 2001). It guarantees a weekly paycheck to help sustain a survival level of living, with the aim to get the worker back into the labour force as soon as possible. As previously indicated in Chapter 1, during 2014, the weekly benefit is 55 percent of the previous average weekly wages to a maximum of \$514 a week (Government of Canada, 2014). While this benefit is often not sufficient, it does help to provide the unemployed worker with the bare essentials. This can be seen, for example, in the case of Jessica from Toronto, who indicated that:

“I am pretty much not making anything. Every two weeks I am making \$212, it is like \$424 a month which is honestly ... does not cover rent, \$350 rent ... \$345 insurance.”

As a result of this financial insecurity which may persist despite the approval of EI benefits, this study looked at unemployed workers who were approved, those who were denied, and those who opted not to apply. Out of the 30 participants from Toronto and Halifax, 20 were approved for EI benefits, seven were denied benefits, and three opted not to apply after reviewing the requirements on the Service Canada Website. In Toronto, four were denied and eight were approved, while three decided not to apply. Compared to Halifax, twelve were approved and three were denied.

All of the women involved in this study were caring for a family – whether it was their children or caring for their elder parents or in-laws. As indicated in Chapter 1, EI policy ignores the multitude of reasons why women may leave the labour market (Townson and Hayes, 2007). For instance, it ignores women leaving the labour market to raise children or care for elders (Cooke and Gazo, 2009; Townson and Hayes, 2007), while the welfare state, which EI is a part of, is heavily reliant on this social reproduction (Blackburn, 1995). Keeping with the feminist analysis which shows that women’s reproduction supports the male model of the welfare state, we can see how a contradiction is apparent in the needs of the labour market and what the welfare state supports.

While women as a whole are notably affected by this, as keeping with feminist analysis, motherhood is a defining feature of womanhood. For instance, the three participants who were denied for EI benefits in Toronto dealt with intersections that made it difficult to attain EI benefits. All four who were denied, Janet, Sarah Emily and Kate, were mothers of children aged seven and younger. On top of this all three of them gave birth within the last year and a half.

While Janet and Kate had three kids, Kate recently had twins. Sarah and Emily only have one child. However, Emily's situation was complicated by the fact that at the time of her unemployment spell began, she discovered that she was pregnant and her marriage was breaking down. In addition, she was previously working reduced hours through EI benefits as the plant she was working for was losing clientele and her fellow co-workers all agreed to work-share as a way to avoid layoffs.

It is notable that all of these women worked in precarious employment relationship. Emily's experience of precarious employment was explained above. Kate knew that her employment income would barely cover daycare of her first child, despite the fact that she was educated as a social worker. Her mother-in-law agreed to watch her child on a part-time basis. All Kate was able to find was a job that was one day a week as a program co-ordinator and counsellor on a contract basis. Kate and Emily were both Canadian citizens and Caucasian.

It is also significant that immigrant status had an impact on these women's precarious employment. Sarah worked through agencies due to her lack of Canadian experience. Her jobs were all contracts through the agencies she worked for. Janet worked through agencies as a tax consultant. She was not able to find full time employment due to limited Canadian employment experience. Janet and Sarah are recent immigrants who supported their parents/parent-in-law; Sarah sent money to her mother-in-law while Janet supports her mom when she comes to Canada for six months of the year to help raise her children. Thus, the combination of immigrant status and family care responsibilities amounted to a precarious employment status and subsequent EI application experiences

Similarly, those from Toronto who did not apply for EI, Laura, Hilary and Jules, did not do so because they did not think that they would be approved. All three of them previously

worked in precarious employment. Hilary worked contracts in the technical field, Laura worked as a personal support worker in a precarious relationship, and Jules worked as an administrative assistant through agencies. As well, they all cared for families – Hilary cared for her parents, Laura cared for her mom and Jules cared for a child. But their support systems were different; Laura and Hilary were single while Jules was married in the last five years. For Toronto participants, all of these identities, motherhood, caring for parents, working in precarious work relationship, low income status and employment, affected their decision not to apply for EI as they knew they would be denied for EI benefits. It is impossible to determine which one of these had more impact than the other, but the effects seem to be cumulative. As well, their identities were not static but changed through their experiences.

In a similar situation, the fluid multitude of identities of the participants in Halifax made it complicated to access benefits. Sharon, Danielle and Stella were all mothers; however, Danielle recently had a child shortly after another one. As well, Sharon had one child while Stella and Danielle had three. In addition, Sharon was single while Stella and Danielle were married. All three previously worked in precarious employment relationships prior to their unemployment spells. Stella was a waitress with part-time hours, and Sharon worked at a bookstore and at the same time had a contract as a program organizer. Danielle's case was different. She used to work full-time; however, she quickly got pregnant after giving birth to her second child and was not able to work full time hours. Danielle attempted to work at home as an independent contractor, but she found out that she needed to work in this field for two years in order to qualify for EI benefits. As a result, she tried working for agencies to make up her required hours, but she fell short. All of these participants' identities had differing and open affects with one another. It is not possible to pull them apart to see which impacted the denial

more, rather they all played a role. Being a woman sets one up for secondary consideration based on the assumption and reality of social reproduction, while the other identities further complicate women's lives.

3.2 The EI Application Process

Even those participants who were approved had difficulties with the application process. Many dealt with employers who did not quickly forward their Record of Employment (ROE). A few who worked multiple jobs had to decide on their best weeks for EI benefits calculation, which led to further delays. One participant, Claire from Halifax, noted that she was a contract teacher. Due to the variability of her employment and paychecks, she had to determine which of her employment weeks to base her EI benefits on. Further, she also had to deal with the impact of inaccurate paychecks during her employment, due to errors at the human resource level of the school boards. Another participant, Lois from Halifax, had previously dealt with the issue of the company she worked for closing down. Both she and her previous co-workers were left in the dark as Service Canada had no one to contact in order to confirm the unemployed workers' employment record. This in turn impacted the hours that she was considered to have worked per week. Both Claire and others who had trouble when applying noted that they had to call or visit the office in order to deal with Service Canada Workers. At times, this required multiple visits or hopeful calls for the approval for EI benefits. For instance, Jessica from Toronto visited both Service Canada and her previous employer in the hopes of receiving approval. She was informed by her employer that they could not give the ROE to her directly, but would instead forward it to Service Canada as soon as possible. This further impacted her wait times for benefits.

Many of the participants who faced this extra burden noted that the call center and office were not connected to the caseworkers at Service Canada. Three participants in Halifax and one in Toronto noted the frustration with this issue. This further frustrated these unemployed workers who were waiting for approval notification. Additionally, they noted the issues with both sets of Service Canada workers. Mary from Halifax said that:

The ability to talk to somebody [was a main concern of these workers]. Like I don't even mean like extremely quickly, I mean at all. Like sometimes you can go days calling and it just keeps hanging up on you, they don't even put you in a queue, [and it's] just sorry we're busy, call back later.

Meanwhile, Emily from Toronto also experienced this situation but further noted that it is not better to approach staff in person, since she received rude service from onsite Service Canada workers and even was told that she was walking in the wrong direction and should instead go to the Welfare office in the same building. She noted:

I had to go in the building, the office area the same as Ontario Works and unemployment and I had to ask a question 'cause I didn't know where I was supposed to go and they were really rude to me. Like, Welfare's over there, like a huge attitude. So they don't give off a very welcoming persona.

Thirteen participants, eight in Halifax and five in Toronto, who applied noted a seamless process, whether online or in person at the Service Canada office. These participants noted the quickness of the application procedure, which often took less than 45 minutes in total. They also stated that if they applied online they did not have to head into the office or call for assistance during the process. Susan from Halifax happily commented that she had “no real concerns—it was approved right away for me,” illustrating how some participants were very happy and had no

issues with the process. There was no explicit link between these participants beyond that they were able to attain enough hours at their previous employment relationship to gain EI benefits, yet they were more likely to have a partner to support them. Thus racialization, presence of young children, presence of the partner, caring for elder parents, or low income status did not lead to approval or denial of EI benefits. The one thing these participants shared was residence in Canada for a long period. No one was a recent immigrant for those who were able to achieve seamless process for EI benefits. This would suggest that these participants would have had a higher chance of having a long term employment relationship with their previous employer or adequate employment experience to have a continuous labour market experience throughout the years.

All the participants, Claire, Lois, Jessica, Mary, Victoria, Kathryn and Sarah who noted some difficulty during the EI application process worked in a precarious employment relationship. Jessica and Sarah from Toronto were racialized. Sarah was a permanent resident who sent money home to her mother-in-law. Sarah and Jessica both only had one child, however, Sarah had the support of her husband while Jessica was single. Jessica was 25 years old while Sarah was 33. While Jessica's EI application was approved, she worked two jobs, both of which were precarious, in order to be approved. Sarah also worked through agencies due to her lack of Canadian employment experience. The participants from Halifax, Claire, Lois, Mary, Victoria and Kathryn were all non-racialized mothers. Claire, Mary and Victoria had one child each while Lois had three children and Kathryn had one child with one on the way. Only Lois had a partner, while Claire, Mary, Victoria and Kathryn were single or separated from their partners. Only Kathryn was in her thirties, while the other four were in their mid to late twenties. All of these identities had open and fluid connections to one another resulting in difficulties during the

application process. These women dealt with the context specific precarious employment identity which for each of them intersected with other identities, such as immigrant status, single parenthood, motherhood, number of children, age, and racialized identity. When they became unemployed, their intersecting identities when employed impacted both their access to EI benefits and how they dealt with the changes that come with unemployment such as financial insecurity, health concerns, job retraining, and job searching.

3.3 Lived Experiences of Denial of EI Benefits

Seven participants were denied in either during their current episode of unemployment, or had been denied during a previous unemployment experience. All of these participants applied, but some experienced more complications even finding out that they were not approved. Sharon from Halifax, for instance, waited for a long time to hear whether she was approved:

So I applied on the last day of work, so that was back on June 24th or so. I didn't hear anything whatsoever from the EI department until I called them at the end of August to follow up and find out if—like what was taking so long. And that's when they told me that I don't qualify. And the woman I was actually speaking with laughed about it. So she's like, "Oh, you actually, you need 900 and some odd hours. But you only have 720, ha, ha." I said like, "Don't laugh at this situation because while it's funny for you or not a matter because you're a government worker, I just lost the source of income I was counting on."

In such examples, communication issues with those denied for benefits made the situation worse. This calls attention to the training and qualifications, as well as possible work stresses, of the

personnel used to deal with EI cases, and adds to the above noted issue of some applicants receiving abrupt treatment.

After being denied EI benefits, three participants were told that if they could find a temporary job that could give them a few more hours, then they would qualify. Sarah from Toronto, for example, was in this situation, but all she has been able to find was volunteer work from an employment counsellor. Janet from Toronto was also told that if she found a temporary job or two, they would edit her hours. However, due to an unexpected pregnancy and complications that came with it, she was unable to do so. At one attempt through an agency, she felt that she was discriminated against and was turned down for the employment opportunity. Danielle and Kathryn from Halifax suffered a similar fate as Sarah from Toronto. They both became pregnant during their period of unemployment and were informed that they could be approved if they gained more hours from temporary employment. Trying to achieve this, Kathryn was not successful getting a single temporary job, while Danielle tried with independent contractor work and then later with a temporary job, but still fell short in the end. She further tried working after childbirth, but had difficulties weaning her daughter off breastfeeding in time to take another job. Despite their differences of identity and experience, these participants were told through policy discourse that unemployment was the individual's fault, in some cases because of pregnancy, and that they had the *opportunity* to solve their situation—yet none did. Here we can clearly see how social reproduction (pregnancy and presence of children) is clearly a barrier to women's being able to fulfill the conditions of EI.

Interestingly, the knowledge that you can challenge your denial for EI benefits is not widespread. Sharon from Halifax was not informed of this possibility. She was just informed that she was denied. Throughout our discussion, she told me that if she had known of the possibility

to challenge the denial within the proper timeframe, she would have dropped everything to do so. Therefore, Sharon was displaying what neo-liberal discourse wants you to do—namely to assume that it is your fault and that you can correct the situation for your benefits. This further raises the issue of the training of the personnel dealing with EI customer service, and how they are possibly instructed to deal with the situation of informing applicants of their rights.

The participants who were informed about the choice to attain more hours in order to achieve EI benefits had fluid and intersecting identities that made it difficult. For instance, Sharon and Kathryn from Halifax were single moms, but Kathryn was about to have two children while Sharon only had to care for one child. Danielle from Halifax has a husband and three children. All three of these participants worked in precarious employment relationships prior to their unemployment. Danielle used to work full time in the financial sector but between last two children could not continue, and attempted to work independent contract work to be approved. However, she figured out that there was a rule that she needed to work as an independent contractor for two years prior to applying for EI benefits. So, Danielle then attempted to work through agencies. Even after the birth of her child, she tried but it was too difficult with being a new mom. Kathryn knew that the second someone would see that she was pregnant, she would not be returning for work. Sharon, meanwhile, was not informed about adding hours, despite her indication that she would have dropped everything to try to attain hours. Janet from Toronto similarly dealt with difficulties of being a young mother. She is a racialized immigrant who had limited Canadian work experience. All of her employment experiences came from community agencies, but she could not find enough work through them to gain enough employment hours. Yet, she had support from both her mother who she brought into Canada on a six month visa to help with her children and a husband who was working. None

of the participants who were informed about adding hours to their EI application to be approved were able to do so as a result of their fluid and intersecting identities. Not one identity but rather all of them had impacts on their difficulties of attaining additional hours as a result of their personal circumstances. These circumstance implicate their experiences while unemployed

3.4 Knowledge of EI Rules and Regulations and Its Affects of the Unemployment Experience

There was one unfortunate case of a lack of knowledge of the EI regulations, as well as companies taking advantage of the system. Sarah from Toronto had been working in contract employment since arriving in Canada. She was not working for agencies that keep proper records of employment. As a result, when she began a period of unemployment from a long-term contract, she was told by Service Canada that there was no proof of her employment or having been laid off from the other jobs. She took this to mean that because she was not laid off from those jobs technically, those hours did not count. Furthermore, this led to the denial of both her EI application and later, of her appeal for reconsideration.

Another case of the EI rules negatively impacting a woman trying to receive benefits was with Danielle. After she got laid off from her employment, she discovered that she was pregnant. Realizing that she needed more hours, she decided to take on a home business conducting outgoing calls for a local company. After working this job for a few months, she discovered that independent contractors are not qualified for EI for the first two years of that employment. Danielle noted:

So what happened was we were planning on having a third child, it happened a lot quicker than the others so as soon as I found out I was pregnant I thought okay our

second child is only ten months old but I've got to work because I want to be able to go and collect EI benefits again for our third child. So I knew I couldn't put my ten month old in childcare and I also have a three and a half year old so I decided to work from home. So I got a position with a customer care service where I did customer care over the phone for...[an]... agency. And then I looked into that and discovered okay if I have a small business I can't apply for EI for the first two years so what's the point. So I squashed that.

Vosko (2012) notes that independent contractors are seen as risks takers—yet in Danielle's case, she was just trying to support her family. As a result, she quickly quit that profession and instead got a temporary job in the financial sector through an agency, which was related to her previous employment. In the end, however, she still did not qualify.

These two participants were from different cities; Danielle from Halifax and Sarah from Toronto. They also had other differences to their identity and resulting difficulties with EI. Danielle was Caucasian and a Canadian citizen with a husband and three children. Sarah was a permanent resident from Pakistan with one child and a husband. She also supported her mother-in-law by sending home money each month. They were close in age at 29 and 33 years of age respectively. Their intersecting and fluid identities impacted their challenges of finding out EI rules and regulations; in effect, their identities formed sets of cumulative barriers. Their shared identities were previous precarious employment relationship, motherhood, presence of a domestic partner, early adulthood and denial of EI benefits. Sarah also had the identities of racialization, immigrant status, caring for one child and caring for her mother-in-law, which created a different set of cumulative barriers than what Danielle dealt with. Danielle's cumulative barriers were caused by having three children, and with two children born close

together. Amongst their other identities, having a male domestic partner did not make a difference as a result of their other barriers.

3.5 Living Through the Waiting Period for EI Benefits

The normal and expected waiting period for EI benefits after approval is two weeks. It is expected that unemployed workers will have enough income to last them until what would have been the time of their next paycheck, in case of bi-weekly payments. In Toronto, three participants, Nancy, Jennifer, Diana and Helen, compared to six participants in Halifax, Mary, Susan, Claire, Amy, Tina, Lois, received their approved benefits in two weeks. A month passed for two participants in Toronto, Carolyn and Ann and two in Halifax, Meghan and Stephanie, before they received their benefits. Two months to receive benefits was more common in Halifax, which was endured by three participants, Victoria, Kathryn and Erica, compared to two in Toronto, Brooke and Jessica. One unfortunate participant in Halifax, Sophia, had to wait three months for her benefits, while no one in Toronto faced that situation. However, six participants in Toronto, Sarah, Emily, Kate and Janet, were denied, compared to three in Halifax, Sharon, Danielle and Stella. Three participants from Toronto, Hilary, Laura and Jules, did not apply for EI benefits.

Not all of the delays were a result of Service Canada or its representatives, but instead the fault of employers who delayed sending the ROE (as noted above). However, some mentioned backlogs at Service Canada as the reason for their delay of approval and payments. Stephanie from Halifax, for instance, noted

A huge delay, so I had to put in two formal complaints in order to get them to process my claim. Like they just, no one ever looked at it. It wasn't flagged. It wasn't assigned. It just

basically got lost ... they said it was widespread. They said they had people working overtime to try and get everybody's things done.

It is difficult to determine the preeminent cause of the delays without seeing the applications and viewing the notes about the cases. However caused, the delays add to the financial and other stresses of EI applicants.

Delays for the participants had to do with a multitude of reasons. The participants who faced delays of two months or more, Brooke, and Jessica from Toronto and Victoria, Kathryn, Erica and Sophia from Halifax had differing employment relationships prior to their unemployment. Brooke, Jessica, Kathryn and Erica all worked a form of precarious employment. Sophia worked full time as a supervisor. As well, Jessica and Kathryn were single mothers while Brooke, Erica and Sophia all had domestic partners. Yet, they all previously worked in low income jobs, particularly if you take into account their costs associated with caring for their families. Not one identity, but different identities have impacts in their wait time for EI benefits once their application was approved. If anything, it was the precarious nature of their work that seems to be the most important determining factor.

3.6 The Impact of Previous Employment During Present Work and Unemployment

In Toronto, seven participants worked in standard employment, while eight worked in precarious employment, including educational assistant, retail sales associate, personal support worker, program co-ordinator and counsellor, customer service representative working through an agency, administrative assistant working through an agency, and tax consultant working through an agency. The eight participants who worked in precarious employment from Toronto were Brooke, Hilary, Janet, Jessica, Jules, Kate, Laura and Sarah. In Halifax, two participants

worked in standard employment and thirteen in precarious employment including contract teacher, hair stylist, and financial clerk working through an agency, international program officer, waitress, retail sales associate and early childhood educator. The participations from Halifax who worked in precarious employment were Amy, Claire, Danielle, Erica, Kathryn, Lois, Mary, Meghan, Sharon, Stella, Stephanie, Susan and Victoria.

Significantly, those who were working in standard employment were approved for benefits. However, benefits were not denied merely due to participants working in precarious employment. In fact, nine participants from Halifax, Amy, Claire, Erica, Lois, Kathryn, Mary, Stephanie, Susan and Victoria, and two from Toronto, Brooke and Jessica, who worked in precarious employment were all approved for EI benefits. They were approved due to the type of precarious employment they completed. For instance, Jessica from Toronto worked multiple jobs as a way to support herself and her family. She referenced having both an educational assistant job and a retail sales job. She further indicated that this was a way to support herself, and that she was concerned about having to return to work with a child to care for and support. She was hoping to find a full-time educational assistant job in a nearby school board for the employment income, guaranteed hours, and benefits. Even though Jessica was working in precarious employment, she was still approved for EI benefits. As well, the participants were able to work almost full-time hours on a contract. For instance, Brooke, Susan, and Claire were all casual teachers, who were able to gain enough contract hours for approval. As well, Amy, Erica, Lois, Kathryn, Mary, Stephanie and Victoria were also all on temporary contracts that allowed them to gain enough hours to be approved for EI benefits.

All precariously employed participants noted having been previously unemployed at some point or another. For instance Danielle said:

I have been working pretty much since just before I turned 16 at various jobs growing up through high school and university. I've been unemployment off and on ... I haven't jumped from job ... like I've worked for a job for about two or three years and then I'd be off for like a month and then start a new job for a few years.

This provided a situation where these women were further impacted by their past employment and during their current unemployment. Only five participants noted that this was their first time unemployed. Three of these participants were from Halifax and two were from Toronto. Yet, the participants who noted this being the first time they were unemployed all previously worked in precarious employment relationships. In fact, the reason why it was their first time unemployed, seems to have more to do with their age and when they gained their educational credentials. Four of the participants, Jessica and Hilary from Toronto and Victoria and Tina from Halifax were younger workers all under the age of 31. Jessica was 26 years old, Hilary was 31 years old, Victoria was 25 years old, and Tina was 28 years old. Therefore, one might argue that if they were older, they could have experience a number of periods of unemployment. Susan was an older worker at 38 years of age, but she was new into the teaching field as she recently completed her teaching degree. Similarly to the younger workers who were experiencing unemployment for the first time, Susan was a young worker in the teaching field despite her age. In sum, it seems that precarious employment is the normal state for young women, especially those who have child care responsibilities. Similarly, within the labour market, it is common for young women and those new to their profession to deal with precarious employment. Thus, it seems that new junior positions within different sectors of the economy are very unstable, and a difficult rite of passage in order to get a better full time and stable job within the labour market.

Women's care giving role was one identity that impacted the form of employment that the study's participants had prior to their unemployment. All of the participants were caring for a family but Stephanie and Susan from Halifax along with Laura and Hilary from Toronto were caring for their parents. The participants caring for their children had different numbers of children. For instance, Amy, Claire, Mary, Meghan, Sharon, and Victoria from Halifax and Brooke, Jessica, Jules, and Sarah from Toronto were caring for one child each. Meanwhile Erica from Halifax was caring for two children. Kathryn from Halifax had one child and was expecting another one. Danielle, Lois, and Stella from Halifax and Janet and Kate from Toronto had three children. Kate had twins and Danielle had children born close together. Thus, women's care giving role had a significant impact on their other identities that is linked to their previous precarious employment.

3.7 Impacts of Recent EI Changes and How Experiences Differ

It is noteworthy that approval of EI benefits does not always result in effective unemployed worker supports. In January 2013, there were changes to the EI benefit policy, giving recipients fewer weeks to look for work before they had to take employment at a wage 40 percent lower than their previous employment. Kathryn from Halifax was noticeably concerned about these changes. She was not sure what she was going to do when her benefits ended, and she did not know why the time period had changed. Kathryn articulated that she was initially given until February 2014, and that it had then been moved up to the end of July 2013. She indicated that, "apparently it went all the way down to 14 weeks, 'cause there are new laws right now ... decrease the amount of weeks they're gonna give you and expect you to find employment in a faster time range." Brooke from Toronto further researched the impact to her EI

benefits that she had read about online. She found out that, “after a certain period I’m required to look for work that’s I think it’s 40 percent of what my original pay was from my job, and it’s something that I actually just read about last week.” Therefore, financial security through EI benefits may be slowly eroded through current rules. Without support for unemployed workers, they may fall through the cracks leading to more need of support at the social assistance level.

Both of these two participants had differing identities that helped to modify their weeks of EI benefits as a result of the new rules. Kathryn is a Caucasian Canadian citizen from Halifax. She has one child and is expecting another one without a partner or other additional support for either of her children. Brooke is a Canadian citizen of Chinese descent who has one child with her common-law partner. Yet, her common-law partner works freelance making paying bills difficult at times. Kathryn and Brooke also both worked precarious employment and had enough hours to be approved for EI benefits. Brooke is also racialized while Kathryn and Brooke both deal with low income status. It is difficult to know which identity had more of an impact on their reduced hours of coverage as each identity had their own intersecting impact on their previous employment. The cumulative effects of identities are seen to be operating here; yet previous precarious employment relationship is the primacy identity which seems to impact their overall experience with EI benefits and its duration.

3.8 Conclusions

As mentioned in the beginning of this Chapter, approval of benefits did not necessarily lead to financial security for the participants, as the EI payment levels are low. What matters more here are their past and current identities, as well as their potential intersections. We see intersecting identities of gender and care responsibilities, immigrant status, racialization, age,

low income status, or the presence or absence of a domestic partner, connecting to different work experiences in either steady or precarious employment.

What emerges as important are the real and direct impacts of the neo-liberal precarious job market, especially for women with children, supporting the feminist literature on the undervaluing of women's social reproduction. Precarious employment is now a common feature within the Canadian labour market and particularly women take on this form of employment due to their social reproduction needs within the household. This is in keeping with the neo-liberal belief that this work will either be done within the home or paid for by the household on the open market (Mikkonen and Raphael, 2010; Khosla, 2014). Yet, the labour market and social programs assume that everyone is capable of working, despite this contradiction. As well, EI policy assumes that everyone is able to work to the same degree. However, this lacks attention to their past situation including the feminization of poverty, and racialization of poverty. Chapter 1 addressed the difficulties both racialized women and low-income women have within the labour market. Yet, we also need to look further back to their situations for previous education, experience and other social circumstances.

The combined effects of neo-liberalism and intersectionalities have differing impacts on the participants' EI approval, wait time, and their chance to increase their hours for approval. Those who were approved, denied, or who opted not to apply, had both very different and very similar ways of addressing their newfound situation, depending on their circumstances and identities. For instance, previous precarious employment was a common identity amongst the participants, often resulting in denial of EI benefits, increased wait period for benefits, lack of knowledge about the EI benefits system and decreased duration of benefits as a result of the new changes to the policy. Those who had a male domestic partner had a better chance at approval for

EI benefits, usually received the benefits within the appropriate waiting period, and knew the rules and regulations for EI benefits. These reactions and lived experiences, manifested in financial difficulties, job searching, retraining and health impacts, will be explored next.

Chapter 4: Financial Insecurity

This chapter addresses the effects on and the reactions of the participants as a result of their unemployment, whether or not they were approved for EI benefits as explored in Chapter 3. This chapter approaches the idea of financial security as something that we all strive to achieve—the ability to live with more security than is offered by living pay cheque to pay cheque, or by being in debt. Yet, with the downturn of the economy, families are finding it difficult to survive because of changes to unemployed workers' support and deficiencies in health care, pensions, and other forms of social assistance (James et al., 2010, pp. 383).

Financial insecurity was a common theme throughout this study. Many participants noted that the first impact of unemployment was a lack of money. Sarah from Toronto clearly articulated this, saying that “everything related to money.” Comparably, Danielle in Halifax noted:

Yeah. I can money manage like the best of them, it's what I did for years but when the income does not meet the output of what we need there's just ... it's impossible to manage a budget when there's not enough income to pay the bills.

Sarah and Danielle's words demonstrate the general feelings of all the participants within the study. Therefore, the discussion of credit and debt, along with how the participants attempt to manage their money, are key components to a comprehension of the participants' lived experiences.

This discussion will underline how different aspects of one's life pose a difficulty to one's financial security. This can include unforeseen unemployment, childcare, childbirth, caring for sick dependents, or an unforeseen sickness, among other complications. As previously indicated, women are in a position of performing unpaid labour at home, where both social and

reproductive labour is seen to be their role (Blackburn, 1995, pp. 371). To begin with, all of the participants suffer from the same initial difficulty of maintaining financial security through employment, since they also care for children or other dependents. As such, these participants strongly believed that their main priority was their dependent(s), which led them to do what was expected of them at home while also trying to achieve financial security. For instance, Jessica, a racialized woman from Toronto, noted:

Now I am buying for two. When I do have money but it is not enough, I do have to think about my son first because he has to eat, so if it is about him getting his formula over me, then so be it. Because I mean he is a baby, he was not asked to be born to this world to suffer. It is my responsibility to take care of him to make sure he is doing well.

Comparably, Tina, a lower-income woman from Halifax, expressed:

I go without new clothes and food at times ... if it allows my children to eat. They have no choice, but I have to help them. They are too young to understand. I need an income to pay the bills ... I have maxed out my credit. I do not know what I am going to do, I need to support my family ... I am worried.

Through these examples we can see how the notion of motherhood is significant in these participants' views. Thus, their financial security also rests on the financial security of their children or other dependents—something that applies to all the participants in my study.

4.1 Assets Versus Debt: How Lived Experiences Are Affected

Some women in this study were able to set aside some savings for a “rainy day.” At times this was because of their husband’s employment status, or because of a combination of both spouses’ financial status. This then allowed the participant to not have to go into debt in order to

survive during their period of unemployment. The use of savings cannot be restricted or monitored by the government (Werning, 2002; Shimer and Werning, 2008). The use of credit further perpetuates the situation of debt that unemployed workers face since bills keep coming regardless of one's employment status (Sullivan, 2008).

The unemployed women who were able to live off their savings come from all socio-economic groups. Participants Mary and Victoria from Halifax are both Caucasian and each have one child as well as a previous income of \$19,000 to 34,999 in 2012. Mary was separated from her husband and Victoria was single. Comparatively, Hilary and Ann were both immigrants residing in Toronto. Ann previously received an income of \$35,000 to 44,999 when she was employed over five years ago, and Hilary received an income of \$0 to 18,999. They both were caring for dependents; Hilary was caring for her parents by sending money back to China and Ann was caring for her son who was living with her in Toronto. Hilary also noted that she has been caring for her parents for a while, as they retired prior to her starting to work.

The explanations for these women's savings are varied. First, the way that immigration policy is set up in Canada accounts for the fact that Ann and Hilary each had savings to rely on. Currently, the immigrant is seen as a prospective contributor to the economy via the labour market (Gabriel, 2006, pp. 164; Nichols and Tyyskä, forthcoming). Ann has resided in Canada for seven years, while Hilary was in her first two years of residing in Canada. In order for both of them to also be completing retraining in Canada while unemployed, they had savings that in the first place had allowed them to come to Canada.

Second, in the cases of Mary and Victoria from Halifax, both were Canadian Citizens who had above-poverty level income prior to unemployment in the fields of early childhood worker and hairdresser, respectively. They both indicated \$19,000 to 34,999 as annual income

prior to their period of unemployment. Due to receiving child support, it being the first time they were unemployed, and because they were only caring for one child in the moderately expensive city of Halifax, they were able to accumulate savings to live on.

Others in a similar position, such as Claire, a casual teacher in Halifax, were not able to use savings. Claire had to apply for and received Pharmacare, a support for low-income families or seniors to get medication within the province of Nova Scotia (Nova Scotia, 2013). Like Claire, Kathryn, a precariously employed accounting clerk for the government, also experienced previous unemployment. Additionally, neither of them received any child support. Kathryn went as far as to say that the father was her child's sperm donor rather than father since he was non-existent in her daughter's life. Thus, while Claire and Kathryn were Caucasian and female, living in a moderately expensive city with one child and claimed an income of \$19,000 to 34,999 (with Claire claiming slightly more at \$36,000), they still suffered from differences and experiences that did not allow them to save money in the same manner as Mary and Victoria. For instance, while all four of the interview participants, Claire, Kathryn, Mary and Victoria were single from Halifax, only Mary and Victoria received child support from their children's father and the fact that it was their first time being unemployed put them in a different situation than Claire and Kathryn. Claire and Kathryn lacked child support, and they also both suffered from previous unemployment spells due to Claire's contractual teaching positions that she has had and Kathryn's employment through temporary agencies.

Here we can see how previous personal circumstances have affected these women's current unemployment situation through interaction with their other identities. For instance, Hilary, Mary, Victoria, Claire and Kathryn were in previous precarious employment relationships prior to their unemployment. While Ann worked in a full time position, she was in

a lower status position in the accounting firm due to her immigrant status, lack of proficiency in English and lack of completed credentials. Thus, all of these workers occupied low status employment, but we cannot merely put an emphasis on it, as there are intersecting identities that impacted their unemployment experience differently, such as immigrant status, single motherhood, lack of or minimal child support, previous precarious employment, and supporting a parent(s).

4.1.1 Experiencing credit debt while unemployed. Twenty-two participants from the study noted credit use, some to the degree of maxed-out credit, such as Sharon from Halifax, a 26 year old single mother, who worked precarious employment and only earned under 18,999 in 2012. She explained: “[I have debt from credit] coming out of my yin-yang. I have \$3,800 sitting on a \$4,000 limit.” The 22 participants who used credit further noted that this was a change since they became unemployed. Claire, a single 26 year old mother of one was approved for EI benefits, worked as a contract teacher earning \$35,000 to 44,999 in 2012. Danielle, a 29 year old married mother of three had her two last children close together. She was denied EI benefits in spite of working as an independent contractor. She tried to be approved for EI benefits, and only earned under \$18,999 in 2012. Both are from Halifax, and commented on using credit to fill the financial gaps since becoming unemployed. Claire noted that, “yeah I did have it paid off before my job ended so it was like at zero and so in the past eight weeks I owe \$2,600.” Similarly, Danielle noted that she had previously paid off her debt, but she had racked up debt since becoming unemployed to the point that her and her partner are organizing “payment arrangement and that’s the game we play, the payment arrangement game.”

The participants who used credit to fill the gaps only shared a similar young age of 26 and 29 and education of a post secondary degree. Yet, to just analyze the cause of credit use

when unemployed through their age misses half of their story. For instance, while they all ended up working in precarious employment prior to unemployment, Claire was approved for benefits while Danielle and Sharon were not. As well, Danielle used to work full time in the financial field of the economy, however, due to the births of her two last children being close together she had difficulties attaining work let alone full time hours. Claire and Sharon worked in precarious employment relationships since attaining their educational credentials. As well, they both dealt with single parenthood and had no child support. Claire only receives daycare support when she is employed, and since she was not employed she was not receiving any support. As well, Claire and Sharon only had one child to juggle when trying to work, while Danielle had three children to raise while trying to work. Thus, in addition to their young age, their context specific circumstances implicated their work hours, labour market attachment, and financial security to a point that during unemployment their identities intersected to a point where they had to use credit to sustain themselves. Here we can see how neo-liberal working conditions are necessitating financial indebtedness and owing your lives to creditors.

4.1.2 Coupon use to address financial insecurity while unemployed. Individuals within the study, who were from a higher socio-economic background noted that while they had debt they would be able to pay it off by the next payday. Others, who belonged to a lower socio-economic group, like Jessica and Emily from Toronto and Amy from Halifax, had to address the difficulties of debt in a different way. Jessica and Emily both referred to using coupons as a means to pay for groceries and other necessities instead of accumulating debt. Jessica, a racialized single mother from Toronto, mentioned her prenatal classes which gave her coupons to the low income neighbourhood that she lived in, in order that she could meet her child's needs. She further noted the benefit of them stating that "I was able to add up for food and baby items."

Emily, a single mother who separated from her husband when she was pregnant, talked highly about using coupons. She noted that “luckily I’ve taken up couponing, instead of debt.” Emily was a Caucasian woman who did not qualify for EI due to work-sharing, meaning that she did not have enough hours at her factory, which had closed down. While work sharing helped to avoid the initial lay off (on this point, see Gunderson, 2012, pp. 49) for Emily, it had long-term implications. Emily had to apply for Ontario Works, social assistance in the province of Ontario, and social housing because her temporary housing after her separation was her parents’ house. Emily took on couponing as another means to support her son, and as a help to teach her son lessons. She said that she donated to food banks and brought her son along in order to show him that no matter how bad their situation was, there were others in worse situations—at least they could put a roof over their heads and feed and clothe themselves.

Thus, regardless of differences in Jessica and Emily’s intersections of social identities, they both addressed their financial insecurity in similar ways, which is in part because of their shared precarious employment and single motherhood experience. For instance, neither of them has the daily support of a partner. Emily only receives financial support to pay for her car insurance, while Jessica has no support at all. Jessica was also approved for EI benefits but she worked two casual jobs as a retail sales associate and educational assistant, while Emily was not approved for EI and due to the conclusion of her marriage she had to turn to social assistance and social housing. Jessica also had a larger income in 2012 of \$35,000 to 44,999 compared to Emily’s income of \$0 to 18,999. There also is a bit of an age difference: Jessica is 26 years old Emily, 33 years old. Despite Jessica’s larger income than Emily’s, she relied on social supports to complete prenatal courses which gave her the baby related coupons that she used, while Emily

actively decided to use coupons to deal with the change in her finances. There is not one main identity that leads to their use of coupons.

Of note is that while we could analyze this situation with an emphasis on one identity, we could emphasise Jessica and Emily's single motherhood or precarious employment experience which does not allow for an open situation for identities to interconnect. An approach that believes identities are static would ignore the roles that the fathers could have had at one point, or how Jessica's precarious status is impacted differently as a result of multiple job holding. Thus, through open and fluid relationships, Jessica's and Emily's identities have resulted in a constellation of different and unique reasons for their use of coupons.

No one in Halifax referred directly to using coupons as a means of trying to maintain some form of financial stability. Amy did refer to writing budgets and coupon saving tips for coupon websites as a form of unreported income. She indicated that she was paid through gift cards instead of cash. Due to Amy's unreported work, one can assume that she too used these means as a way to save money on groceries and household goods. However, it is important to note that while she may not have referred to its necessity in her life, she did mention being reliant on her husband who was employed. No single mothers or single women caring for adult dependents in Halifax referred to couponing. Perhaps, this is because couponing is an overt action, as coupons are visibly used at the counter (Price, 1988). As such, the use of couponing could be seen as showing their financial difficulties in public, something that some participants may not want to show. This could be because the use of coupons can result in stigmatization based on the socio-economic situation of a customer, especially if the community the individuals live in is smaller and people are more likely to know one another.

It is notable that studies correlate couponing with middle-income women and more education (Harmon and Hill, 2003; Hill and Harmon, 2009; Mittal, 1994). However, in this study, coupon users Jessica and Emily are from a lower socio-economic group. This correlates with the limited Canadian information, which suggests that those making \$150,000 a year and those making \$50,000 are just as likely to use coupons (mrsjanuary.com, 2013). As well, both participants in question here have a college-level education. Furthermore, Jessica was given coupons in her prenatal classes, making it questionable whether she used coupons beyond her son's needs. Amy is from the middle class due to her husband's income level. She also has a university degree. Thus, only her narrative fits previous couponing studies. Yet, Amy, Jessica and Emily used coupons as a way to avoid debt in their situation as much as they could.

Canada ranks seventh in the world for coupon use, and 62 percent of women used coupons (mrsjanuary.com, 2013). It is important to note that there is a lack of Canadian studies for coupon use. Any study that references academic couponing research is based in the United States (Canadian Deals and Coupon Association, 2013). Mrs.january.com is a website run by coupon users that help them find coupons and bargains. Thus, caution needs to be used with the information provided. As noted above, Canadian coupon use differs from that of Americans.

All three of these participants worked in a form of precarious employment relationship prior to their unemployment. Jessica worked two jobs, Amy was on contract, and Emily was working reduced hours due to the EI work share program being used at her plant. However, just to explore this through an emphasis on one identity would lack other aspects of their personal circumstance that made their situation while unemployed unique. For instance, both Jessica and Emily were single mothers while Amy was married. As well, Emily and Amy were Caucasian while Jessica was a racialized individual. Yet, all three of them were mothers to just one child.

Amy also noted that her husband had a good job and was able to support the family. Thus, one could conclude that she couponed when she had time and that it was not a necessity. Jessica noted that at times she went with little to eat so as to provide for her son who had no choice to be here, so he deserved the money that went towards food if there was little of it to go around. Therefore, one can conclude here that she couponed when she could with the resources given to her from her prenatal class due to a financial need. Emily was on social assistance and in social housing due to her marriage break up when she lost her employment. She also noted that she traded coupons to be able to purchase what she required at the grocery store and that she was lucky enough to do so. As a result, their previous precarious work situation was impacted by their intersecting identities, leading to context specific complications when unemployed.

4.1.3 Budgeting: stretching one's resources while unemployed. In both cities, a way to try to combat one's financial insecurity was to budget and stretch one's money. Danielle from Halifax, previously mentioned budgeting as much as she could, but also said that there was only so much she could do due to lack of money. Carolyn from Toronto noted that she was "unfortunately living pay check to pay check" while Victoria from Halifax also alluded to a similar situation. Furthermore, Carolyn previously consolidated a loan for debt, which does not allow her to hold any credit for a period of seven years (Bankruptcy and Insolvency Act, 2013). Six participants in total, three from each of the cities mentioned stretching their money and heavily budgeting in order to make ends meet. All of these participants reported a low-income level, ranging from \$0 to 18,999 in their previous year of employment. Laura and Diana from Toronto were racialized and single, while Emily was separated and Caucasian. Tina, Danielle, and Stella were all married, but these participants previously worked in precarious employment

and had suffered from periods of unemployment in the past, and also noted that their husbands' income was not enough.

Therefore, due to these different intersections of financial insecurity, Laura, Diana, Emily, Jessica, Tina, Danielle, and Stella all took measures as much as they could. All of these women, due to different personal circumstances, and because they are women and caring for dependents, are in a position to have to live on a limited income. Yet, as a result of personal circumstance, some are more prone to live on a limited income depending on unemployment, precarious employment relationships, previous bankruptcy, immigrant status, racialization status, single parenthood, or having a partner whose income is not enough to support their families. Seven participants had some of the different and intersecting identities, yet their each of their experiences were different. For instance, Diana and Tina were the only participants who worked full time compared to Laura, Emily, Jessica, Stella and Danielle who all worked in precarious employment prior to being unemployed.

But to focus solely on their precarious employment would be to miss important elements of their stories. For instance, Laura's situation was different, as she was the only one who was not a mother but was caring for her aging mother. She also did not apply for EI benefits because she knew that she would not be approved for them. As well, through some unfortunate events, she had a traffic accident which resulted in insurance payments to cover her previous wage – yet this still was not enough. Laura was also racialized, similar to Diana, however, Diana was a recent immigrant who noted that she worked full time but in low wage due to her immigration experience. Her previous education was not accredited, leading her to be in a lower wage job and as a result of her unemployment, lead to the desire to be re-educated as a dental assistant. Stella and Tina both commented on their limited income, Tina did not finish high school and Stella did

not have post secondary education. However, their situation was different than Diana's as they were Caucasian and living in the lower cost city of Halifax compared to Diana who was from Toronto. Jessica and Emily relied on some form of social assistance. Jessica was on the waiting list for subsidized day care, while Emily was in social housing and social assistance. They both had one child but Jessica was approved for EI benefits since she worked two contract jobs while Emily was denied. Yet, their experiences of denial or approval were different from others who noted financial difficulties. Jessica and Tina were the only two who were approved for EI benefits. However, Tina commented that her husband's income was insufficient, while Jessica did not have support from her child's father. Tina also had two children to take care of. Laura, Diana, Emily, Stella and Danielle all were denied, but only Laura and Emily did not have support from a partner during their unemployment. As well, those who had the support of a partner were experiencing differential impacts of unemployment as Laura was caring for her mom, while Diana had four children and due to her immigration experience both her and her husband previous education was not accredited in Canada. Diana noted that her husband used to be a doctor but his education and experience were denied in Canada. Emily also only had one child and was getting support through the government for her residence and income. Both Danielle and Stella had three children each, but Stella had a similar income to Danielle when they worked due to her lack of education while Danielle low income was the result of having two children close together and having to try to work when she should have been able to take maternity leave.

Taking into the details of each life story, it is far too complex to pull apart which one of these many identities lead to their difficult situation with finances. All of the identities have had

an open and fluid impact on one another leading to each of the participants difficulties with their money when they were employed.

4.2 Use of Food Banks While Unemployed

Two participants had to use food banks. Lois and Sharon from Halifax both used food banks, but in different provinces. Prior to Sharon moving in with her mom and returning to Halifax, she used a food bank in Toronto. Sharon noted that:

No, I haven't gotten there yet. I have gone to a food bank twice when I was living—when I was still living in Ontario, and just while I was working at the bookstore. It wasn't enough to live in Toronto as one of the world's most expensive cities.

Sharon's employment did not cover her basic necessities, illustrating the overall neo-liberal impact on wage levels (see for example Oxfam, 2014). Lois used a food bank in Halifax due to the quick progression to unemployment status for both herself and her common-law partner. She clearly articulated this spiralling downfall: “Yeah, we actually, we did [use food banks] just recently because everything kind of went to crap fairly quickly.” For different reasons, Lois and Sharon both did not have support from a partner. Sharon was a single mother and Lois had an unemployed partner. Furthermore, Sharon did not receive any support from her child's father, while Lois did for her oldest child, however she was also a mother to twins with her current partner. Therefore, while one child was being supported by her father through child support, two other children were missing the financial support from Lois and her current partner. This lack of support, compounded with their lower income and previous contractual employment status, meant that they had to use food banks when they became unemployed.

This segment raises the issue of precariousness of work for men as well, as it is shown that it is difficult to sustain a family or dependents on one wage in the family. This can be manifested in inadequate wages for support of two adults, and raises the possibility that some men may default on their child support payments. Though this does not excuse men's defaulting on child support, it reinforces the feminist critique of the male breadwinner model while also revealing further hardships resulting from neo-liberal labour market policies.

4.3 Use of Thrift Stores While Unemployed

Four participants in Toronto and five participants in Halifax reported using thrift stores. Some mentioned the desire to reuse and be environmentally sustainable, such as Brooke, a 32 year old racialized mother of one with a common law partner who worked in precarious employment relationship and earned \$19,000 to 34,999 in 2012. Others include Jules, a 40 year old racialized married mother one in Toronto, who worked in a precarious employment relationship only earning \$0 to 18,999 in 2012; and Danielle, a 29 year old Caucasian married mother of three in Halifax, who worked in a precarious employment relationship as a result of having two children close together and only earning \$0 to 18,999. These participants further noted no direct financial need for using thrift stores. For instance, Lois from Halifax noted: “why spend it if we don’t have to and why spend it when we don’t have it.” Brooke and Danielle emphasized the environmentally motivated desire to use thrift stores. Danielle noted that:

I like thrift shops, I love the eco-friendly recyclable way of thrift shops. I’ve always donated to thrift shops and I love reusing other people’s stuff and feeling like it gets more life out of it instead of buying things new and it absolutely is because we need to, it’s just a benefit that I really enjoy.

Similarly, Brooke noted that it was a way to be “sustainable.” While these participants gave ethical reasons for their use of thrift stores, there may be more of an incentive than just that. Brooke’s unemployed financial situation caused her to move across the country to live with her sister for free, Lois and her current partner are both unemployed, and Danielle kept repeating that “it’s impossible to manage a budget when there’s not enough income to pay the bills.” Thus, financial needs and sustainability are intersecting in her a desire to shop in thrift stores.

Others noted that they used thrift stores due to the speed of their children growing. Sharon from Halifax commented that “my child keeps growing, yet my income has decreased. It is a desperate need.” These participants further indicated that it was not necessarily for financial reasons but because of the cost of children’s clothes. Others referred to the need to use thrift stores for financial reasons, together with the growth of their children; this group included Diana and Jennifer from Toronto and Mary, Meghan, and Victoria from Halifax. Diana from Toronto clearly articulated: “it’s financial of course, I can’t buy new ones for them because they are growing. I wish I could.” Meghan from Halifax also indicated a similar situation, “Yes, [I go to thrift stores]. Probably once a month [I go to those stores] or every couple of months depending if my son needs new clothes. Depends on how quick he grows.” The majority thereby reported that their need to use thrift stores was due to financial need, and that it was a way to address clothing and household needs.

The use of thrift stores for environmental and sustainable reasons did not have one direct identity. For instance, education was not a factor for re-using goods. While Brooke, Jules, and Danielle had a college education each and used thrift stores for environmental and sustainable reasons, Sharon, Diana, Mary, Meghan and Victoria were also educated with college or university degrees but they noted use of these stores due to a financial need.

Furthermore, single parenthood also was not a reason for using thrift stores for financial needs as Diana and Meghan are in a cohabiting relationship. Yet being in a relationship helped out Brooke, Jules and Danielle who use thrift stores for environmental and sustainable reasons. As well, income was not a direct factor for use of thrift stores for either reason. The most common income range was \$19,000 to 34,999, which Brooke, Diana, Mary, Meghan, and Victoria made in 2012. Within this group, Brooke did not state she used thrift stores for financial need, while the others did. As well, the second largest group for income range was \$0 to 18,999 which crossed the two groups of participants; Danielle who used thrift stores for environmental reasons and Sharon who used it for financial needs both claimed that range of income in 2012. Jules was the only one within the reason of environmental desire to use thrift stores who made more money in 2012 at \$35,000 to 44,999. On top of this, partnership and single parenthood existed for participants who used thrift stores for financial needs while all those who used thrift stores for environmental reasons were with a partner. Thus, it is not just simply about low income status, or educational attainment or partnership that led these women to use thrift stores for environmental reasons. Rather, it is much more complex and difficult to untangle all their identities and potential impacts.

4.4 Housing and Housing Costs: How Lived Experiences Vary Through One's Residence

Another form of financial security exists in the equity of house ownership (Williams, 2010, 28), which ten participants in both cities reported. However, there was a significant difference in housing costs between the two cities. Property ownership costs are over twice as high in Toronto as in Halifax, in November 2013 the average respective average prices for buying a house were \$538,881 and \$267,717, in Toronto and Halifax, respectively (The

Canadian Real Estate Association, 2013). In Halifax, seven participants owned a house or condo, while in Toronto three participants owned a house. Furthermore in Toronto, another way that a participant, Jennifer, has been able to own a house has been through renting out part of the house. This rental income has allowed her family to maintain their residence, and has helped provide some financial security for them. Similarly, Carolyn noted that her residence was with her boyfriend, in a house that he owned. She stated that: “I’m basically paying rent in the residence that I’m staying in with my boyfriend but he owns the house. He owns the house and he rents the upstairs to other tenants to be able to afford the mortgage.” Additionally, Kate actively used the house value to help the family out financially. Kate and her husband refinanced their house to absorb their debt as a way to become financially secure. In all, two out of three participants who are house owners from Toronto are secure. Helen was the third one, and her way of reaching security will be discussed below, since she was in the process of achieving financial security. In Halifax, only four participants who owned a home discussed the security and up-to-date housing costs. For instance, Claire who had a savings backup referred to the ability to use her savings as a way to maintain security. Selling or refinancing one’s house in Halifax was not discussed, possibly reflecting lower housing costs.

House ownership varied between the two cities. In Toronto, both Kate and Jennifer owned a house with a partner, while Helen owned a condo by herself. Kate is a Caucasian woman who was educated as a social worker and had aspirations to complete her Master of Social Work degree. She has three children, including a set of twins. Jennifer is a Canadian citizen of Chinese descent. She was the manager for a restaurant that closed down and was able to own her house due to rental income. Helen is a single woman with a child who previously was a consumer inside sales representative. Comparatively, four participants in Halifax, Susan,

Danielle, Meghan, and Amy, are married and owned their own house. They all had jobs that required some form of education, respectively teacher, financial security officer, account manager, and a research associate. Susan was caring for her aging parents, while the other three were caring for at least one child. These participants were able to have some financial security through their house as a result of marriage and support from their husbands. Claire and Victoria were single and both in their mid-twenties while caring for a child each. Mary, on the other hand, was separated from her husband and was caring for her daughter and at times her daughter's half sister. Victoria and Mary were also receiving child support, giving them an edge above Claire for home ownership. Despite these differences, all ten participants who owned a home had increased financial security over the other twenty participants. The financial stability, these women face, was a result of the presence of a partner and/or financial help in the form of child support. The degree that woman can pool resources with a partner or benefit from support payments leads to a higher chance of home ownership.

Another way to help maintain financial stability is to pay one's bills for both housing and other costs on time. Thus, even renters of a residence can be stable if they pay their rent and other housing costs on time. Rent also often includes other elements of housing, including heat, power, cable, and telephone bills. As a result, if one pays their rent bill, they are often up to date on those items as well. Six participants in Halifax who stated that they were up to date on all bills, housing and otherwise, were either dependent on their spouse or social support. Kathryn, a 32 year old Caucasian single mother of one (with another one on the way) who worked in a precarious employment relationship, is reliant on social support and states that as a result she is secure because she just moved into social housing due to her new addition to her family coming soon. She noted that:

Yeah, it's really rough, I'm on income assistance. I hate saying that but I am. Yeah, I get very little from them, they actually just cut me off again. I only get 350 something dollars a month for income assistance, plus I'm waiting on money for my power bill and my transportation. And that really depends on what it will be I don't really have an estimate. Power they usually pay cause power bill comes every two months. So it's usually about \$70 a month I should get for that. And then travelling, like transportation I was getting \$150 a month but that's a long story, they're trying to take that from me.

Four women in Halifax benefited from their husbands' income for paying their bills on time: Stephanie, a 30 year old Caucasian woman caring for her parents who worked in precarious employment relationship earning between \$19,000 to 34,999 in 2012 and approved for EI benefits; Amy a 29 year old Caucasian mother of one who worked in precarious employment relationship earning between \$35,000 to 44,999 in 2012 and was approved for EI benefits; Stella a 25 year old Caucasian mother of three worked in precarious employment earned between \$0 to 19,999 in 2012, and was approved for EI benefits; and Susan a 38 year old Caucasian woman caring for her parents who worked in precarious employment relationship earning between \$35,000 to 44,999 in 2012 and was approved for EI benefits. Stephanie clearly stated that her “husband's there. Like he buys the groceries, you know, so that, like it helps out with the bills and that kind of thing.”

Comparably, the seven participants from Toronto who noted that they were paid up on the housing costs were also dependent on either their spouse or social support. Emily is dependent on social assistance for a wage and for social housing. She noted that as a result, “everything's up to date. I actually am in housing, so my rent's really cheap.” Others were: Diana, a 27 year old racialized mother of four children who worked in precarious employment

relationship earning between \$19,000 to 34,999 in 2012 and was approved for EI benefits;

Brooke, a 32 year old racialized mother of one who worked in precarious employment relationship earning between \$19,000 to 34,999 in 2012 and was approved for EI benefits;

Nancy, a 33 year old racialized mother of two children who worked in a full time employment relationship earning between \$19,000 to 34,999 in 2012 and was approved for EI benefits;

Jennifer, a 30 year old racialized mother of two children who worked full time and was approved for EI benefits; Ann, a 40 year old racialized mother of one and caring for two adult dependents who worked in a full time employment relationship and was approved for EI benefits; and Jules, a 40 year old racialized mother of one who worked in precarious employment relationship and who opted not to apply for EI benefits. All these women noted the support and assistance with bills that their husbands give, without which they would not be up to date. Similarly to Stephanie from Halifax, Ann noted that “luckily my husband still has a job to pay the bills. But, I want to support the family together. That is a good way.”

Thus, despite differences in income level and racial background, all of these women have been able to pay their bills in time through their dependency. All of these women relied on their male partners rather than another member of their family which implies the traditional male role in the labour market. In these cases, the men's job positions were enough to support their wives, unlike above where some of the men's situations reflect increased labour market precarity.

Renting one's residence was more common in this study. Seventeen participants rented their residence. The costs of renting differed between the two cities. In Toronto, during October 2013, the average cost was \$1,032 monthly, compared to \$785 in Halifax (Canada Mortgage and Housing Corporation, 2013). While some maintained security by paying on time or prepaying a year in advance, others noted that they were behind on their rent. Jessica from Toronto noted that

she was behind on her rent despite living with her mother to share the rent. Carolyn from Toronto was living with her boyfriend. She informed me that her rental situation was not too secure due to their relationship problems, and that she had no clue what he did with the money once she gave it to him. All she could hope was that he was paying everything on time as she confided that “between you and me, [the housing and relationship] hasn’t always been secure.” In Halifax, Tina and Stella were behind on their rent. Tina noted that “I am just a bit behind on the rent, I am sure my landlord will understand.” While Jessica and Carolyn were racialized women, Tina and Stella were Caucasian, but all of these participants were on low income due to previous precarious employment. This in turn did not allow them to have home equity to fall back on in times of need.

Temporary work is found to impact the ability of young workers to access home ownership (Turcott, 2007). In both Toronto and Halifax, about 50 percent of the participants worked in precarious employment. As a result, it is no surprise that seventeen participants rent their accommodations. Six participants who worked in precarious employment prior to their period of unemployment rented in Toronto, and five participants in Halifax also rented due to previous precarious employment. Seven participants from the entire study previously worked in standard employment, four in Toronto and three in Halifax. In Toronto, Laura, Carolyn, Ann, and Nancy are all members of the racialized population, and were in standard employment. However, Ann, Nancy, and Carolyn’s problems with attaining enough savings to purchase a house and then build equity reflected their immigration settlement period.

There is evidence that since the 1960s, immigrants have not been as successful as previous generations in terms of income (Aydemir and Skuterud, 2005, pp. 651). In fact, immigrants who reside in Canada for a nine-year period, have an income that was 51 to 44

percent lower for men and 39 percent lower for women in 1990 compared to 1965 (Aydemir and Skuterud, 2005, pp. 651). Some of this is reflected in the practices of renters. For example, Ann stated that in order for her to pay rent, her landlord would only trust them through “giving him ... a year of postdated cheques.” All three of them immigrated to Canada and had to learn English. Ann was still having problems with her English language. All three of them had to also get educated in Canada and the foreign credentials of Ann and Diana had to be recertified in Canada. This is the result of the devaluation of their foreign experience and education (Knowles, 2007). Diana clearly articulated this devaluation of her and her husband’s foreign education:

Oh I wanted to upgrade myself because you know here they are requesting us to upgrade because they don’t ... like my husband he is a doctor back home and it’s like US, they accept the international diploma right but here no. So we have to upgrade ourselves here.

While Carolyn was young when she came to Canada, she dropped out of high school due to problems at home and with integrating into living in Canada. She returned to high school much later, and has been slowly trying to gain a post-secondary diploma in Social Work.

Carolyn's stated reason for this was:

Well I guess part of being laid off the second time, so not this time but the last time yeah it was something that really jolted me to think about going back to school because I felt like I was even though I have plenty of experience it’s becoming more difficult to get a position whereas it used to be easier and I guess finally within the last year is when I started going back to school to get a diploma as a social service worker.

Laura, on the other hand, is a racialized native-born Canadian. Her difficulties stemmed from an undisclosed disability that previously qualified her for disability social assistance, prior to her last career as a personal support worker. Therefore, other complications (immigrant status

and presence of disability) impact these women's ability to own a house, despite previous standard employment, reflecting systemic barriers.

The three participants in Halifax had more ongoing and concurrent difficulties with home ownership. Stephanie was diagnosed with depression and was informed by her doctor to stop working. She only recently started to look for employment. Stephanie informed me that trying to get sick leave benefits

Wasn't too bad because my doctor was able to basically walk me through what I had to do with that. The switchover was tricky because I had gotten a doctor's note which needs to be worded just so that you're healthy again and you can look for work but you can't return back to that current work, in order for the benefits to go through.

Sophia and Mary are single mothers who only recently decided to go back to work. They suffer from lack of support from their children's fathers. Mary even laughed out loud and stated "no [support] from the father." As a result, these women from Halifax, who are all Canadian citizens and Caucasian, previously suffered from financial instability leading them to not being able to own a house.

Despite owning their homes, a lack of unpaid bills puts a heavy weight on their financial security. Three participants in the entire study noted financial insecurity. One participant in Toronto, Helen, noted that despite owning a condo, she just applied for a two-month relief from payment. She indicated that:

I was told that within the life of a mortgage there is relief from payment and if it is the first time and if I have enough principal ... then I believe they could look into giving me two months off.

As indicated above, at the time of the interview Helen was unsure if she was approved for EI, and thus she was still concerned about her security. Similarly, Danielle in Halifax was concerned about her housing security. She indicated that she and her partner were a few months behind on property taxes. While Danielle was hoping to have that clear in the next couple of months, interest was accumulating on her owed taxes. She further emphasized the chance that this would not happen:

The other little bills we just juggle so one month we'll pay phone and our Internet and then the next month we'll pay our water and our electricity and we'll go back and forth ... at this point we're just like payment arrangement and that's the game we play, the payment arrangement game.

As well, Lois from Halifax was concerned about the basics of her rent. She was hoping that her landlord might understand the situation and give her some leeway. Lois indicated that "I'm definitely afraid of [being evicted], I'm just hoping that my landlord understands the situation and just kind of lets me work on it until I can get it figured out." However, at the same time, she was behind in car payments, leading to worries that she would not be able to cover rent after all. These participants come from different socio-economic categories: Helen was single and caring for adult dependent parents; Danielle and her husband had racked up so much debt since her unemployment that her husband took a second job; and Lois's common-law partner became unemployed a day before she did. As a result, these participants had no one to depend on when their unemployment hit.

Only three participants from the entire study had someone to depend on for housing when their period of unemployment occurred. Kaplan (2012) notes that many younger workers deal with the fluctuations of labour markets by living with family. This was the case with Brooke and

her common-law partner who moved from British Columbia back home to Toronto to live with her sister and her family. Sharon moved back home to Halifax to live with her mom when she lost her jobs in Toronto. Hilary moved in with her aunt, staying in Toronto to head back to school. Hilary noted that “I am staying with my aunt for free, so I can go to school. But I should really pay her at some point.” Sophia, along with her fiancé, moved into her future in-laws’ house in Halifax as a result of debt from a child being born and unemployment. Sophia also indicated that she and her fiancé were living for “free with my future in-laws, so we are not technically renting and we do not technically own.” Thus, the needs for these participants were based on financial insecurity, however two were based on previous precarious employment, one on caring needs, and one on retraining hopes. Fortunately, they had family to turn to, in a time of financial duress.

Sharon, Brooke, and Hilary discussed the costs of the city they were living in as a reason for their instability and the cause of moving in with family, so much so that it was cheaper for Sharon and Brooke to absorb the costs of moving provinces than it would have been to keep living in their previous expensive city. Brooke articulated that the move back to the GTA allowed her to reduce her living costs:

Now I’m on EI again because of that and because Vancouver is so expensive I’ve actually had to move back to Ontario as a result of that you know kind of in my position right now right. So I’m helping my sister out with her child and you know financially kind of here because it’s cheaper for me right now.

Similarly, Sharon commented on reduced living costs resulting from moving from the GTA to HRM:

I was still living in Toronto at the time I was lay off, and when that didn’t work due to the

costs of Toronto, I moved home [to Halifax], to move back in with my mom. I just had nothing to live on in Toronto.

Thus, despite moving from different cities, both Sharon and Brooke were previously employed in precarious positions. When they lost their employment, they had no cash reserve to live on due to the fact that they both were recently in school. Further complicating the situation, Brooke was previously unemployed which lead to her return to school prior to finding her last contract. Therefore, their employment relationship was the determining factor to move in with family.

Sharon, Hilary, and Sophia all said that they barely contributed to the family household, but were rather living there almost for free. Brooke admitted to living there for free in exchange for caring for her niece, since her sister was returning to work and commuted a great distance for her employment. She further disclosed that: “so it’s kind of a blessing in disguise because you know my sister really did need somebody to be able to take care of my niece because she works full time.” Sophia most importantly related that they used to have debt, but that they were able to pay these off and try to achieve more security through moving in with her future in-laws.

All of these three participants also faced precariousness in their careers, which further impacted financial instability and caused them to move in with family as a means of trying to regain some stability. Furthermore, the length of the job search can be further prolonged due to housing costs covered by living with a family member or friend, leading to the potential of finding a better job (Kaplan, 2012, pp. 496). Thus, the important features arising from these women's circumstances have to do with precarious work results in precarious living conditions, and that having family and friends can alleviate these women's situations, allowing them to gradually be more self-reliant. This is a result of the neo-liberal labour market in which private

and individual means are emphasized. In other words, it is only the reliance on personal networks that saves these women from becoming destitute.

In sum, housing security is not based on home ownership, renting or living with family members, rather it is based on a set of different factors. This involved the personal circumstances of the respondents during their employment. For instance, participants found security in renting, owning and moving in with family. While owning a house or condo does allow for refinancing for household equity, it is not a guarantee for security. The presence of a male domestic partner and/or financial support in the form of child support increased the chance of financial stability and lead to homeownership of some participants from this study. Others attained this security through family and friends who allowed them to move into their residence during their unemployment. This is a result of the neo-liberal labour market in which individual strategies and private means are encouraged. Thus, it is only the dependency on personal networks that helps these women from being destitute.

It is clear from the above accounts that dependency is a condition that women workers face as a part of structural gender inequalities, as postulated in feminist theory. Notably, dependency is a multi-faceted condition. The majority of this study's participants have no income beyond their EI benefits, the support of their husband, social assistance, or childcare benefits.

4.5 The Different Aspects of Women's Dependency

Another aspect of dependency is reliance on work in the grey sector, to meet one's needs, in the absence of personal support relationships or government assistance. Six participants in total, two in Toronto and four in Halifax, worked for unreported income to fill in the gaps. There

were two other participants in Halifax who performed unreported work for other means, including childcare and gift cards. Jessica, a 26 year old single mother of one from Toronto was one who indicated that she wished she could do some unreported work, but that every time she tried her son's care affected it. This was expressed as follows:

I was looking into working under the table which I had found a couple, but what happened was every time that I had to start a shift ... about to go, [my son] got sick with a fever and a cold, so I stayed home. One [time] I found a babysitter but then I found out that the babysitter does not start until after 7:30, but I had to be at work at 7:30, so it does not work. I was kind of looking into it, since school is out, my aunt's daughter is willing to watch him since she is 14 and not 15 and can't work now, she has actually told me that she cannot find a job and is willing to watch him. I have been thinking about it, calling agencies, but I need to do more calling. Even if it is minimum wage, it is something better than nothing.

Brooke, a racialized woman with one child, living in a common law relationship in Toronto, has a partner who worked from home. As a result, when unreported income came up, he was able to care for their child and her niece. Brooke noted:

Yeah I actually try to ... you know I've done a little bit of promo[tional] work here and there for ... like downtown in Toronto right you know and they have paid me cash for that and I've also done like you know where I've gone out and I've put like you know door hangers on tours and that kind of paid me cash as well. You know I definitely do look for opportunities where I can get paid like cash and I have been doing things but it's not consistent...If [unreported work] was available like you know five days a week for me right now I would do it.

Brooke reported heavy use of unreported income to fill in the gaps as a result of her unemployment.

Many participants noted a reliance on social assistance programs, including baby bonus and subsidized daycare. Sarah from Toronto noted the use of subsidized daycare and also that it was the cause for why she could not do unreported work. Sarah expressed that “I cannot say that! How do you know? I am being microscoped, subsidized daycare, I can’t. Maybe if I was not getting subsidized daycare.” Furthermore, Sarah also was on the hunt for further social assistance. She was informed that due to her husband’s employment, she did not qualify for welfare. Moreover, Sarah informed me that “I was told about emergency funds. Need to physically go with your husband for an appointment. My husband said no way, sit there all day for a possible no and lose income for the day.” Jessica noted that employment was her main future goal, but she could not be employed without subsidized daycare. She further noted that there was a waitlist of six months for that. At the time of our discussion, her son was on two waitlists, and she was hoping that he would get into one daycare soon.

Meanwhile, Kathryn from Halifax told me that she was searching for more social assistance due to her pregnancy since becoming unemployed. She said that, “cause I’m pregnant and they’re trying to say that I should be able to take care of my child but I’m having such a rough pregnancy I need help right now.” However, she was fighting for this, as the government had argued that since she was already receiving social assistance and was pregnant, she would be at home and therefore able to care for her daughter.

Sharon from Halifax was asking for approval for social assistance. She was informed that due to moving in with her mother, she did not qualify for social assistance despite her length of unemployment, debt, and lack of savings. Sharon explained that, “I was told I was in secure

housing with my mom and for some reason I do not qualify for social assistance as a result.”

These four participants fell through the cracks of social assistance, and only three of them were approved for some assistance, leading to questions about the effectiveness of this program, presumably designed to catch individuals in need.

Dependency on one’s partner during a period of unemployment is a very common mechanism of dealing with the financial shortfall. Eighteen participants in both cities noted that they relied on their husband, common-law partner, or fiancé for everything from bill payments to grocery purchases. Furthermore, they noted that without their partner they would be in debt. In Toronto, Janet, Sarah, Diana, Jules, Kate, Brooke, Jennifer, Ann, and Nancy all mentioned the positive impact their partners had on their financial situation. Kate noted that “it is tough, but my husband’s income really helps. Somehow we make it work.” In Halifax, it was a similar story, with seven of the participants—Sophia, Stephanie, Meghan, Susan, Amy, Tina, and Stella—all noting the same positive influence as the participants in Toronto had. Tina, similarly to Kate, noted that “my husband pays the bills, without him—I do not know.”

Danielle and Erica complained that even their husbands’ employment was not sufficient for the family. Erica explained this by referring to the education level of her and her husband, which led both of them into low-income and precarious jobs. Erica simply noted that her husband “doesn’t make enough to support all of us” due to his employment relationship. Danielle noted that her husband worked two jobs due to the debt they had incurred since her unemployment. The dire situation Danielle was living in was illuminated through her discussion of this. She noted that her household had an income

From my husband who works two jobs. This is the first time he’s ever worked two jobs and it’s specifically because I couldn’t get EI he had to. The last few months where

we've maxed out every single credit source we have and considered selling our house, he's decided that he has to now work his full time marketing job and then work construction jobs in the evenings and weekends.

Thus, despite tendencies to rely on one's husband during spells of unemployment, it does not always work because the male wage is not enough to support a family, and/or the male partner's work is also precarious in nature, or the male partner is also unemployed. As noted by the Oxfam Report (2014), wage levels are decreasing worldwide and are negatively impacting the social stability within nations due to its impact on the economy, increased social problems including increased poverty levels.

Eleven participants noted the absence of a partner. In Toronto, four participants, Hilary, Carolyn, Helen, and Laura, were alone in the fight for financial stability while caring for aging parents. These participants had only themselves to rely on in their attempts to get out of financial insecurity. Hilary noted:

Yes, I support my parents. Because they retired so earlier. Yeah. Because when I start to work in my country they already retired. So I supported them when I'm working. Now I don't have any income so it's a big stress for them.

The seven other participants were single mothers, with two in Toronto, Jessica and Emily, and five in Halifax, Kathryn, Sharon, Mary, Claire, and Victoria. The set of sisters, Claire and Victoria, as well as Sharon, noted that their mom would help out from time to time, and often tended to drop by with items even though they did not ask for them. Claire emphasized this by noting that her mom would buy "even stupid stuff like if yogurt was on sale she'll buy it and be like oh I got a pack for [Claire's daughter]." Kathryn and Mary, however, did not have this advantage. Thus, social reproduction activities shape these women's lives in terms of care giving

to multiple family members, and that in turn, they benefit from mutual aid among family members (Stack, 1974).

Some of these mothers, whether single or re-partnered, relied heavily on child support, while others did not receive any form—which further complicated their financial situation. Only five of the participants noted child support in some form. Another four participants noted no form of child support at all. The ones who received some form of child support were Emily from Toronto, and Kathryn, Lois, Claire, and Victoria from Halifax. However, none of them indicated the specific amount of child support. Kathryn and Lois noted that they were happy with the amount for their oldest, who was from another father than their other children. Lois was living with her new partner and father of her twins. Kathryn was not with the expected child's father, and was informed that no support would occur due to his desire not to be a part of the child's life, but that rather he was merely a "sperm donor". Emily, Claire, and Victoria also noted minimal support. They all commented on some level of support from their child's father.

This account on dependency reflects how social welfare states benefit from the unpaid labour that women do, in terms of social and biological reproduction within the private sphere (Blackburn, 1995). Through this requirement of social reproduction women are put into a circumstance that they are forced into a "double day" of completing unpaid work in the household and paid work in the public sphere (Finkel, 2006), or in the grey sector. Yet, this social reproduction requirement is not reinforced by the state. This is illustrated by several of the women. Emily noted that her ex-partner: "pays for my car insurance and that's the agreement that we have." Claire and Victoria told of daycare support for when they return to work, while she indicated that her child's father will "help pay for her daycare when the fall comes back and then like throughout the summer I've got \$220 from him all summer."

The four participants who received no child support were Jessica from Toronto, and Kathryn, Sharon, and Mary from Halifax. Sharon, Mary, and Jessica noted a lack of support or care from the father. Sharon noted that “I have not received a penny from the father, it is just me and my baby.” Thus, no matter the support from the father, or lack thereof, insecurity was still present since nothing seems to ensure or guarantee child support payments. Moreover, the form of supports that the participants received was minimal. Only Claire noted some form of monetary contribution, while the rest noted paying for services or items that they needed. Thus, these women are completing the required social reproduction that both the welfare state and males in general benefit from, yet there is no reinforcement from the state.

Three participants were further dependent on credit or social assistance due to the situation of the family members they lived with. The husband of Lois in Halifax was also unemployed, just a day prior to her unemployment. Since he worked contract employment, he did not qualify for EI. However, due to his unemployment, her financial situation was even more dire. Upon the conclusion of our interview, I asked Lois if she knew of anyone else that would fit the study. Lois asked “can you do an interview with my partner? He too is unemployed and another \$20 would be nice.” I had to remind her that the study only focused on women who were unemployed and caring for a family. She seemed disgruntled about this, since an extra \$20 would have gone a long way in their financial situation. This example also serves to reinforce the need to research the lives of men who live under precarious employment conditions.

Brooke and Jessica from Toronto lived with family members who worked in precarious employment. Jessica lived with her mom, who from time to time helped her out with her son’s care. Her mom was laid off a while ago. She completed retraining during her EI benefits, in order to become a personal support worker, but she never gained employment in this field. Rather, she

worked on contracts with agencies, putting a financial strain on the family situation. Brooke's common-law partner had a home business, and worked different contracts. She indicated that from time to time they had to wait for his income as a result of his precariousness, leading sometimes to late or missed bill payments. However, as soon as they got the money, Brooke's common-law partner would pay off as many bills as possible. As indicated above and in Chapter 1, there has been a general deterioration of wages and work conditions leading to a situation where the male breadwinner's wage is not enough to support a family - if it ever was sufficient.

While all of these participants were dependent, they were all dependent on different sources, including the informal economy, the state, or their male domestic partner. And referring to the above discussion on housing, they may also be dependent on extended family and/or friends. The identities that led them to be dependent or limit their dependence on the different sources were varied. To just analyze this situation through womanhood, due to the inherent connection to motherhood, would miss out on half of the story and rationale behind the experience. Participants were affected by their single motherhood, lack of or minimal child support or presence of a male domestic partner or other family and/or friends, and low income status. The presence of a male domestic partner and/or financial support in the form of child support helped to lead to financial stability. For others, having support from family and friends allowed them to be more self-reliant. This is a result of the neo-liberal labour market in which private and individual means are emphasized. In other words, it is only the reliance on personal networks that saves these women from serious financial difficulties. Furthermore, their personal circumstances while employed affected their experience while unemployed to a point where dependency on a male partner or past partner (through child support), or other family and/or friends, or occasional undocumented work is key for survival. This speaks of the importance of

examining the effects of the neo-liberal economy and government policy, while taking into consideration the availability of different support mechanisms depending on the woman's intersecting identities.

4.6 Duration of EI Benefits and Its Effects on Lived Experiences of Unemployed Women Workers

The dependencies are particularly heightened under the conditions created by changing EI rules. As noted in chapters 1 and 3, new rules came into effect during January 2013 which notably affected the length of EI benefits. Based on the applicant, the length of benefits is now modified due to changes to the definitions of “suitable employment” and “reasonable job search.” In Halifax, Kathryn, a 32 year old single mother of one and with another one on the way; along with Brooke discussed their decreased length of benefits. Brooke, a 32 year old woman with one child and living in a common law relationship, directly referred to having to take a lower wage job, at 30 percent less than her previous employment, to meet her needs. Brooke referred to the drop of wage as follows, “you know like flipping burgers is you know great for somebody I think that’s in high school, that’s starting out but it’s not ... yeah it’s not a long-term career for somebody like me and my common-law partner.” However, Ann and Helen from Toronto and Claire from Halifax also noted the inadequate length of EI benefits. Claire questioned what she was supposed to do after the ending of her short period of EI benefits: “with EI mostly worrying about like when it runs out if there wouldn’t be another job.” Thus, while the EI benefits support the unemployed worker temporarily, it is uncertain what happens when it runs out.

Falling through the cracks was a common concern of these women. Either they would fall through the cracks due to denial of EI, or due to inadequate length of benefits. Jessica from Toronto noted:

But what happens if after EI ends, the person does not have a job, then they are stuck.

Then some do not qualify for social assistance, and then they have rent to pay, without subsidized, so they have to pay market rent, so what happens then? Then they could get kicked out and evicted, that is how people become homeless and things like that.

In this way, the future insecurity worried many participants, putting an emotional strain on them while they collect EI benefits, something that will be further addressed in the chapter on health. Here we can see how these participants' identities impacted their previous employment relationship which in turn implicates their unemployment experience.

4.7 Lived Experience of Female Immigrant Workers In Canada

There was a further financial experience that some participants faced in the city of Toronto only, due to the limitations of my sample in Halifax explained in Chapter 2 and Appendix A. Remittances are a large part of the immigrant experience. Generally, more men (26 percent) than women (23 percent) are likely to send money to their families in their countries of origin (Houle and Schellenberg, 2008, 9). In my study Sarah, Hilary, Ann, and Janet all sent money home to extended family members, with these most often being their parents or in-laws. Sarah explained that the amount she was sending home to her mother-in-law was in excess of 50 percent of her husband's total income. She noted the financial strain of this situation:

Nobody understands that one guy's income is not enough. Does not work in any household. When you are already going through hard time ... when your husband is already giving 50 percent to his mother and loans, he just pays the rent.

Hilary noted having supported her parents since she entered the labour market. She told me that despite being in school, she was still sending money home to them, as they retired since before she began to work full time. Ann discussed sending money back home to her parents and in-laws, but she did not indicate that it had a significant impact on her immediate family. Janet indicated supporting her mother, mostly through paying for her flight here to see her grandchildren, and in turn her mother helped with the care of her children during the spring and summer months only, since her mother disliked the cold winter months.

Therefore, in spite of similar actions taken to support extended family members, the resulting financial impact differed. It was not just because of their identities related to parenthood, as Hilary was caring for her parents and Ann was caring for her son and her two parents, but rather in this case, immigration status had more of an impact. As well, Ann and Sarah were mothers to one child while Janet was a mother to three. However, merely exploring through the idea that identities are static, we would miss some of their personal circumstances. For instance, Janet and Sarah have been unemployed before while Ann and Hilary are experiencing unemployment for the first time. As well, Hilary, Sarah and Janet all worked in precarious employment while Ann worked full time. Thus, in this case it is difficult to pull apart the identities as the participants were faced with different settlement experiences as a result of their personal circumstances. Nevertheless, the unique circumstances were rooted in their immigrant status.

One experience of the immigration settlement period was only referred to by Janet. Janet directly referenced the acculturation thesis, which addresses the level at which the immigrant adopts the behaviours and ideas of the new country (Nichols and Tyyskä, forthcoming; Tyyskä, 2001, pp. 105-106). In this case, Janet's husband was the one adapting more quickly to the idea of credit cards and debt. She emphasized that her further financial insecurity resulted from her husband's lack of knowledge and willingness to listen to her about the impact of credit and how to use a credit card. She noted:

Yes, I was using [credit cards] before. Especially my husband who was new. He did not understand that you pay more money. But he did not understand it ... especially my culture for men to be in power. Although now he knows. I love Canada, I love the freedom. I do not want the men to be in power.

As a result, her husband refused to listen to her knowledge about the Canadian economy. It took until they were in great debt for him to listen to her. Therefore, her financial instability is further impacted by her husband's willingness to embrace the notion of debt and how to keep it in check, speaking to the gender dynamics of the situation.

Through an approach that would emphasize one key identity, immigrant status would be the key point of analysis for these women's experiences with employment and unemployment. However, this approach to analysis misses other points that impacted their employment experience as well as their current unemployment situation. For instance, when we account for previous precarious employment, presence or absence of a male domestic partner, low income status, racialized identity, motherhood (of differing numbers of children), or caring for parents, we get a clearer picture of the impact of these intersecting factors on women's experiences while employed and how it impacts them when they lose their employment.

4.8 Conclusions

The main theme presented through the participants of this study of financial security, is that different intersections and experiences lead to different results. While some intersections lead to the same effect in the end, each of these women's experience differed as a result of their precarious employment which then affected their unemployment. It is not enough to explore their current situation; one must also examine their past, their identities, and the role of individuals and social institutions in their life. For instance, some women were able to rely on their male partner for support, while others commented on the fact that their partner's income was not enough to sustain a family – illustrating the widespread deterioration of wage levels to a point where the male breadwinner's wage is not sufficient enough. Other participants received child support, but this resulted in varying degrees of support including non direct monetary exchange but rather payments for daycare or car insurance or the purchase of clothing.

Some participants also had the security of home ownership and two noted that they refinanced their house for some financial security. The participants who owned a house varied from women with partners, to single mothers, to women living alone who cared for aging parents, to women with one or more children, to women with twins, and to women with varying degrees of income levels. As well, racialization, age, and education appear as influential intersectionalities. Yet, the presence of a male domestic partner and/or financial support in the form of child support helped to lead to a higher degree of financial stability and in turn homeownership of some women from this study.

As well, some participants noted the ability to be financially secure through budgeting and using coupons. These participants too had varying degrees of identities that had an open and fluid relationship between them including single parenthood or coupled up, varying income

levels, one or more children, twins, racialization, and age. Four of the participants were notably impacted by their immigration settlement experience, however, we have to note the mitigating influences of support from extended family members, and differences arising from caring for one or multiple children or aging parents. Again, the presence of a male domestic partner and/or financial support in the form of child support helped to lead to a higher degree of financial stability of some women from this study.

Furthermore, it does not matter which city the participants lived in, as the unemployment rate is similar and they all deal with a uniform federal program that is administered provincially through federal regulations. This brings attention to the homogenizing effects of EI policies under neo-liberalism. It is suggested by the analysis thus far, that regional differences may be disappearing and that all EI measures are brought toward the lowest common denominator, making lives difficult for unemployed workers.

The analysis here is based on Hancock (2007) who emphasizes that identities are fluid. All identities deserve to be explored equally, respecting that the intersections between the identities are not determined but rather impact each other. Therefore, the significance of exploring these women's experiences with unemployment is that unemployed workers' support cannot be a one-size-fits-all model—rather, individual adjustments need to be made. Despite the fact that all women suffer from similar impacts of assumed social reproduction within the welfare state while the state policies do not reinforce it, a solely gender-based analysis misses differences based on personal circumstances in which identities are modified and intersect to create different outcomes when unemployed. For instance, we need to explore the implication of feminization of poverty and racialization.

Gunderson notes that “EI benefit payouts are based on earnings and not on family wealth or need” (2012, 37). This connects to the idea presented by Danielle, a married mother of three from Halifax who had her last two children close together and was denied EI benefits: “I think that it needs to be customized per situation more and yeah ... when it comes to applying EI to be able to actually tailor each situation to the person’s needs or their situation.”

Chapter 5: Lived Experience of Looking for Work

As elaborated in Chapter 4, the obvious way to get out of the financially unstable situation that a period of unemployment brings, is to find a job, whether or not there is approval of EI benefits as explored in Chapter 3. However, not everyone is able to find employment as a result of dependent care, level or type of education or experience, and difficulties arising from past precarious employment. Any recipient of EI must apply for work and provide records of such. Recipients are required to enter the job applications into their file on the Service Canada website. Yet, this activity does not always guarantee a job. This chapter explores the different ways that the 30 female participants addressed the complex situation of choosing to stay unemployed or finding employment.

5.1 The Experience of Seeking Employment

In this study, many participants discussed the process of applying for jobs. Nine of the participants, including Janet, Jennifer, Amy, Jules, Sophia, Nancy, Claire, Diana, Victoria, Jessica, and Laura, discussed not applying for jobs as a result of child or dependent care needs. This is because they prioritized the needs of their children over the need to be employed. Nancy noted that it was hard to even think about this, “I have a child still in diapers ... I do not know what I would do if I even got a job.” Two others discussed the beginning stages of applying for jobs, including Helen and May. The other nineteen participants discussed applying for jobs. The number of job applications varied according to the time needed to apply, childcare needs, the field they were applying in, and their ability to access the location of work. For example, Danielle from Halifax noted this about her job searching experience: “well it’s a little complicated with small people running around, but it’s usually I’ll put our youngest down for a

nap and just have the two older boys.” The length of time she spent searching for employment varied, but was usually around an hour to two per day.

Sharon, a single mother of one indicated that job searching became her full-time work, illustrating the experience that the other participants faced. She noted that she would on average search for employment for 25 to 35 hours a week. This would include searching, applying, and attending job interviews. Sharon further noted that:

I tend to do—I have sort of a system where I start the day at like nine and I do an hour or two or job searching just to see what new things have been posted from the day before, and then work on the résumés that are priority and try to get them off by the end of the next day. So I would say I’m doing the job search part mostly in the mornings, and the actual applications in the afternoons.

Thus, job searching was a central experience for the participants of this study, however, it is complicated because of experiences of their previous and current identities, which will be explored below.

Applying for jobs to become employed again is not a straightforward process. Identity factors affecting the employment experience as well as the unemployment experience include motherhood, single parenthood, government support for dependents, family support for caring for dependents, previous precarious employment experiences and educational level. These will be explored below, as reflected in the participants' stories.

5.2 Dependent Care Needs While Trying to Find Work

Many scholars, such as Cleveland et al. (1996), argue that childcare costs negatively impact women’s participation in the labour market (pp. 132, 133). Others, such as Jenson (2006)

and Lefebvre and Merrigan (2008), argue that a strategically enacted social policy of universal childcare can help reduce the marginalization faced by young parents in relation to labour markets. Thus, participation in the labour market is not only related to wages and issues of social reproduction, but to the direct costs of childcare as well (Cleveland et al., 1996, pp. 133). Indeed, issues around childcare expenses are clearly related to the kinds of labour markets young parents, particularly mothers, are able to access.

Seven participants noted the implications of childcare or dependent care needs for their employment status. In Toronto, Jessica, Janet, Kate, Emily, Nancy, and Diana noted the difficulties of caring and trying to work. Fewer Halifax participants noted this complication. Only Danielle and Sophia noted the difficulties of balancing trying to find work and their unpaid labour in the house. Jessica from Toronto noted that:

It is hard because he is so young, I have to get a babysitter and everything ... that is also money. Right now I have to put him on subsidy ... he is on subsidy waiting list for daycare which takes up to a year.

Similarly in Halifax, Danielle noted this difficulty, particularly due to her very young children. Both Jessica and Danielle referred to the complications of having young children and the trend for women to work through their childbearing years (Marshall, 1999, pp. 18). Belsky (1990) notes that parent involvement during infancy is essential for the healthy development of a child. Even with social programs, such as maternal or parental leave, designed to support the parents' two roles—childcare and their need for employment—families still find it difficult to address the competing needs (Marshall, 1999, pp. 18). As a rule, more of this role strain impacts women.

Thus, it is no surprise that these female participants are trying to find some alternatives for reducing their childcare needs as a means for them to return to work. Five participants in Toronto, Jessica, Kate, Janet, Laura, and Sharon, noted a reliance on their extended family members. Every year, Janet, who is an immigrant from Toronto, pays for her mom to come visit her. Her mother stays the full length of the visitor's visa—60 days—and in turn helps to care for her three children. Every year there is a concern about what will happen when her mother leaves, particularly since Janet works in precarious employment.

Kate also previously relied heavily on her mother-in-law to work, before her unemployment period. She wanted to go back to work to use her skills, and through an agreement with her mother-in-law she went back to work on contract one day a week. Kate noted that “my mother-in-law was very supportive of helping to get me back in the labour market, when I had one child. Now that I had twins, I am not sure she can handle it.”

Jessica, Laura, and Sharon reported of a reliance on family members from time to time, to work in the past or attempt to work for unreported income. In fact, Jessica was willing to allow her aunt's fourteen-year-old daughter to care for her infant son to try to complete some unreported work since she is “14 and not 15 and can't work now, she has actually told me that she cannot find a job and is willing to watch him.” Thus, not only are mothers responsible for child care but their reliance on other adult women in the family for child care needs, speaks to the point that caring is being delegated to women generally, as an unpaid and paid area of work. Despite the woman's other identities, caring still seemed to be regulated to them over their male partner and male family members.

As outlined in Chapter 2, Pulkingham, Fuller, and Kershaw (2010) clearly show that not everyone has the free choice to pursue work in their description of the case of Carla, an

Aboriginal single mother, who was required to actively search for work until she was showing that she was pregnant (pp. 278). Similarly, Kathryn from Halifax noted the difficulty of being forced to find employment after she found out that she was pregnant—despite having a difficult pregnancy. She noted that:

Yeah, I was looking. And then when people called me back I found out I was pregnant and they could just look at me and tell I was pregnant and I know they'll be biased about it. So I just told them I couldn't even come in for an interview. Because if you go [to an interview] and you're just going to waste your time going in there.

Thus, due to her current EI requirements, she was instructed to keep applying—even though she knew that she would not go through with the job search process if they called. Rather, this was a means to an end; she needed the financial support so she kept applying and not returning the interview calls.

Not unexpectedly, four participants noted the lack of choice in the decision to be a stay-at-home mother. “Choice to stay home, it's, umm, a difficult choice,” noted Kate from Toronto, and this view was echoed by three other participants. Claire and Lois from Halifax, as well as Jessica and Kate from Toronto, indicated that they felt pushed to be out of the labour market. Claire, a casual teacher, further noted the financial implications about returning to work, in trying to pay for child care from low wages:

Well even if they're full time like the ... right now on EI I get before taxes are deducted, \$505 a week, and even if I worked full-time hours our minimum wage is \$1,060. So I'd be getting less than that working full-time a week, plus then I would have to pay for childcare. So even in September, like next week or whatever, I'll definitely go back to

work because EI is killing me, like money-wise, but I think in the end I only end up getting like \$250 more a week, and that would be, like, if I got work every day.

Thus, some women actively choose to avoid the secondary labour market entirely by staying at home with their children. Here we can see how motherhood, an intricate part of womanhood, implicates their experience of employment and unemployment.

5.3 Lived Experiences of Previous Precarious Employment

In Toronto, seven participants worked in standard employment, while eight worked in precarious employment. The eight participants who worked in precarious employment from Toronto were Brooke, Hilary, Janet, Jessica, Jules, Kate, Laura and Sarah. In Halifax, two participants worked in standard employment and thirteen in precarious employment. The participants from Halifax who worked in precarious employment were Amy, Claire, Danielle, Erica, Kathryn, Lois, Mary, Meghan, Sharon, Stella, Stephanie, Susan and Victoria. Some of them work part-time jobs, and were happy maintaining this form of employment. However, others experienced the effects of “employment relationship effort” and “employment relationship uncertainty,” (Lewchuk et al., 2008) such as Jessica from Toronto. She was an educational assistant who was on casual status, heading from school to school wherever she was needed. In the summer, however, she was laid off, so in the summer she had to work retail as a means to support herself, due to the uncertainty of her job the following school year. Moreover, due to the varying hours of her casual educational assistant job, Jessica also worked in retail jobs on the weekend and nights. Jessica noted that “I still keep in touch with my retail job. They told me that my job is away there. With the education assistant job, I am praying, because I am a casual

employee that the job is still there.” Thus, she did what she could, striving everyday to somehow support herself.

In addition to precarious employment there are many circumstances that limited these women’s experiences within the labour market prior to their unemployment. For instance, if we take into account being a woman along with employment precariousness, you can still find different situations where some aspects of the identities are more important. That's the whole point of fluidity - specific situations result in different emphases on specific identities.

5.4 Women’s Previous Education, Experience, and Desired Employment

As referred to in the previous chapter about financial insecurity, education—most notably post-secondary education—is required for successful labour market attachment in the long term (Lightman et al., 2009, pp. 98; Muffles, 2008). Thus, the two participants who dropped out of high school experienced more complications than the other participants of the study. Both Carolyn from Toronto and Stella from Halifax dropped out of high school. As previously alluded to, Carolyn dropped out of high school due to her immigration experience and family troubles. Stella dropped out of high school due to a pregnancy, and never went back. Carolyn, on the other hand, did begin her post-secondary degree as a result of repetitive unemployment periods noting that:

Well I guess part of being laid off the second time, so not this time but the last time yeah it was something that really jolted me to think about going back to school because I felt like I was even though I have plenty of experience it’s becoming more difficult to get a position whereas it used to be easier and I guess finally within the last year is when I started going back to school to get a diploma as a social service worker.

Stella spoke of the complications and difficulties she faced due to not having her high school or post-secondary diplomas. As a result, she told me that she just wanted a part-time job at night, when her husband could care for the children at “Tim Horton’s or McDonald’s ... just something to help out.” She informed me that she applied there recently, but still even there she felt that she was looked down on due to her lack of a high school diploma.

Brooke dealt with dual complications when applying for jobs. She had the work experience but lacked the education—and with the lack of employment income, heading back to school is complicated. Brooke left her program in environmental education when she was hired to be an educator in this field. It was school-year only employment, leading to unemployed summers, but it was exactly what she wanted to do. However, when the school became privatized, she lost her employment. She addressed her situation in our interview indicating that:

I think I did everything that I could to try and get myself educated, you know to go back to school and everything and you know I was given opportunities like in job opportunities that I just wasn’t like ... not like ... I was just kind of laid off from you know and I thought that that was going to be more permanent as well and then you know surprise the whole school goes privatized right. So you know it’s like you try as an individual like myself to do everything you can to stay employed and you have no ... you really don’t have any control over anything and you know even now that I’m looking at ... like don’t get me wrong.

Now, her experience does not match up with her education—leading her to be overlooked because of her lack of post-secondary education (Lightman et al., 2009). As well, she is just trying to find a job, including looking for employment in her previous field of work.

The experiences of Carolyn, and Brooke from Toronto as well as Stella from Halifax all illustrate human capital, in which one's value in the labour market is based on their education, skills, and work experience. However, their identities make it complicated to attain the required level of human capital to gain better jobs. For instance, Carolyn is caring for her mom, while Brooke and Stella are mothers. Carolyn worked full time but her income was low. She worked in a call center and was under probation for three months at the end of which she was fired. Stella and Brooke both worked in low income precarious jobs. While they were all partnered up, they had differing supports. Carolyn noted how her relationship was not stable, while Stella and Brooke noted that their male partner's income was not enough to support their family. Thus, it is difficult to pull out one identity that leads to their experience of low levels of education; rather all of their identities had an impact.

Lack of Canadian education had an implication for some of the participants. As mentioned, only Toronto recruitment resulted in immigrants as participants for the study. Among the five participants who referred to themselves as immigrants, three discussed issues to do with foreign credentials not being accepted in Canada. It is reported that women immigrants in 2009 had an unemployment rate of seven percent (Chui, 2011), partly reflecting the mismatch between women's credentials and their employability. Of the participants, Diana explained that she had to get retrained in Canada, and was currently attending school to become a dental assistant. She said that, "it's, like, US, they accept the international diploma right but here, no. So we have to upgrade ourselves here." Ann discussed the difficulties of having work experience in China but not in Canada. She expressed that interviewers stopped caring when they heard her experience was not Canadian:

You work in international company, ummm, in China, they do not want to hire you here. That is a big problem. Sometimes I get a call, the employer call and ask me, and I tell them that it was a financial company that I worked for in China and did the similar work there. They say oh, you worked there, okay, and that is it.

Sarah further illustrated this in her discussion about how her partial education at a Canadian university does not matter, and that Canadian work experience, rather, is central for employment. She expressed that, “honestly they flip through the resume, they do not care, they only look at Canadian experience.” Thus, Sarah’s experience within the labour market contradicts the idea of human capital. She noted that she had foreign credentials which were overlooked. As well, she noted that it was experience that made the difference, not the education attained. Thus previous precarious employment relationship was significant factor to the difficulties that these participants faced. Limited income and knowledge about their future limited their ability to find an adequate job, leading them to focus on survival jobs as a way to address their current needs. All of these experiences while employed had significant impacts when the labour market fluctuates to a point that they become unemployed.

5.5 Conclusions

Despite the fact that this study’s participants came from two different economic regions, their experiences with job searching and being an unemployed worker were more influenced by their gender and other intersecting identities. Whether approved for EI or not (which is dependent on their region of residence) their decisions about when and how to apply for jobs resonated with the traditional experiences of women’s presumed roles within the family and

public sphere. Thus, whether one is employed or unemployed, gender has a significant impact on one's position within the labour market.

Furthermore, the personal circumstances of individuals demonstrate how some of their identities may become more salient in which their identities become fluid based on context-specificity. For instance, job searching and a desire to re-enter the labour market is based on context specific identities such as the presence of a male domestic partner. A partner helps to provide stability in re-entering the labour market, while precarious employment sets up a situation where one must find a job, such as a survival job, just to sustain themselves. Immigrant status provided a further complication. As noted by Chui (2011) there is a mismatch between education and employment, often leading immigrant women to have to take on survival jobs and deal with a cycle of precarity. Thus, neo-liberal policies have placed women into a situation where they have less time to search for adequate employment due to their previous precarious employment. Notably, while the presence of a domestic partner does provide some stability and better chance to access the labour market, we can see suggestions here that current neo-liberal devaluation of the male wage has helped to further push women in to precarious and survival jobs to sustain their families.

Chapter 6: The Lived Experience of Job Retraining

A discussion of retraining is essential to the exploration of the lived experiences of this study's thirty participants' unemployment situation. Retraining or education is a way to help improve one's unemployment experience including one's financial situation as explored in Chapter 4 and in finding a job as explored in Chapter 5. This is because education is confirmed to be an important part of a successful labour market career (Lightman et al., 2009). As indicated in Chapter 1, the idea of retraining is in keeping with the human capital model that is the basis of the strengthened neo-liberal trend. At the same time Chapter 2 alluded to the fact that there are only limited supports provided by the government through social investment policy paradigms. As a result, during periods of unemployment it is no surprise that questions about attending retraining are often asked. Yet, there are factors that can impact one's decision to attend any form of education program, including factors such as child or dependent care needs, financial constraints, or one's level of satisfaction with one's current field of work.

6.1 Staying in One's Current Field

Some of the participants were happy with their current field and, in spite of their unemployment situation, had no intention of retraining. The participants who fit in this category were Amy, Claire, Sharon, and Susan from Halifax and Kate from Toronto. Amy clearly illustrated this through her desire to “work within my field, I have enough education and enjoy working as a research assistant.” Amy, Claire, Sharon, and Susan were all Caucasian Canadian citizens. They were all living in Halifax, a lower-cost city compared to Toronto (The Canadian Real Estate Association, 2013). Furthermore, these participants were well educated, having held previous professional jobs. The Toronto participants were demographically different in terms of

ethnicity, immigration status, educational background, and income level. Only Kate from Toronto held a bachelor's degree. She was actually planning on completing a Master of Social Work degree when she found out that she was pregnant. This resulted in her having to stay in her current field due to upcoming financial and caring needs. Now that she finished her contractual employment, she is further limited by parenting three kids under five, as her pregnancy turned out to be with twins. Thus, her decision to stay within her level of social work employment was more the result of financial and caring needs. The lives of this small group of women clearly show the privileges among women who are non-racialized, non-immigrants, educated, and have access to better jobs.

6.2 Dependent Care Needs and Retraining

Similar to how childcare impacts women's ability to access the labour market, women's caring role also reflects their level of education (Cleveland et al., 1996, pp. 132, 123). One can see that education and labour market participation are related to the social reproduction model that sees women as the main person who takes on the role of caring for a child (Cleveland et al., 1996, pp. 133), a feature reinforced in the neo-liberal paradigm. Two participants in Toronto noted difficulties with combining childcare and retraining. Ann and Nancy each had a young son whom they believed to be too young for them to leave while they participate in retraining. Nancy mentioned that she:

Decided if I'm going to go back to school is basically due to my son. I believe he's too small. I really don't want him to go to any type of daycare because the care's not the same, right?

Ann mentioned a similar situation, where childcare needs take precedence over completing any form of retraining.

The participants from Halifax who expressed a desire to stay in their field were already well educated. Amy was a research assistant, Claire and Susan were teachers, and Sharon recently completed two degrees and was a counsellor for an international organization. Susan clearly noted that “no, not in particular [have I considered returning to school]. I think I have enough education.” Thus, all of these workers held a post-secondary degree, which is seen to be essential for a successful career (Lightman et al., 2009). In spite of these workers’ careers, which are in fields known to have a high presence of contractual employment, including social services, health care, and education (Galarneau, 2005, pp. 9-10), they were still happy to continue in the hope that their next job would be with full-time stable employment.

Essential to this discussion is the notion that all mothers should be able to decide when they are ready to head back to work or to retrain (Little, 2004, pp. 139). Both Ann and Nancy expressed difficulties with the immigrant settlement period, which had been further compounded with the low-income situation that they lived in. Ann noted that she first had to worry about basic retraining. She indicated that “I take English class to improve my English. I have to pay.” Little notes that compared to lower-income women workers, a “resource-rich middle-class mother has some flexibility to choose when and under what circumstances they will participate in the paid workforce” (2004, pp. 140). However, to achieve this, adequate childcare and access to the labour market for all women are required (Little, 2004, pp. 140).

Here we can also see how we need to explore more than just motherhood for access to retraining. Other identities, notably immigrant and racialized status and low-income backgrounds, affect an individual’s employment which impacts the ability and desire to attain

retraining. These intersectional identities limit their resources (Little, 2004) both in their daily lives and also are a barrier to any potential to attend retraining. It is their low income status that significantly impacts any chance at attaining retraining to improve their labour market outcomes.

6.3 Financial Implications of Lack of Retraining

Many participants from both cities noted the desire to complete retraining, but it was put on hold or stopped due to financial difficulties. Eight participants in total noted financial constraints—five from Toronto and three from Halifax. The fact that there were more participants from Toronto who were not able to attend retraining reflects that they live in an expensive city. Furthermore, two out of the four are immigrants, highlighting the importance of immigrant status on women's daily experiences. The participants who noted financial constraints in returning to school were Ann, Janet, Helen, Nancy, and Brooke from Toronto, and Meghan, Mary, and Sophia from Halifax. The financial difficulties ranged from commuting costs for Ann, childcare for Sophia, Mary, Meghan, Nancy, and Janet, as well as the tuition costs for all of them. Ann illustrated the compounding difficulty with commuting costs, tuition and caring for her son:

[I] wanted training, but, trying to go to Mississauga for training for software training class. But it is very far from my house. How can I take training. New classes in August, so I am thinking about it—but how do I get there. And also, I am a CGA student, I take some courses there. I want to get back into the courses. But I do not have money for it. How do I care for my son too ... it is too much.

Some of the financial constraints that these participants faced were the result of the fact that the programs they desired to complete were not a part of any government-supported

retraining. Brooke from Toronto noted a wish to head back to university to complete her environmental education degree. This was not supported under the Second Career program. Janet also noted the goal to complete training for accounting software but all she could find was a program she had to pay to attend. The amount was not small, either:

There is one company I meant on craigslist states they have job training for CGA, CMA.

They charge \$960 to offer simple accounting and other software. I feel that they will teach me the software, it is full benefitted to me. I tried to call CGA, but they told me that they are going to look it over to confirm.

Ann mentioned the compounding effect of having to pay for her English as a Second Language (ESL) classes on top of any potential training program. In relation to this, Arat-Koç (1999, 47) notes that in spite of changes to the state-supported language training programs—Language Instruction for Newcomers to Canada (LINC) and Labour Market Language Training (LMLT)—these programs do not take gender into account as they restrict access to those who have resided in Canada for less than a year while also not supporting any childcare needs.

Carolyn from Toronto, a high school dropout trying to improve her life, was concerned about how a social worker diploma from a private college would be respected. Through discussions with family and friends, she related that:

I didn't look into doing it through Second Career because I believe it's being put through private colleges so I don't know how well they would be recognized and I was just recommended by family and friends not to go through private colleges but something more recognized.

However, in order to do so, Carolyn had to attend school part-time, and since being fired from her job, she had not been able to sign up for any courses. In Canada, part-time school enrolment

for women is quite common; in 2009, 27 percent of all females enrolled part-time, compared to 23.4 percent of men (Statistics Canada, 2010b).

Stephanie from Halifax, a married Caucasian and former hairdresser, also tried to go through Second Career in order to find a more stable form of employment. She discovered, however, that she would only get funding for basic skills, including job searching, resume support, and interview skills. Stephanie was not approved to go back to school to find a new career, but rather she could receive funding for, as she put it, “nothing that really qualifies you for anything. It’s more like learning how to apply for a job and that kind of thing rather than going back to school and taking a course.” Accordingly, Stephanie was not approved for skills development and training funds from the *Canada’s Economic Action Plan*, despite the Plan’s goal of supporting all unemployed workers (Government of Canada 2009, pp. 97). Thus, with Stephanie not receiving any form of proper support, while also realizing that tuition costs were beyond her means, she was instead applying for any job at all—and mostly those jobs that are in the secondary labour market, such as paper delivery, baking, mail delivery, and receptionist. The retraining programs do not take into consideration child care needs and other constraints of women workers, and are out of step with the real lives of people. Instead, they seem to encourage basic skills aimed at low-level work while ignoring the rising general education levels among people and especially women. The government is not living up to its own human capital model by shortchanging unemployed woman workers.

In discussing retraining, some participants noted previous student loan debt, and a few just recently paid off their debt. These included three in total for the study, two from Toronto, Laura and Brooke, and one from Halifax, Sharon. In Canada overall, 57 percent of the 2005 graduating class had student loans, compared to 49 percent in 1995. Moreover, the average debt

upon graduation was \$18,800, compared to \$15,200 a decade prior. Those graduates who held a debt level of a minimum \$25,000 made up 27 percent in 2005, up from 17 percent in 1995 (Statistics Canada, 2010a). More women graduates had student loans: in 2005, 37.8 percent of women, compared to 33.3 percent of men, had a student loan (Statistics Canada, 2010a). This is reflected in that Sharon and Brooke had no desire to deal with these increased debt levels anew. Sharon noted having received a post-graduate diploma in 2011. She said that this diploma helped her to accumulate more debt and, due to the lack of a permanent job, and with just one contract position, she indicated that the diploma was “financially not viable.” Brooke stated that she has thought about taking out a student loan as a means to get back to the job she loved. She found the job she loved prior to completing her degree, and now was having difficulties due to a mismatch of education and experience. However, Brooke further disclosed that the reason for her being standoffish about it was that:

You know what I haven't really thought about going that route yet just because the thought of I guess going into debt and then you know essentially not being guaranteed a job afterwards is you know not necessarily the position that I want to be in after school.

Laura also indicated that she previously paid off her student debt and had no desire to go back into debt:

I really do not want to go back to OSAP [Ontario Student Assistance Program], to tell you the truth, in the last 6 months I entirely paid off my OSAP. I got a congratulations in the mail that it was all paid off. It is not the furthest thing from my mind. I am not actually desiring to go back to debt. Rather, I would pay for it or find some other way. But financially, I do not know ... I will have to see how it goes.

At this point, she was making more money from an insurance claim as a result of a car accident—which made her situation different from the rest of the participants. Due to physical disabilities resulting from her car accident, Laura is unable to return to her previous employment as a personal support worker. Further, Carolyn from Toronto told me that her previous financial concerns and bankruptcy limited her ability to apply for a student loan, which was not approved. As a result, she had to give up on the idea of retraining.

The above stories suggest that government is restricting training and retraining opportunities, resulting in increased individual and market responsibility over this domain. The end result is that those without means either get expensive training for which they will have to pay for extensive periods of time, or cannot get further training because of the restrictions on the types of programs and institutions available. This actually shows up the human capital argument as largely rhetoric, as the government is not doing much to enable willing workers to get the human capital they need. This, too, is being delegated as a private responsibility, with government bearing little financial responsibility for a host of the private job training programs that their neo-liberal policies have germinated.

Additionally, the government-run retraining programs do not seem to match local labour market needs. Retraining through Second Career has left a bad taste in one participant's mouth. Jessica's mother was previously unemployed. Jessica's mother got approved to complete the personal support worker program through Second Career. Since then, she has not been able to find employment in that field. Jessica noted that her mother:

Was on unemployment [EI] as well, for a year and it ran out and she had no choice but to go out and look for a job and she has been bouncing from agency to agency. She did the

PSW [personal support worker program] but she has not found anything, so she is working agency, she has two shifts here and then none.

As a result, her status has not improved since the Second Career program. Because she lives with her mother, Jessica thus questions the viability of the program, and even whether it would be worth considering.

As stated above, the deficiencies in the government programs are picked up by the private sector. Janet from Toronto indicated that in spite of her program not being approved with Second Career funding, she still was heavily considering attending retraining. She found a program through the Kijiji website that would give her the basic accounting skills required to get her out of only working during the tax season. Furthermore, Janet was willing to pay the more than \$900 fee to attend the program because they were guaranteeing a placement afterwards—which she hoped would result in a career. However, since she is a Canadian General Accountant (CGA) student, she was waiting for their approval to attend this program as a way to gain her required credits, since “spending money on this course is ... only good, if they say so.”

While attending retraining, as alluded to in Chapter 1, can give the unemployed worker the best push to re-enter the labour market, it is not always attainable due to both their personal circumstance while employed and unemployed. Similar to the conclusions from the section above called “Dependent Care Needs and Retraining”, immigrant and racialized identities as well as low income status limits their ability to attend retraining. Yet, their low income situation is the most salient factor for the reduced chance of improving their labour market situation through education.

6.4 Single Motherhood and Socio-economic Status

Support for training is essential for some workers to get out of their current situation. No participant in my study was currently using any form of government support to attend retraining. Kathryn from Halifax was very interested in attending retraining; however, it would have to be delayed due to her unexpected pregnancy. She noted that she was approved to head back to school for accounting software retraining, which often results in a placement with Automated Data Processing (ADP) or a similar type of company. However, Kathryn had to defer both her acceptance into the program and her Second Career approval due to her childbearing. She indicated that she applied “for funding and they give you a pretty good amount, I think it’s like \$700 every two weeks plus your childcare. That’s a lot more than I’m making right now.” Her concern was whether the program and acceptance would still be there when her child is six months old—an unknown situation. Yet, because of her intersecting identities of being a low-income single mother and having extensive experience with being a precarious employee, the idea of a better life through education is desirable for her.

The case of Kathryn, a single mother, illustrates the shift of policies related to low-income single mothers. During the majority of the twentieth century, policies indicated that the best role for single mothers was to be at home with their child(ren), rather than to take up any form of paid employment. Yet, through neo-liberal and social investment policy shifts, a single mother must now be involved in employment—well prior to children being school age and often starting at six months old, depending on the province of residence (Little, 2004, pp.138). This is in keeping with the neo-liberal policy paradigm of every adult in the labour force, premised on the male breadwinner model that does not take into account women's actual lives.

Victoria, a low-income single mother from Halifax returning to school to become a nurse through provincial student loans, noted that through her loan application she was eligible for additional grants for childcare. Victoria indicated that “I get grants in second term, because of my daughter ... they come since I applied for a student loan.” This grant policy further illustrates the assumed acceptable role of single mothers since the 1980s (Little, 2004, pp. 138). This grant becomes a means to help support Victoria’s full-time attachment to the labour market in the future. At the same time, no participant from Toronto noted this grant as support for child or dependent care needs, since they did not apply for a student loan.

Similarly, Kate in Toronto was very excited to complete a Master’s of Social Work. She indicated that “I was actually about to start my Master in Social Work ... which I really wanted to take, when I found out that I was pregnant. I stopped everything including applying for a student loan.” Kate had to put her degree on hold in order to address her upcoming caring role. However, Kate was in a different socio-economic location and familial situation than Kathryn. Kate was a middle-class woman who had the financial support of her husband as well as a mother-in-law who in the past had helped to care for her children in order that she could return to work. Thus, in Little’s terminology, she was a “resource-rich, middle-class mother” who had some choice in the matter (2004, pp. 140). Despite the difference in how they were going to attend to retraining, one through government support as a result of EI eligibility and the other through student loans due to denial of EI, their identities affected their ability to change their future through retraining.

The support given to participants varied based not only on their identities but also on political policy paradigms. Neo-liberal policy paradigms emphasize individualism while social investment theory only supports minimal retraining goals to help out the unemployed workers.

Thus, some women with specific identities are capable of accessing government supports while others are not. For instance, those that the government deems actively searching for work and following their policies can access Second Career. At the same time, single mothers who fit this category are also able to receive further support for their children. However, there are still some intersections that negatively affect access to supports, including middle class status, presence of a male domestic partner and previously attained education. Through neo-liberalism, some women in a middle class position within society, are more capable of purchasing their own educational advancement through the open market system. This level of middle class status is more commonly attained through security of a male domestic partner and the income that they bring to the family household.

6.5 Family Caring Support for Retraining

Only one participant from Toronto indicated that she had caring support for the potential to attend retraining. Janet, an immigrant who currently lives in Toronto, has her mother who comes from outside of the country to help her out with her childcare needs for six months of the year. She was hoping to attend the retraining program as soon as possible—prior to the winter, so that her mom would still be around for support: “I do not know how I will work or complete retraining when [my mom] is gone. I now have three kids, it is a lot.” This could be an indication of different family definition and composition among some immigrants in North America. Primary family members may include many more individuals than the standard nuclear family definition (Creese, Dyck, and McLaren, 1999). While some are able to immigrate to Canada in multi-generational units, this is not the case for all (Noivo, 1993). As a result, immigrants tend to lose extended family members who used to help them raise their children (Nichols and Tyyskä,

forthcoming; Tyyskä, 2003). Thus, by assuming traditional parenting roles, immigrant women take on an extra burden that they are not used to. When Janet's mother returns home, the situation reverts back to this situation, making it complex to attend retraining, let alone work. Here, the already noted lack of national government-provided childcare is raised again, emphasizing the general lack of attention to women's wage work participation, on the assumption of their primary care giving role.

Thus, here is it not merely the impact of family support but also other identities at play. Clearly, immigrant status has the implication here for the ability to attend retraining. As well, Janet's identity as a racialized woman with low income, as a mother of three children, with a partner with low income all intersect into a situation that allow her to complete retraining as long as it is when her mom is here in Canada. But once her mom returns home, her ability to retrain, let alone work, becomes a very complex and difficult situation.

6.6 Conclusions

Retraining has the potential to improve the situation of unemployed workers. However, some individuals in this study feel that based on their education, there is no need for it, while others who are interested may not be able to access it. Government retraining has restrictions based on EI eligibility, thus those who were denied or did not bother applying for EI due to knowledge that they would not qualify, cannot access retraining through this method. Additionally, some women have to address caring needs instead of attending further education.

On top of this, women must contend with the intersections of socio-economic status, gender, and single parenthood. For instance, it can be difficult to attend retraining when you are the only one to care for children or adult dependents. This can even happen when you have

partner support, since the family may need the financial support that the partner provides, and women, therefore need to cover caring roles when they do this. Social reproduction limits women's options while other identities create further obstacles. Immigrant status arises as particularly important, demonstrating how family care giving arrangements are required where the government policies fail.

Furthermore, some individuals who may want to attend retraining are limited by lack of approval for the benefits, or lack of approval for a student loan. As a result, there is a lack of support for a widespread group of the population attempting to change their labour market circumstance. Thus, these women's identities have been fluid throughout their experiences of employment, unemployment, motherhood, or caring for adult dependents, among other changes in their lives. Immigrant women's family life can drastically change when they enter Canada, putting a strain on their employability and chance to attend retraining due to being solely responsible for unpaid labour within the household. A combination of some or all of these can impact their desire or ability to attend any form of retraining.

Neo-liberalism is premised on the individualistic ideal where everyone is presumed to be able to attend retraining and improve their situation. Additionally, the focus of Second Career programs is to train people for careers that the economy requires. The social investment theory falls flat here, as the government is not fully supporting all individuals to fit into what economy is presumed to require. Rather, we are supporting individuals to attend education in the lower sectors of the economy, and through the example of Jessica's mother we see how we are failing citizens who desire an improvement in their circumstance. As well, employment within the Canadian economy is based on human capital in combination of education and experience in the labour market. Both of these can be difficult to attain depending on an individual's context-

specific identities including presence or absence of a male domestic partner and one's socio-economic status. It is the presence of a male domestic partner that seems to have the most significant impact due to the potential stability that their income brings to the household.

Chapter 7: Health Impacts of Unemployment on Women Workers

This chapter will explore the self-reported health of all the participants, whether or not EI benefits were approved or denied (Chapter 3), whether searching for employment or not (Chapter 4) or attending retraining or not (Chapter 5). It will differentiate between health concerns that existed prior to the participants' period of unemployment, health benefits of being unemployed, and health concerns that developed for the participants and their families as a result of their unemployment. Moreover, it will explore health costs, the issue of food security, and the implications of eating healthy foods as a form of preventative health care for families.

7.1 Health Concerns Prior to Unemployment

Health concerns, both physical and mental, existed for some participants prior to their period of unemployment, and at times these concerns got worse because of unemployment. As mentioned in Chapter 1, in 2010, 27 percent of all Canadian workers indicated that their daily lives were “quite a bit” or “extremely stressful”; thus 3.7 million workers experienced a regular workday with high stress (Crompton, 2011, pp. 45). Since work takes up the majority of a worker’s day and daily energy, it is no surprise that 62 percent indicated that it was a key stressor (Crompton, 2011, pp. 45).

In my study, eight participants noted previous physical health concerns, including four from Toronto (Jessica, Laura, Helen, and Emily), and four from Halifax (Amy, Mary, Kathryn, and Sophia). Jessica fainted at her second job, Laura was in a car accident with prolonged impacts, and Helen, Emily, Amy, Mary, Kathryn, and Sophia disclosed stress and anxiety that existed prior to their unemployment spell. Jessica said that she “actually fainted at my part-time

job, which I was rushed to the hospital in November, so then I was forced to stop working as they did not want to take any more risks or in case of anything.” Emily connected her stress to reduced hours as a result of work sharing at the factory in which she worked. She indicated that “we were using work share through unemployment because we weren’t getting enough hours through the company that I was working for. But this added stress due to not knowing my future.”

Emily from Toronto also mentioned that her loss of employment occurred when she was pregnant and dealing with a marital breakdown. The end of a marriage is often an occasion for socio-economic changes as a result of splitting marital assets, and the potential loss of mutual friends and family members. Usually divorce results in reduced finances for women (Rotermann, 2007, pp. 33). Emily was still dealing with the stress and depression that resulted from the marital breakdown, in combination with unemployment and single motherhood:

I’m stressed all the time. My old job was stressful, but I didn’t have this type of stress.

And plus being a single mom really doesn’t help either. It had a difficult period of transition due to the loss of my marriage. Then further going on social assistance. I did what I had to do.

Thus Emily’s health concerns were complex because of work stresses, combined with changes to her identity around the same time as her employment relationship ended. There are certain identities including single parenthood, previous unemployment experience, previous precarious employment, and low income status that all impacted their location within the labour market. This in turn helped to decrease their health to a situation that they had health concerns.

7.2 Unemployment and Improved Health

One of the most significant findings related to health is that a number of participants who noted prior health concerns indicated that unemployment had in fact improved their health. In total, eight participants reported this, including four from Toronto (Carolyn, Brooke, Helen, and Emily), and four from Halifax (Amy, Mary, Kathryn, and Sophia). In keeping with the general findings reported above, the participants of the present study noted that stress and anxiety were very common in their last period of employment, which led to the deterioration of their health. Thus, a removal from stressful employment allowed them the time to recover. Carolyn from Toronto noted that she was fired from her previous call center job due to poor performance. She noted that while unemployment brought its own set of difficulties, it did have its benefits:

Part of the reason why I felt like I was leaving the last position is because I was under a lot of stress and I wasn't able to ... I don't know, I was getting a lot of anxiety being there, maybe more so because I could feel that it was leading up to termination. So I wasn't able to eat and stuff like that while I was at work because my stomach was so cramped.

Furthermore, Mary from Halifax also noted a high stress level from her previous employment. She said that the physical activity she enjoyed during her unemployment allowed her to improve her health. Since our conversation took place during the summer, she indicated the ability to do outdoor summer activities with her daughter, which she would not have been able to do if working. Mary noted that:

Yeah, I mean, we were quite busy then but I find like I still spend my time with kids. I have my daughter and then her [half] sister and my cousin has three kids and my close

friend has two and my aunt has one. So, you know, we could easily just, you know, we've been to the buskers, we walked around, we went there two or three days.

Thus, through the change to Mary's employment status, she was able to actively improve her health.

All of these participants previously worked in precarious employment. As Lewchuk et al. (2008) note, access to the primary, stable labour market would help to reduce the "employment relationship effort," which in turn would help to create a supportive safety net. Therefore, the conditions of work faced by the participants in my study created a stress level that made it difficult to work. Being a woman with family responsibilities, or working the second shift, is a stressful situation for all women. When the conditions of precarious employment are added to this, the ill consequences for women's health status reflect this pressure cooker.

In terms of the neo-liberal policy paradigm, a worker is the one who should care for their health and it is their fault when they are incapable of doing so. Furthermore, they are the ones who are presumed to be capable of looking after their health care needs, based on their engagement in paid work. Despite social investment theory arguing for investment in the workers as a means for re-integration to the labour market, health benefits are limited and thus the neo-liberal policy paradigm has more of an impact on unemployed worker supports.

These women's health concerns are of a result of their employment circumstances. However, there are certain identities including previous precarious employment, presence of a male domestic partner, and low income status that all impacted their location within the labour market and further impacted their unemployment experience. That some women's health is improved while unemployed, reflects the generally stressful conditions of precarious employment in particular. But there are also negative health effects from unemployment.

7.3 Health Concerns and Unemployment

Despite the reports about some health improvements following employment, a majority of participants noted a development of health concerns during their period of unemployment, ranging from a decrease in physical health to deteriorating mental health. Eighteen participants in total referred to a deterioration of their health while unemployed: ten from Toronto (Jules, Jessica, Ann, Janet, Jennifer, Emily, Hilary, Carolyn, Nancy, and Brooke) and eight from Halifax (Stephanie, Kathryn, Danielle, Erica, Sharon, Susan, Stella, and Tina), despite all of them having varying unemployment duration. The period of duration of unemployment at the time of interview ranged from one month to seven years in both Toronto and Halifax. In Toronto, Janet was unemployed for two and half months, Kate and Carolyn were unemployed for three months, Brooke and Helen were unemployed for four months, Sarah was unemployed for five months, Laura was unemployed for seven months, Jennifer and Jessica were unemployed for eight months, Diana was unemployed for nine months, Nancy was unemployed for ten months, Hilary was unemployed for two years, Emily was unemployed for four years, Jules was unemployed for five years, and Ann was unemployed for seven years. In Halifax, Meghan was unemployed for one month, Claire and Mary were unemployed for two months, Sharon and Susan were unemployed for three months, Lois, Kathryn and Victoria were unemployed for four months, Tina was unemployed for five months, Sophia was unemployed for six months, Stephanie was unemployed for nine months, Danielle was unemployed for ten months, Erica was unemployed for thirteen months, Stella was unemployed for one year and two months and Amy was unemployed for two years. Thus duration of unemployment was not a salient factor for the development of health concerns; what mattered was the unemployment itself.

The prior employment relationships that these workers had were all precarious, except for Jennifer and Helen from Toronto. Jennifer was the manager of a restaurant that closed down. She was married with three children and her income was low, at \$19,000 to 34,999 a year. Thus, the stress of low prior income combined with the demands of multiple children, compared to Helen being single while caring for aging parents, produced similar stress-related health care concerns. In sum, experiences while employed have a more salient impact on a worker's health while unemployed, while caring responsibilities may have compounded this effect.

Comparatively, the women who were previously precariously employed suffered from unemployment-related stress as a direct result of their form of employment relationship. The women in the present study, similar to the ones in the United Way Toronto report (2013), previously suffered from a lack of money and supports, not knowing whether they had a secure future. As a result, since wages are related to hours worked, many of these precarious workers were not eligible for EI, which further compounded their difficult financial situation. Jessica noted that her employment situation was difficult and made it hard to plan for her future:

I am praying, because I am a casual employee that the job is still there. Hopefully positions will be open for permanent because I need benefit[s] because I have a baby and medication and things ... this would be really helpful plus the pay would be better than what I am receiving right now and then I actually know that I am guaranteed my hours for the week.

Similarly, Lois in Halifax noted the inability to plan for her family's future:

It just seems that, I don't know if it's just a bad string of luck that I've had in sales, and jobs I have had were either only temporary jobs or company shut down. Or like my most recent they just, they cut out the department I was working in completely. And I just kind

of want something that I can make a career out of and know that okay, this is what's going to happen, this is what I'm trained in and if something happens with this company I have no problem moving to the next one. I want to know my future.

Thus, the main concern for these women was the precarious nature of their previous employment. They were concerned that despite the potential of finding employment, they could be right back into a similar position, including the ongoing stresses in both their employed and unemployed lives.

In sum, the participants' identities of precarious employment and low income status impacted how they experienced work, and this in turn impacts the length of their unemployment, leading to health complications. This study strongly suggests that within neo-liberal markets, workers experience precarity and uncertainty whether employed or unemployed. These workers have limited knowledge about their future, live on a reduced income and have ongoing concerns about their future. Thus, their health situations are similar whether employed or unemployed.

7.4 Unemployment and Health Concerns in the Family

The implications of unemployment are not contained within the individual, rather they have effects on the family as a whole, including partners, children, and extended family members such as adult parents or siblings. Eight participants noted health concerns that developed in their family as a result of their unemployment: three from Toronto (Hilary, Nancy, and Diana) and five from Halifax (Meghan, Erica, Sharon, Susan, and Tina). Once again, the health concerns were stress-related as a result of the lack of income. Erica from Halifax noted that her partner was suffering a lot, "yes, my partner is extremely stressed out. In fact we've been to the hospital three times in the last few weeks because his blood pressure has skyrocketed due to me not

having employment prospects.” Similarly, Nancy from Toronto noted stress in her marriage, and also mentioned that her oldest son was noticing the stress and disagreements, which in turn led him to have issues of his own. This has led Nancy to register her son for counselling as a way to address his health.

Two participants noted difficulties with their domestic partners. Danielle from Halifax expressed that:

All the stress that has been caused on our marriage and everything, because it’s just a constant battle and I think there’s, like, you know, resentment and anger towards each other. I mean [unemployment is] so weird because it’s caused such a strain on our relationship. We really, really try to protect our kids from feeling any of that but we’ve noticed a big difference in our five-year-old because I think he can just kind of feel the tension between us and we talk about money issues and we’re like ... you know we’re much more apt to snap at one another, if I find out like my husband’s bought something that wasn’t discussed thoroughly or whatever. So our five-year-old has felt the tension and we can tell just based on his behavioural changes.

Brooke from Toronto noted a similar affect to her common-law partnership. She also indicated that they not only fight about money but also about how to take a break from the stress. Her partner wanted to go away on a trip for a break, yet if she did, she would lose EI for her time away, causing her to be hesitant.

One participant from Toronto, Jessica, a single mother who lives with her mom, spoke of fighting with her mother as a result of the tension caused by unemployment:

In my mom, me and my mom have been getting into it a lot. Like, we don’t get along.

We will get along for a couple of days, but then it’s like, out. Because she has also lost

her job like two or three years ago. She was on unemployment [EI] as well, for a year, and it ran out and she had no choice but to go out and look for a job and she has been bouncing from agency to agency. She did the PSW [personal support worker program] but she has not found anything, so she is working agency [jobs], she has two shifts here and then none. So, I can understand that we are all frustrated due to lack of money.

Thus, one can extrapolate that the notion of partnership also exists with those with whom you are sharing accommodations, which can produce a similar impact when they too do not have a stable form of employment. The impacts of unemployment on families can, therefore, be severe, compounded by the stresses on the women in the customary care giving roles in addition to the expectation of being a breadwinner.

Not one of these participants was completely similar to another. They all had differing experiences while employed and unemployed. Four participants, Hilary from Toronto, Erica, Sharon and Susan from Halifax, worked in precarious jobs, while four, Nancy and Diana from Toronto and Meghan and Tina from Halifax, worked in full time employment relationships. As well, Hilary and Susan were caring for their parents, while Diana was caring for four children and her parents. On top of this, the women who cared for children had different numbers of children. For instance, Sharon and Meghan were caring for one child, Nancy, Tina and Erica were caring for two children each, and Diana was caring for four children. In addition, Sharon was a single mother, while Hilary was a single woman caring for her parents. Meanwhile, only Susan lived at a higher income level of \$35,000 to 44,999 in 2012, while the rest had a lower income. Four participants, namely Nancy, Diana, Erica and Meghan, had an income level of \$19,000 to 34,999 in 2012, while three, Hilary, Tina and Sharon had an income level of \$0 to 18,999 in 2012. Thus, these women's ability to care for the health of their families is significantly

impacted by varying identities that they deal with both prior and during their unemployment. Specifically, low income levels made it difficult for them to look after their families' health care needs, in the context of having care responsibilities for children or other dependents.

In sum, these women's unemployment negatively impacted the health and quality of relationships among family members. The different background factors of these women speak of clearly negative effects of unemployment itself, regardless of the intersecting identities. While the ill health effects of precarious and unstable employment are clear from the previous sections of health, unemployment itself exacts a cost on the majority of the participants in this study.

7.5 Health Care Costs While Unemployed

Nineteen participants noted that during their period of unemployment, they were able to rely on their partners for support for health care costs outside the realm of public health care. Another three participants noted that they relied on social assistance for their medical support. Both Claire and Kathryn from Halifax and Emily from Toronto were reliant on the state to support their health care needs. However, Kathryn stated that in order to be covered for some of her dental care, she has had to wait for a couple of cavities to get worse, so that she would be covered for an emergency root canal procedure.

The other eight participants had difficulties with health care costs during their period of unemployment. Kathryn, who was receiving social assistance, disclosed that in spite of her coverage she still was dealing with health care costs. She mentioned that she had just received a phone call from a debt collection agency, asking her to “pay some \$200 dental bill and I’m like I can’t even give you a payment plan right now.” After they asked for a payment plan, she told them that she had no money, and she was not sure how she would even attempt to pay them. Ann

addressed a similar concern about her son's dental care, which was denied social assistance due to the savings which had been necessary for their immigration to Canada.

Danielle also noted that she did not need to seek assistance for medical costs, but that it was difficult being the primary care giver of her children:

Well yeah I mean there's absolutely no way that I ... I don't take care of myself because we can't afford childcare so there's no way I can take three kids to a psychology session or go talk to anyone in private or have a moment of peace to deal with anything physically or mentally. So it's just impossible.

This situation illustrates how women are the primary caregivers in society and do anything they can to care for their children. Furthermore, it also suggests that male partners continue to believe and practice that women are the primary source of social reproduction (Breen and Cooke, 2005, pp. 43; Coltrane, 2000; Ferree, 1990; Ferree 1991). To this we can add the previously noted financial difficulties of those men who struggle with their own precarious work situations.

Difficulties accessing and paying for health care have differing causes as a result of the participants' identities. For instance, both Emily and Kathryn noted that, to a certain degree, they are able to access health care as a result of the social assistance. Claire and Danielle noted their lack of access to such, yet, their identities were similar, reflecting motherhood and precarious work histories, and different personal support systems and income levels, as will be detailed here. Specifically, first, Claire, Emily and Kathryn were all single mothers. Claire and Emily had one child each while Kathryn had one child and was expecting another child shortly. Danielle had three children and had her last two children born close together.

Next, all these women previously worked in precarious employment relationships, with differing characteristics. Danielle was barely able to work between her last two children as her

second child was 10 months old when she got pregnant again. Claire was a teacher who was generally able to attain enough hours through contracts. Emily had her hours cut in half due to work share program that was agreed upon at her factory to reduce layoffs. Kathryn was working contracts through the government but had difficulties attaining employment through the agency after she lost a long term contract.

Additionally, these women all had differing personal support systems and income levels. Danielle was married while Claire, Emily, and Kathryn were single. Yet, Emily and Kathryn were able to turn their support to the male state to replace the lack of a presence of a partner. As well, they had differing income levels prior to their unemployment. Claire had an income level between \$35,000 to 44,999 in 2012, while Kathryn had an income level between \$19,000 to 34,999 in 2012 and Emily and Danielle both had an income level between \$0 to 18,999 in 2012. In addition, only Claire and Kathryn were approved for EI benefits, while Emily and Danielle were denied.

The impacts of health care costs were significant for those women who did not have a male domestic partner and/or those who relied on social assistance. While neither of these identities guaranteed full support, as a result of neo-liberal changes to labour market and social policies, the presence of a partner was the best chance at addressing their health care costs. This is in keeping with neo-liberal policy paradigm which presumes that one is able to address household needs individually through the free market. Thus, those who need care are left to assess their needs against market costs to best address the situation.

7.6 Dealing with Mental Health Issues While Unemployed

Three participants, Sharon and Danielle from Halifax and Laura from Toronto had different ways of addressing changes in their mental health. The majority of participants indicated that they are either attending a counsellor or talk to their family members or friends. As noted in Chapter 1, unemployed workers in the CAW-McMaster study also heavily relied on counsellors, family and friends (Vrankulj, 2010, pp. 30). Sharon from Halifax spoke of this common situation:

I have a really great social network actually. So I've got friends and family who are all checking in on a regular basis which is really nice. And there have been times when throughout the last—because this has been since last September, there's been times where I have talked to a community mental health professional. But I'm not seeing anyone right now.

Danielle from Halifax also noted the benefits of counselling. Counsellors help to address the transition to unemployment as well as how to get out of it, including the “potential physical, psychological, financial and social affects they may be experiencing” (Borgen et al., 2002, pp. 125). Moreover, counsellors can help redirect people's careers and life plans (Borgen et al., 2002, pp. 125). Danielle spoke about the need to seek medical professional advice, “[For] the first time in my entire life now the doctor is sending me to a psychologist to deal with depression issues because of all the anxiety issues and all the stress that has been caused.” She seemed to be hopeful that her counsellor could help her address the situation she was in.

Laura, a single racialized 27 year old woman caring for her mom who worked as a precarious Personal Support Worker (PSW), blamed her mental health issues on a car accident she was involved in. She noted that due to her physical pain from the accident, she would not be

able to return to work as a PSW. As a result of her physical health problems and inability to return to the caring field of PSW, she was directed to attend a range of counselling including career and mental. She noted that:

I am seeing a counsellor, a psychiatrist, I am talking to friends and family to help me. Counsellor is helping with pretty much everything. The psychiatrist is pretty much helping me with the trauma. The fact that my life has changed so much could also be affecting my mental health – anxiety and depression. It is hard to separate the two [car accident and unemployment].

The mental health issues created by unemployment are often a hidden cost that is borne through privatized means, or through the help of family and friends. In the case of women, it could be called the hidden privatization of the costs of neo-liberalism. Yet, how they were able to address their mental health concerns while unemployed was impacted by their employment and their identities. For instance, the presence of a male domestic partner or a strong social network play significant role in addressing mental health during unemployment.

7.7 Food Insecurity While Unemployed

Food costs in the neo-liberal market impact people's ability to access the same kind of food (Latham and Moffat, 2007, pp. 273). We all require access to a healthy diet, which can include fruits and vegetables, as well as other significant vitamins, minerals, and fibre (Jetter et al., 2006, pp. 38; Statistics Canada, 2013a, n.p.). These are not available equally.

Two participants, Jessica from Toronto and Lois from Halifax, noted the preventive measures that healthy foods provide to their entire family, amidst the challenge of purchasing such foods when incomes are lower. Lois lamented that:

We like to eat healthy and we like to feed our kids healthy. But when we're unemployed or even just collecting EI it's not enough money to be able to feed our kids healthy. So we end up buying what's cheap and it's bad for us, it's bad for all of us. And in turn also makes us feel crummy not only about ourselves but just in health in general. You're drugged out, you're tired. Like I can see the difference between when my oldest has a healthy supper the night before as opposed to when she has a crummy supper the night before and gets up for school in the morning. I can see the difference. I can see how drugged out she is, I can see how gross she feels. And it makes me feel horrible because I can't currently afford to bring, be giving her the food that she needs. It's not like she has the lack of food it's just not good food.

Jessica also spoke along similar lines:

I know it is not about going to the gym because there are other things that I can do, but I mean vegetables and stuff are pretty expensive. When you go to the grocery store with not enough money you cannot be on that kind of special stuff like the fish and salmon, all the good things which is healthy for you, it is very pricey. Now I am buying for two. When I do have money but it is not enough, I do have to think about my son first because he has to eat, so if it is about him getting his formula over me, then so be it. Because I mean he is a baby, he was not asked to be born to this world to suffer. It is my responsibility to take care of him to make sure he is doing well.

Both Jessica and Lois have experiences with being a single mother. Although Lois has a new domestic partner, she still dealt with single parenthood for a few years. Moreover, her partner also became unemployed a day before she did. Lois, thus, suffered from intersecting identities such as the lack of her partners' income and previous single parenthood, which resulted

in similar experiences to that of a single parent's experience of trying to maintain a family's health. Thus being a single mother now or in the past has significant impact on food security of a household. This finding illuminated Statistics Canada's findings on the same topic in which 14.1 percent of food insecure families are lone parent households, yet lone parent households only account for 5.1 percent of all household types in Canada (Statistics Canada, 2013a, n.p.).

7.8 Outlook on One's Future While Unemployed

Thirteen of the participants spoke of a negative outlook for the future; seven from Toronto (Sarah, Jessica, Ann, Laura, Janet, Carolyn and Brooke) and five from Halifax (Amy, Claire, Victoria, Danielle and Erica). All of these participants had precarious employment relationships prior to the period of unemployment. As the United Way Toronto report (2013) notes, such workers often miss pay for weeks and on average are paid 46 percent less. Thus, the women workers I interviewed were in the lower income range and did not feel like they had a sense of control about their future or about how they ended up being unemployed. Ann from Toronto, for example combined the identities of immigrant status, parenthood of one child, being married, lacking Canadian employment experience, and looking for work in a new labour market at 40 years of age. She indicated that she was "concerned about my future, I am getting older and older. I cannot find work. I think some professional training will help, but still difficult." Some younger women in the study, such as Claire, were also concerned: "yeah I'm stressed out. I worry about not getting work and like what if my overdraft goes maxed out and I find like I do a lot more budgeting than I would have when I was working." Her concern is based on her and her family's financial situation in the context of her family's future. Ann's case was similar but is further complicated with her somewhat older age.

Thus, one's outlook on their future was dependent on many aspects of their identity, and their intersections. For instance, views about a successful future were based on previous precarious employment and older age. These intersect and have varying affects on the individuals in the study for their outlook on their future.

7.9 Conclusions

This study reveals that unemployment has different health effects, depending on the situation and identity of the worker. Furthermore, there are financial implications as a result of one's situation, including previous precarious employment, lone parenthood and low socio-economic status, which can impact one's ability to access health services. Similarly, healthy preventative diets are difficult to maintain for resource-poor unemployed workers. Yet, health is one of the most significant determinants of future success and potential employment.

Health, employment and unemployment are all interconnected, as indicated by the social determinants of health framework. On the one hand, a stressful work environment can reduce one's health and possibly lead to unemployment as a result of inadequate job performance. On the other hand, there is stress from unemployment based on circumstances that are not directly one's fault, such as a plant closure or business closure or increased precarity in one's employment that can negatively affect health of the worker. Yet within both of these situations, the neo-liberal policy paradigm reinforces the idea that each individual is capable of changing their circumstance for the better. It ignores factors beyond their control including the costs of neo-liberalism and privatization of social reproduction. The costs of neo-liberalism and privatization of social reproduction are accompanied with additional health care costs, borne by individual workers, for medications, some health tests, dental, vision care, and counselling.

Added to these are the hidden costs: commuting costs to attend health meetings or tests; child care costs to be able to get to appointments with health care providers and sources; and food costs along with gym or sport memberships to maintain a healthy diet and weight. These are potentially out of reach for a significant portion of the population.

Perhaps the most significant finding in this chapter is that the conditions of both employment and unemployment in the Canadian neo-liberal regime are creating similarly detrimental health effects. I would like to suggest that we are effectively seeing, in both precarious employment and unemployment, disastrous health outcomes for the most marginalized segments of the population.

Chapter 8: Conclusions - How Lived Experiences Are Significant Points of Analysis for Changing EI Policy

All unemployed workers have been disadvantaged by the transfer from UI to EI, yet some groups have been more impacted than others. The EI changes involve a reduction in benefits and stricter requirements (MacDonald, 2009a; MacDonald, 2009b). The neo-liberal tendencies in the current Canadian welfare state are based on the assumption that all citizens are able to work (Daly, 2011). However, this is not always the case; for instance, women are impacted by the dual traditional role of paid and unpaid labour that often results in non-standard employment including part-time work and precarious employment. As a result of their traditional role in the household, women's attachment to the labour market is often questioned (Bezanson, 2006), which in turn often leads to reduced approval for EI benefits. Within this study, a large proportion of the women were prevented from working as a result of the care needs of children or dependents, health concerns, or a lack of specific skills or work experience.

Feminist critiques have established that social policy both produces and reproduces gendered assumptions. However, feminist analyses have not always consciously addressed intersections of identity, such as race and social class, which help to shape the way different people are impacted by social policies. Therefore, this study emphasizes that the concerns related to the switch from UI to EI are further impacted by various intersections of identity, including socio-economic status including debt, immigrant status, racial identity, age, single motherhood, presence/absences of a partner, having a child or multiple children, previous unemployment experiences, previous type of either steady or precarious employment, and the employment status of a partner. Different intersectionalities provide complexities for the experiences of unemployment and its effects on the women and their families.

Through this research, I conclude that the approval or denial of EI benefits, or residence in different economic regions, do not make the most decisive differences for the lives and well-being of my participants after becoming unemployed. Rather, identity factors are based on context-specificity in terms of personal and structural circumstances such as precarious employment prior to the period of unemployment, single parenthood, lack of partner income or child support, immigrant status, age, racialization, a precariously employed partner, an unemployed partner, and previous debt. These have a great deal of impact on one's experience of employment which in turn affects their experience of unemployment. Therefore, research based on intersectionality has been significant to this exploration, and attempts to find ways to address this issue. One significant finding is the suggestion that the regional models for EI may be outdated, needing re-evaluation in the light of the advancement of employment precarity.

8.1 Implications of Neo-liberalism and Social Investment Theory

Based on this study, I suggest that the neo-liberal policy paradigm and social investment theory have wide implications for all workers including the unemployed. Five participants from Toronto clearly noted the implications of the change of policy paradigm, both in the labour market and during their unemployment. All of them addressed the difficulties of finding a secure job in the current Canadian economy. Furthermore, Jessica verbalized that work was not easy to find, in spite of social investment policies encouraging retraining:

Now with the economy, jobs are not easy to find. Even general labour, it is not even about going to school and having all these credentials and qualifications to get a good job. Even factory jobs are hard, it is not that people do not want to work and be on unemployment (EI), they do want to work, it is just that there are no jobs out there.

Thus, the main issue in the lived experiences of these women is that state policies have been reduced to a point that the majority of people cannot access the required unemployment and social supports. Rather, we live in a society where individuals are deemed capable of purchasing supports that they need, and are falsely presumed to actively enter the labour market in order to be able to pay for these services. This approach is reflected in the fact that only women with more resources can access required services.

Although the results of my study overall show the interplay and complex and fluid consequences of multiple identities, there are some identities that seem to dominate over others. The results from this study indicated that two identities, in particular, have a significant impact on unemployed women's lives. The identities, listed in order of importance, are the presence of a male domestic partner and previous precarious employment relationship. The first key identity is previous precarious employment, which is indicated clearly by the sheer number of participants from this study who worked in this form of employment relationship. From both cities twenty-one participants worked in precarious relationships, with eight from Toronto and thirteen from Halifax. Individuals, who work in precarious employment relationships, as indicated in Chapter 1, suffer from lack of money and benefits, work in harsh and inadequate work environments, often hold multiple jobs and pay for their own training out of their own pocket (United Way Toronto, 2013, pp. 7). All of these known effects of precarious employment impacted this study's participants while they were employed and unemployed. These women tended to be willing to accept any form of employment, have a reduced chance at attending retraining, have limited financial resources to live off while unemployed – mimicking their employment situation. They also had health concerns prior to their unemployment which remained during their unemployment due to difficulties in accessing health resources. This

finding is in keeping with feminist political economy approaches that take into consideration both gender and socio-economic status.

The second key identity also lends support to the same lines of theorizing; the presence of a domestic partner (though this can be either male or female, in this study all of the women are heterosexual) clearly makes a difference. A domestic partner can help provide stability for women due to the income they provide to the household. As well, a domestic partner can help to fill the gaps in attempting to sustain their livelihoods as a result of the participants' previous precarious employment and current unemployment. Women from this study, who had specifically a male domestic partner, had the best chance at attaining adequate employment, a better chance at attending retraining, approval of EI benefits, and access to a variety of health care resources. While other participants from this study, who received child support payments or social assistance, also received some of these benefits, they were not at the same level. This is presumably because a male domestic partner also provides emotional and daily support that one cannot achieve through payments from social assistance or child support.

Based on the above considerations alone, it becomes clear that it is only the false model of a generalized and self-sufficient woman that fits the neo-liberal model. As Little (2004) notes, women in privileged positions have the best ability to purchase child care, whether in a daycare facility or by hiring a nanny. Similarly, women caring for adult dependents can potentially support their dependents through other care services, including, but not limited to personal care support, meal preparation, and travel support. The resources that some privileged women have, allowed them the choice to enter the labour market. Similarly, resources allow women to get an education or the ability to attend retraining in order to find employment that may help them find a better and stable full time job. Furthermore, women with more resources would not stay in an

employment relationship that was causing stress and would have the ability to wait for their most desired job. As well, if they had health concerns they would be able to address them and pay for childcare, if needed.

Women with financial resources also have full time stable employment and savings over debt. As well, the women within this study who were caring for adult dependents often were just caring for them rather than both adult dependents and children. Only Ann and Sarah had the intersecting difficulty of raising a child and aging parents. Yet, both of these participants sent money to their parents or parents-in-law, rather than had the daily task for helping them out, something which their children require. Furthermore, these women's experiences further reinforce the neo-liberal policy paradigm that one is capable of purchasing the needs they require, rather than the state who should be responsible for this care.

As well, there has been a privatization of social reproduction to the point that it is deemed acceptable to pay low wages to any individual completing these tasks on the labour market. Despite social investment theory's attention to supports to all citizens, child care or adult dependent care needs are not seen as necessary social goods, even though children are the next generation and the potential neglect of them as well as of adult dependents can lead to a further strain on state supported programs. In reality, these costs are largely carried in privatized family/households, by women, as demonstrated in the life stories of the women in this study. The costs of this privatization are made invisible, only seen when delving into the daily lives of these women.

At the time that I was concluding my data analysis of this study, a report by Prabha Khosla (2014) for the Women and Work Research Group published a report called *Working Women, Working Poor*. This report illustrated some of the same analytical findings as my study

did including: (1) how through neo-liberal policies women are now trying to deal with “precarious jobs and a precarious future” (Khosla 2014, pp. 2); (2) older women workers are feeling like they are replaceable despite their work history and feel like they have to work through their retirement; (3) due to the growth of non-standard employment, it is hard to determine what field women work in; and (4) young workers are dealing with a continual cycle of precarious employment despite their educational attainments (Khosla, 2014). This links to the idea that the type of work now present is making it more difficult for any workers, and particularly women, to maintain their family economies.

Khosla's (2014) findings also start to bring in additional identities to focus, relating to the results of my study. With regard to the fourth point above, we need to note that there are more intersectional differences to the impacts of neo-liberal changes than age alone. For instance, immigrants face a difficulty with access to adequate employment and tend to deal with a cycle of precarious employment with limited resources to change their employment situation by compounding identities. As well, different racialized members of society face further difficulties regarding their experience with work including where they are able to access employment within the labour market, and there remains a persistent cycle of low income among racialized groups and single mothers.

For instance, the experience of racialization, as noted in Chapter 1, often compounds low incomes. Jackson (2009) noted that even workers who are second-generation Canadian visible minorities, within the same education and age category, earn \$14,675 per year compared to \$46,172 per year that a non-visible minority worker earns (Jackson, 2009, pp.145–6). This low wage compounded with difficulties finding employment puts them in a difficult situation. However, within this study, racialized workers' experiences were similar to those who were non-

visible minority women who were low-income workers, with lack or limited education and full time work experience. While their accents or English language command may hinder their experiences of finding work, this could also be said of the one participant from Halifax, Stella, who is a non-visible minority native-born woman who lacked high school education and full command of the English language. Thus, Sophia's education, experience, financial situation and housing circumstance were better than Stella's, though Sophia is a racialized woman. As a result, we can see the significance of a full intersectional analysis which takes multiple identities into consideration. In this case, socio-economic status seems to be more significant than racialized status, on these women's employment and unemployment experiences.

Thus, being context dependent, different participants' identities had differing impacts on their experience of unemployment. While the presence of a domestic partner and previous precarious employment relationship has the most significant impact on the participants' lived experiences, these are not salient identities. As what will be elaborated on below, the significance of this study's approach is that no identity is without significance; rather the identities have different impacts in varying contexts.

8.2 Potential Policy Changes: Suggestions from Research Results and from Study

Participants

Convincing the government to create changes in EI policy will be difficult due to dominant neo-liberal and social investment views that the market is the best place to pursue well-being, and that the government should be the last resort in terms of helping individuals (Lightman et al., 2003, pp. 63). There may be fears of increasing government debt if the policy is revised according to the recommendations that arise from this and other studies. However, as

Battle et al. point out, “social programs can act as fundamental supports for both the economy and society” (Battle et al., 2008, pp. 1). Social programs, such as EI, can act as economic stimulus and benefit the economy in the long run, as they financially support those who are not able to find work, and allow them to put money back into the economy (Battle et al., 2008, pp. 2).

By taking up recommendations to reduce the gender gap and address EI eligibility problems and labour market attachments, the government could do some good for the economy in tough times of recession. In the 1990 recession, 83 percent of people were eligible for UI, as compared to only 39 percent during the recent recession in 2008, and yet most workers continue to pay into the system (Mendelson et al., 2009, pp. 1). Therefore, the number of people who could help jumpstart the economy and create demand for goods has dropped dramatically as a result of the current EI policy. The 61 percent of unemployed workers who were not able to access EI were also not able to purchase goods and services that would benefit businesses and the economy overall. These social services could be seen as a strategic economic good that might eventually lead to the creation of jobs. This section will explore both overall suggestions to improve the unemployed workers' supports along with ones more directed at gender and intersectional identities.

8.2.1 Intersectionalities and policy improvements. Several studies have suggested ways of addressing the problems with unemployed worker supports in Canada in relation to the needs of women. Standing (2002) and Lewchuk et al. (2011) indicated that a way to address the issues with EI policy would be to guarantee Canadians an income while combining it with parts of the EI policy (Lewchuk et al., 2011). This could be a part of Standing’s claims to “provide basic security and good opportunity” (Standing, 2002, pp. 275) for citizens. Standing outlines

three distinct kinds of security: occupational security, labour market security, and economic security. While labour market and economic security are important, Standing argues that governments and society as a whole should focus especially on implementing occupational security (2002, pp. 271). He defines occupational security as comprised of individuals' abilities to combine their different capabilities in innovative ways, and to define their work for themselves in terms of their own ideas about intrinsic value and dignity (Standing, 2002, pp. 275).

This kind of security would include all forms of work within society, not only those that are waged or "counted" within the current economic system. Likewise, they would not be dependent on patriarchal forms of measuring "good" work as something linked merely to income, or as only relative to other options in the already established labour market (Standing, 2002, pp. 275). Traditional methods of understanding security, which inform current social and economic policy, leave out many kinds of "invisible" work, such as social reproduction in the home. Standing argues that this oversight increases social inequality (Standing, 2002, pp. 271 - 272). Minimum income can help to cover the gap that other policies overlook for those with past, current and future intersecting identities that make accessing regular unemployment worker supports difficult.

From the grey literature, Townson and Hayes (2007) propose several recommendations to reform the current EI policy. Like Standing (2002), they also suggest that we need to completely rethink the way we define labour force attachment. Townson and Hayes (2007) argue that parenting commitments seriously impact time spent in the workforce and go on well beyond the one year currently allowed by EI for childcare. We need to recognize these facts and change policy to address them, thereby significantly increasing the number of people who are able to

access benefits. Along the same lines, we need to take structural barriers in relation to gender into account when refining EI policy, acknowledging that more women than men take on child rearing responsibilities, and that this affects their connection to the labour market (Townson and Hayes, 2007, pp. 33 - 35). This would be achieved through a realization of the requirement of social reproduction to both the state and the welfare state. This would then allow a woman to count her social reproduction as work hours and stop them from being deemed as re-entrants into the labour market when they are unemployed. Townson and Hayes also argue that the eligibility rules need to include all those working in non-standard employment, which is a growing sector of employment (2007, pp. 35), further beyond the addition of self-employed workers (Government of Canada, 2014). They also suggest that the reasons for leaving a job need to be extended to more accurately reflect the realities of life, both within and outside of the labour market such as needs within the household related to social reproduction, leaving employment as a result of stress within the work environment and the precariousness of the present labour market. In order to reduce the pressure to work overtime or get involved in insecure contract work, weekly maximum and minimum work hours required to reach benefit qualification need to be determined. This would allow for women to better address the “double-day” complication that they currently address through competing needs of the labour market and social reproduction within the household. They also suggest a two-tiered system; one would require 360 hours in the past year, and the other would require 3 years of 360 insurable hours over the past 5 years, with this qualifying requirement remaining the same for all categories of EI. Finally, they recommend that the benefits be raised from 55 percent to 66 percent of the claimants’ best 14 weeks prior to claim, in order to better support individuals (Townson and Hayes, 2007, pp. 36 - 37). This form of tier support finds expression in my research, in the following statement by Amy from Halifax:

I think that maybe they ask for too many hours, not for me personally but I find that like, I mean, I know they don't want people taking advantage of not ... but I think that they demand too many hours before they're willing to pay that out. That's just my personal opinion though. I guess just in terms of maybe for a woman applying for mat leave, they could have less hours required. I just think it's kind of important ... in general, you know, to be able to access those benefits and maybe there ... really should qualify if they're getting cut off by just a few hours or something. I think they should just be given a break sometimes.

Thus, the two tiers would help to give a more widespread access to EI benefits as a result of the impact that intersecting identities impose. The first tier of required 360 hours in the past year would allow women who are capable of working full time work despite their intersecting identities such as single parenthood, care for children and other dependents and being with a partner the ability to be approved for EI benefits during any unemployment experience. Meanwhile, the second tier of the required 360 insurable hours for three of the last five years would allow individuals who are negatively impacted by any or a combination of the above identities the ability to access EI benefits.

Further, Battle calls for “a new architecture of benefits for the working age adults” (2009, pp. 1). Battle believes that we should create a three-tiered system to address unemployed workers, allowing us to reach the differences that women as a whole deal with during their life cycle. The first tier would include time-limited financial support for unemployed workers, potentially six months or more and potentially regionally based if deemed politically required; the second tier would provide employment retraining to replace welfare and income programs for those with disabilities (Battle, 2009, pp. 14). The third tier would eliminate the two-week

waiting period and allow up to 50 weeks of benefits—a temporary measure brought in to address the financial crisis in the 2009 federal budget (Battle, 2009, pp. 14, 12, 10; Battle and Torjman, 2009, pp. 9, 10).

This general script would help to attend to all the identities and intersections that unemployed workers live through. While this may reach a wider group of unemployed workers, it may not reach all the needs of women. For instance, what would determine eligibility for the unemployed worker for each of the tiers? Would the time limited support help mothers who have been out of the labour market for an extended period of time to rear children? How long is enough when they have competing demands that are not supported by the state? Would differing people receive differing supports? What types and kinds of employment retraining would be provided for those within the second tier? Would the participants be able to choose their programs or will it mimic the Second Career program that we presently have in place? As well, would there be different supports for individuals with intersecting identities so that they can attend retraining? While the elimination of the two-week waiting period would help out a widespread group of individuals as well as the increased 50 weeks of the benefit, who would determine the number of weeks that unemployed workers would attain? Overall, how can we ensure all members of the population in need would achieve the supports that they require?

Let's take the case of Ann from my study, and see how these tiers would play out. Ann is a 40-year-old racialized immigrant, and a married mother of one who resides in Toronto. She was working in the accounting field until the birth of her son. While her son was young, she discovered she had a health complication and opted to get surgery back in China, where she was from. She further indicated that she still needed to finish her English classes and CGA classes, both of which she was paying out of pocket. As well, she indicated difficulties attaining a job in

Canada due to her limited Canadian experience. Thus, would six months be enough for her to really attain an adequate job? Would she be able to find full time stable employment despite her need to complete some education? Can this really be done in six months? Would the second tier help to provide her with her required qualifications for accounting, or would she just be able to attain English language since this could be seen as a larger requirement for her to even enter the labour market. Who makes these decisions for Ann? While the elimination of the two-week waiting period would have helped Ann out at the beginning of her unemployment, 50 weeks still would not have helped her out. She was out of the labour market due to caring for her son and being on sick leave. Now that she is attempting to re-enter after so many years, she is not seen as attached to the labour market. Thus, none of these tiers would adequately address the needs of individuals such as Ann who suffer from multiple intersecting identities. Further measures would need to be in place to fully address all the complexities of intersecting identities, a tall order in the era of neo-liberalism.

8.2.2 Overall recommendations to improve EI policy. It is clear that the current labour market policies in Canada need to be reformed and new policies put in place, and that workers must be actively involved in analyzing and transforming governmental policies. Policy recommendations would refine labour market attachment, such as suggested by Townson and Hayes (2007), but this need to be extended to incorporate social reproduction into our understanding of the labour market, including childcare and caring for other adult dependents. Also, we need to explore whether or how to create of EI policies not bound by regions but addressing the ills of the neo-liberal labour market including the growth of precarity. As well, the policies should be redirected at the needs of unemployed workers, being tailored to each situation, based on the circumstances. This can include supports for when a worker attempts to

re-enter the labour market, retraining support in their desired field, universal child support for workers and individuals who choose not to enter the labour market, minimal income guarantee to support all Canadians, labour market policies that support all types of workers, including full time, part-time and precariously employed and the creation of health care supports that incorporate a prescription drug, vision, dental and other tests not currently covered by the Canadian health care system. These would take into account the different conditions created by intersectional identities of the workers, and particularly the needs of women workers.

8.3 Further Research Required

One main finding of this study was a suggestion that the experiences of the unemployed workers were not determined by their economic region of residence, in terms of their EI application. This is opposite to what is reported in *Canada's Economic Action Plan* (2009), which indicated that approval for the benefits has been made easier in the regions that were most impacted by the economic recession. Thus, there needs to be a more in-depth analysis incorporating more economic regions in order to see if the experiences of my Toronto and Halifax participants were unique as a result of the loss of fisheries and manufacturing jobs within their respective regions. Future research should conduct more comparisons both across provinces and within them, in order to see if results are differing because of regional circumstances.

The growth of precarious employment in Canada, as indicated in this study and others (see for example Khosla, 2014 or United Way Toronto, 2013) is a significant concern for all Canadian workers. While at the same time, not all precarious forms of employment are supported to the same degree by social policies. Traditionally, seasonal employment has been supported by EI policies. However, this study indicated that precarious employment is growing

away from the traditional seasonal employment. The other forms of precarious employment, ranging from day shifts, contracts, and part-time work are not properly addressed in the EI policy and are growing cross Canada. Thus we need to study the disappearance of the regional economic differences in Canada. A well, we need to explore if there is a need for regional distinctions in EI policy.

This study brought out the major finding that one's health can be impacted both by employment and by unemployment. Some participants from this study dealt with stress and health concerns from their employment situation and environment. Others actually ended up losing their employment as a result of the extra stress. Thus, when they became unemployed, many found that their health improved. On the other hand, some participants' health status deteriorated as the result of their unemployment experience. Therefore, this dynamic of health needs to be explored more to see how health is affected by an individual's identities. This is a major area, as it would address the potentially disastrous health consequences of living under neo-liberal governance.

Echoing what socialist feminists scholars have indicated, the need for women to have access to the labour market, and to be able to support an autonomous household – that is, a household that does not include a male partner (Orloff, 1993, pp. 65; Lister, 1994; O'Connor et al., 1999, pp. 32), we need to explore how to introduce social policies that do not rely either on a domestic partner or the individual breadwinner model, where everyone is capable of working. We need more research to explore how we can give women the actual ability to choose employment or choose to raise children at home (or, indeed, do both), or look after other dependent family members, with or without a partner. Thus, it is significant that we need to

explore how to introduce policies that will have a widespread affect on the population, particularly women and mothers.

Related to the first main area for further research required, an exploration of the impacts of different precarious employment needs to be explored. For instance, as referred to in Chapter 1 and on Table 1.6, while some regions are traditionally precarious due to seasonal employment, others are moving to different types of precarity, reflecting the neo-liberal economy. However, EI policy supports seasonal employment through regionally variable work hours required to gain access to EI benefits. Thus, further research in to how to support both forms of precarious employment needs to be explored.

As a result of my limited research funding, there were also segments of the Canadian population that I could not reach for this study. Many residents of Canada do not speak English or French as their first language. The fist notable lack here is that my research was only conducted in English, leaving out native French speakers of Canada. Another category is immigrants who would have to be interviewed in their original languages. Due to their immigration experience, there are numbers of individuals who work in precarious employment and are therefore not usually approved for EI benefits due to missing hours (for example see Vosko, 2012). Thus, future research must include funds for a translator so these individuals can be included in studies of precarious employment and unemployment. These results could be compared with the results found in this study.

Since this study focused on women caring for dependents or children, a further research point arose. Kate from Toronto noted the implications of finding out that she was pregnant with twins while being unemployed. Thus, we need to further explore the effects of multiple births on women, as it relates to their attachment to the labour market and subsequent approval for EI.

Related to this, the majority of mothers of multiple single births noted the difficulties associated with having children close together in age. This too needs to be explored in relation to their labour market relationship afterwards, and to their potential for EI approval.

In addition, this study brought out the idea of reducing one's housing costs as a way to help out the family while looking for work. A reduction of housing costs occurred through refinancing a house or condo or moving in with family members. While there have been studies on moving in with family during the job hunt process and how it allows the unemployed worker more time to find their desired employment (Kaplan, 2012), there need to be more studies to see if refinancing a house or condo has the same effect. If it does, then are there any differences between them? As well, do either of these allow for opportunities to look for and obtain secure jobs?

As well, another unexpected result came out of this study – the use of coupons to make ends met through a difficult financial period. Through my research, I found that most of the studies have been conducted in the United States. In US, there are different couponing rules per state (Hill and Hindman, 2003) and they differ from Canada. Thus, future research should be conducted to explore how Canadians used coupons, who are more likely to use coupons through an intersectional approach, do the use of coupons continue when circumstances improve and how much savings do couponers actually gain. This is an area totally lacking in Canadian research and would go toward addressing issues of financial survival among workers living under limited means.

A final note about research methods is in order, in relation to research gaps. This study was conducted through manual coding and analysis instead of computer generated analysis or a combination of the two forms of analysis. Thus, future research should be conducted to see if the

results vary depending on sole use of computer-generated results compared to joint analysis of computer and manual analysis. This is significant not only because some scholars note the significance and value of computer-generated analysis, but also because human and/or computer error can occur.

As indicated in Chapter 2, qualitative and quantitative research methods have different purposes. My research methodology provided insights into the problem of the lived experiences of unemployed women in Canada which generated ideas for and the need of quantitative research. We need to adequately quantify the overall experience of being unemployed women in Canada. This would include data on the approval, denial, waiting period and duration of EI benefits. Furthermore, we would be able to pin point an overarching cause for the experiences of the EI application process that women face and come up with a clear solution to address it. We would also be able to quantify the reasons why women are having difficulties re-entering the labour market and re-training. Through this analysis, we would be able to propose clear solutions to put into action. Finally, we also would be able to generalize the experiences of health concerns or precariously employed and unemployed women, and then be able to chart a course of action to address all the health concerns that exist. As well, in terms of the gaps in the research, we would be able to quantify the overall experiences in each region for EI benefits in Canada, generalize the experiences of multiple births or children born close together. We would also be fully able assess the financial gains of coupon use, particularly if it makes much of a difference. Finally, we could find out the extent of the practice of refinancing a house or condo, or moving in with a family member while unemployed. All this quantitative data, along with a fuller scale of qualitative investigation, can shed light on the unemployment experience of unemployed women.

8.4 A Note of Methodology: The Use of Hancock's (2007) Approach Over McCall's (2005)

I conducted an analysis based on Hancock's intersectional approach due to the inadequacies of the other approaches described by both McCall (2005) and Hancock (2007). For instance, if I completed McCall's continuum of intersectional research, I would have come up with three different results, depending on her three different approaches. In the case of the anti-categorical approach, the analysis is based on the narrative of participants while deconstructing categories they mentioned during their interview. If we explore the case of Brooke, we see how she understood her difficulties with finding a job as a result of lacking sufficient education, although she had the needed experience for her desired job. The anti-categorical approach would argue that we need to remove other categories of difference Brooke face including low income, racialized status and previous unemployment situation because it helps to create more issues of inequality within the group of individual who also are current unemployed and trying to attain employment within their desire field without the required education. However, this would not capture the full situation for Brooke, as clearly outlined in the substantive chapters above.

As well, if we look at McCall's (2005) next category, intra-categorical, we come to an understanding of how categories impact each other. Rodó-de-Zárate and Jorba (2012) note that this approach is connected to Black Feminism as it is rooted in the "particular social groups at neglected points of intersections" (McCall, 2005, pp. 1174). Thus, this approach restricts the analysis to one point of analysis such as women and race, instead of "at the intersection of a full range of dimensions of a full range of categories" (McCall, 2005, pp. 1781). Thus, in the case of Brooke, we would explore her job search difficulties in relation to solely race over her low income situation or previous experience of unemployment. Here we are missing further pieces of

the puzzle in order to fully analyze the experience that she was going through; something that was done in my analysis in presenting a fuller range of the different identity categories.

Finally, the issue with McCall's last category, inter-categorical approach, is "whether meaningful inequalities among groups even exist in the first place" (McCall, 2005, pp. 1785). In here, Brooke's job searching experience would change the second she is able to return to work or her previously started university degree. The ability to return to her previous profession or university degree education would change her identities, particularly if she was able to attain stable full-time employment. Thus, these are key and significant identities which are context specific.

Furthermore, there are difficulties with McCall's overall continuum. For instance McCall's continuum is complicated to utilize due to the fact that some analysis exists amongst the categories (McCall, 2005, pp. 1774). For instance, as Rodó-de-Zárate and Jorba (2012) note that McCall (2005) does not address the connections or relations between the categories. Yet, we can see how there would not be a connection with the anti-categorical approach to the latter two approaches, as the intra-categorical and inter-categorical approach maintain social identities while the anti-categorical approach deconstructs social identities. However, the intra-categorical and the inter-categorical approaches have the potential to have analyses that touch on both. This is because one research study could explore a social group through intersectional intra-categorical analysis and at the same time analyze the intersections with multiple points of analysis as required by inter-categorical approach. In terms of the connection between intra-categorical and inter-categorical approaches, this research study focused on unemployment of Canadian women and their intersections as well as exploring with their multiple dimensions such as Brooke's incomplete university degree, precarious employment and low income status. As

well, McCall's continuum indicates the stability of identities. The issue with the stability of identities is this: do people really know what category they are a part of? Do we always have the same category? We have to look no further than Brooke's case to see the difficulties of stability and knowing all categories that they fit within. As well, Brooke's job searching experience would change the second she is able to return to work or education. Either one would change her identities, particularly if she was able to attain stable full-time employment. Further, from the view point of the researcher, I was able to determine other categories that she was a part of. This included previous precarious employment and low income. In my study, all the fluidity is accounted for better, based on Hancock's suggestions.

It should be noted that I did not use Hancock's (2007) two initial categories. This is due to their nature. The first approach is unitary analysis, in which one identity is explored. So in the case of Brooke, we could explore her lack of a proper education in order to get the same status of job that she previously had. In relation to Hancock's (2007) second category, called multiple, it does explore multiple identity. This approach would be the most similar to McCall's (2005) belief about categories being stable, and about the relationships between categories. Thus, in the case of Brooke, we would be able to explore the fact that her lack of education, while having sufficient experience, still discounts her ability to find a job in her field. However, this view ignores potential changes to her identity, including expanding her family—since she desired a new child in the future—or the financial ability to attend retraining.

Thus, through Hancock's final point of analysis, intersectionality, we are able to analyze the impacts of all of Brooke's identities on her unemployment experience. This can include, but is not limited to, previous unemployment spells, being in her thirties without sufficient experience with stable full-time work, missing a degree in her field, her current caring roles,

financial strains, and lack of long-term housing. Thus, intersectionality allows for a fuller exploration of her lived experiences. Furthermore, it allows us to understand Brooke's (and the other women's) decisions based on complex and interlocking identities.

Through the use of Hancock (2007)'s continuum of intersectional research, I have emphasized that identities are fluid, and I have explored multiple identities, including lone parenthood, previous precarious employment, child care or dependent care, support from a partner or extended family member, socio-economical status, job research, retraining, and health while unemployed. Furthermore, these identities were explored equally without a determined relationship until I conducted my analysis. In addition, the fluidity of their past, current, and future identities was explored. This is not to say that the research done here addresses all possible intersectionalities but it does go toward analyzing a wider range than is the norm in this area of research thus far. The shortcomings of my research methods are discussed above, and it remains for future research to fill the many remaining gaps and omissions.

8.5 Concluding Remarks: Significance of Intersectionality as a Theory and a Method

As Lightman et al. (2008) predict if more and more people fall through the safety net of EI, we will see the welfare rolls swell and more and more people frequenting food banks and shelters. And, once an individual reaches the level of the poverty line, it is difficult to get them back into the labour market (Lightman et al., 2008, pp. 11). Neither of the policy approaches, namely Unemployment Insurance (UI) or Employment Insurance (EI), adequately addresses the needs of all unemployed workers, nor do they sustain the wellbeing of the overall and diverse Canadian population. As well, while some regions of EI benefits are traditionally precarious due to seasonal employment, others are moving to different types of precarity, reflecting the neo-

liberal economy. Thus, we may need to reconsider how to distribute EI benefits as the regions may not be useful units of EI policy in the neo-liberal precarious economy.

Intersectionality theory allows one to analyze how individuals are subjected to “multiple and contradictory intersections of gender, race and class” and grant “to develop fuller considerations of power relations flowing from them” (Vosko, 2002, pp. 65). Most importantly, as alluded to throughout the dissertation, this approach does not compel the policy scholar to “hold [the world] steady and (to) simplify in order to make policy decisions” (O’Reilly, 2012, pp. 222), but, rather, spurs the scholar to target on the entanglement of elements to be addressed when introducing policy (Manuel, 2007, pp. 196) – an approach that is essential in this ever-changing world.

The majority of the participants in this study would have had a better chance at attaining UI benefits over EI benefits, which also were more supportive. Through an exploration of the participants' identities and structural conditions, we were able to determine where and in what way EI policy is not supporting these unemployed women, such as support for caring for children or dependents, retraining, health care and medical benefits, and financial support. Thus, even though intersectionality theory can be time-consuming and challenging to use in research analysis, it allows us to address the fluid reality, personal identities, power relationships, and material conditions (Manuel, 2007, pp. 181, 184, 194). In sum, it forces us to be as observant as we can to the ever changing social context within which we struggle to create effective social policy.

This study highlights the need to create and maintain a comprehensive methodology for conducting intersectionality research with the focus on context-specific identities. There will continue to be disagreements within the academia, such as between Hancock (2007) and McCall

(2005). These kinds of disagreements are essential to development of a method, and can allow us to build toward further research to validate the significance of conducting rigorous intersectionality research.

Another important conclusion is that we need to and can take the findings of intersectional studies and apply them to future policies. We need to encourage policy makers to implement policies that are in keeping with the findings of intersectionality research. This is the next practical stage in the development of intersectionality policy studies. The significance of taking intersectionality into account can be illustrated through the complex and fluid life of one of the participants. Sophia, a racialized mother of one from Halifax had very different experiences of unemployment through different contexts. Sophia was born in Canada and attained adequate employment leading her to full time managerial position. When she became unemployed, her previous full-time status, partially the result of her education, lead to approval of EI benefits. She also recently became a mother with her fiancé. While both of them had difficulties due to previous debt, her fiancé's parents' socio-economic status allowed them the ability to move into their house as a way to deal with the arrival of their child and to reduce their debt. Sophia's desire to search for employment was impacted by the recent birth of her child, leading to different life demands. As she went through her unemployment experience, she experienced advantages of some identities such as the ability to deal with financial constraints through moving in with her future in-laws, having a Canadian education, having a previous full-time employment relationship, and the approval of her EI benefits. Meanwhile, she also experienced oppression based on her racial identity and being a young mother. As a result, the significance of intersectionality is that it informs us that policy needs to take into account the changing conditions of workers more than it currently does, and that policies can do this if they

consider what the evidence is from the real lives of working people, rather than being driven by neo-liberal ideology.

Thus, policy analysts need to adopt an approach to labour market issues based on intersectionality which takes into account gender, race, immigration, socio-economic, immigrant, and other identities, in order to identify those areas where employment insurance policy needs to be modified. At present, unemployed worker support policy is based on a neo-liberal policy paradigm, which does not recognize differences among workers, while the social investment policy paradigm has further negative impacts on unemployed workers. We cannot explore the impacts by gender or political economy analyses alone but rather we need to look at multiple worker identities as well as their context-specific impact. The detrimental effects vary based on identity intersections of immigrant status, parenthood, parenthood of young children, parenthood of children born close together, parenthood of children born as multiples, single parenthood, age, racialization as well as structural impacts including lack or attained child support, previous unemployment experience, pre-unemployment precarious employment relationship, education level, socio-economic status and levels of stress at work.

The varying effects of fluid and intersecting identities lead to differences of approval, denial, duration and waiting period for EI benefits. As well, the identities of my participants had varying effects on their experience of looking for a new job and their ability or desire to obtain retraining. Furthermore, these identities intersect prior to unemployment as well as after the unemployment experience, to a point where financial viability and health were negatively impacted at both ends of the employment-to-unemployment spectrum. Thus, the significance of this study is that we need to both analyze and make changes to state policies through exploring identities that are context specific. As one of my study participants, Danielle noted, EI “needs to

be customized per situation more... to actually tailor each situation to the person's needs or their situation."

Appendix A: The Research Process

Recruitment of Participants and Interview Techniques

I began by seeking recruitment help from social service providers in Nova Scotia such as United Way of Halifax Regional, Nova Scotia Council for the Family, Family Service Association, and Caring and Sharing Angel Tree Food Bank. In Ontario, I contacted United Way Toronto, Working Skills Center, Working Women Community Center and FoodShare Toronto. These social service providers were chosen to try to achieve a variety in the characteristics of participants who are caring for a family. This endeavour was only slightly fruitful in Toronto, as only three participants contacted me based on flyers posted at the service organizations. As per Ryerson University's Research Ethics Board (REB), all that community organizations can do for researchers is to post a flyer. They are not allowed to collect potential participants' names, as I previously hoped to do, so that I could do a snowball sampling (Bryman et al., 2012, pp. 220-221) for other potential participants. In Halifax, no respondent indicated that they found out about my study from service organizations. I think this happened in part because of the reality that these women live in—a highly precarious situation in which earning some money through a day shift or a potential future job, while also caring for their children or dependent adults, was more important than responding to a flyer on a bulletin board at a service organization. Furthermore, there is a chance that some organizations in Halifax never posted the flyer or did not keep it posted very long. Due to financial constraints, observing how service organizations posted the flyers that I sent was not an option for Halifax, but a potential for Toronto.

Finding participants in Halifax became a very difficult process for two reasons: (1) lack of funds to fly to interview participants in Halifax, and (2) difficulty in planning ahead to find participants while I was in Halifax due to the fluid state of the lives of these women. There was

always the chance that they would be employed or have other scheduling complications. As mentioned above, I began interviews in June 2013, but I did not interview a single Halifax participant until well into August 2013. I was almost done with the Toronto interviews by the time I interviewed my first Halifax participant. Even after that, it took me another couple of weeks to find additional Halifax participants.

Due to this difficulty, I opted to conduct telephone interviews. This allowed me to find and interview participants before their situation changed, while at the same time working within my financial means. I also applied this process to the Toronto interviews due to: (1) the expansive geography of the Greater Toronto Area, which at times made it difficult to meet in person because of transportation costs for both myself and the participants—both of whom faced financial constraints; and (2) the Ryerson University's REB ethics requirement to conduct the interviews in a private location, such as a university or local library study room, which does not exist within a reasonable distance in every area. A telephone interview provided the comfort and privacy of their home to my subjects. However, some participants in Toronto still wanted to meet in person even when there was no private space available. Thus, I had to seek a revision to the REB decision, which would allow me to use a quiet corner in a coffee shop. Only two participants in Toronto opted for this. While this public location may have limited some participants' desire to be frank, the two participants in question gave me an extensive description of their lives.

To address the difficulty of finding participants in Halifax, I attempted other methods in finding my sample. I contacted a few individuals in Halifax, a scholar at a local university and a CEO of a women's organization, for suggestions on how to find my desired sample. The scholar made suggestions about different organizations to contact, some of which I had already tried, and

also suggested I try contacting another scholar who, in turn, provided me with further organizations options. The CEO of a women's organization actively put the word out to her contacts. She asked if she could post my flyer on their social media sites, such as Twitter and Facebook. As a result, I requested an amendment to my ethics approval allowing me to post my flyer online. Once I received approval, I informed my contact that she may post my flyer, and I personally posted on organizational online forums as well. This proved the most fruitful means to find my participants for both regions.

However, there were still differences between the participants that I found. In Toronto, all of the participants contacted me directly through either community organizations or because of online postings. None of these participants had any connection to each other. They would fit under the term "convenience sampling," as these participants were readily available to me through their initial contact with me (Bryman et al., 2012, pp. 219).

Meanwhile, the participants in Halifax were a different story. As mentioned, these participants were hard to find, and turned out to be different from the Toronto participants. Eleven participants in Halifax had no prior connection to each other, while the other four participants consisted of a set of sisters (Claire and Victoria; see below about pseudonyms) and a set of sisters-in-law (Stephanie and Sophia). This resulted in two participants having more knowledge of the study beforehand than the other 28 participants from both regions. On top of this, some of the Halifax participants replied to my posted flyers online, and others were directed to me through snowballing. Four of these participants were recruited through snowballing, in which I used my participants to find others who would fit the study (Bryman et al., 2012, pp. 220). Three of the participants were recruited through my other participants, while the last was found through chance. A relative of mine, who lived in the Halifax Regional Municipality

(HRM), happened to know that I was doing the research project and had a friend who fit the study's parameters. My relative forwarded my recruitment poster to her friend Kathryn. Within the week, Kathryn contacted me to set up an interview.

Interview Techniques

The locations of the interviews depended on a combination of the needs or desires of the participants and myself. Due to limited funds, all Halifax interviews took place on the phone when the participants had no distractions. Most of the interviews for Halifax were set up a day or two before, and a few were set up on the day of an evening phone interview. For Toronto participants, the location varied. Due to some needs, phone interviews occurred when participants had no distractions. Other participants chose to meet me in person. For these participants, I met them as close as possible to their residence so that costs associated with transportation would not impact their decision to take part in the study. The majority of these participants met me in a library study room or at a local coffee shop. Two of the participants met me at my supervisor's office on Ryerson University's campus due to its proximity to their residence.

At the beginning of the interview, I explained to each of the participants that if they were to be referred to in the study, it would be through a pseudonym. I invited the participants to choose their own pseudonym, yet only one Halifax woman took me up on this offer and chose the name Amy. The rest told me that they were fine with what I would choose. As a result, I randomly chose a name that is in common usage in the Western World.

Following the interview, each participant was awarded a \$20 honorarium. The honorarium was funded in two parts. I provided \$100 from my own money while the other \$500 came from the Ph.D. program in Policy Studies. This program sets \$500 aside per student to use

for a course at another university, conference fees or travel, among other uses. I opted to use this money to recruit participants. When the interview was done on the phone, this honorarium was mailed to their home address. Interviews were done in person, the participants were given the honorarium directly at the end of the interview. This honorarium was given in cash, in the form of a \$20 bill, instead of a cheque, in order that they would have access to the money right away. Given the economic realities of marginalized populations, this compensation was to cover the time taken by the interviews and the current costs of public transportation or childcare.

The shortest interview was brief because the participant Mary was just laid off from work and was approved right away for EI. She saw the loss of employment as a chance to spend the summer with her children. Conversely, the longest interview was with the participant Sarah, who had been unemployed for four months and was denied EI benefits with no financial reserve to fall back on. Moreover, Sarah was also trying to appeal Service Canada's decision to deny her benefits. About a month and a half later, she called me to inform me that her appeal had been denied.

Due to the uncertain schedule of my participants, in terms of potential employment opportunities or child/dependent care needs, I always attempted to interview them as soon as I could after they agreed to the interview. Some were interviewed on the same day, like Jennifer and Hilary in Toronto, or Amy, Mary, Victoria, Kathryn, Stephanie, Sharon, and Stella in Halifax. For Halifax, same-day interviews worked well, particularly if I had to call the participants in order to set up the interview. Some wanted to get it done right away, and I obliged if they could provide their written consent via email. I opted to offer immediate interviews if at all possible, after one of my initial Halifax participants, Amy, first rescheduled, then cancelled

the night before due to childcare needs, and then failed to show up for our rescheduled time and subsequently did not respond to my calls or e-mails for over a month.

As mentioned above, child/dependent care needs often impacted the participants' ability to participate in the study. Laura, from Toronto, had to call to reschedule our meeting at a local library thirty minutes prior to our meeting because her child was sick and her mother, who was visiting, did not speak enough English to take the child to the doctor. Our meeting then occurred when her mom could care for her three children. Comparatively, Jessica from Toronto asked if she could bring her toddler along to the meeting, since she did not have anyone to care for him. Aware of the difficulties she was facing as a single mother without employment, I agreed. Jessica's child kept himself busy playing with toys as we talked. I made it clear we could stop and take a break if Jessica or her son needed one. She completed the interview without holding back details and also fed the toddler as we chatted.

Limitations of My Recruitment and Interviewing of Participants

There are a few potential points of criticisms that I have to attend to within my study, including (1) the selection of participants, and (2) the potential language or cultural barriers. Because of these issues, getting a wide diversity of participants could have been a challenge. Moreover, since I do not live in Nova Scotia, I could have encountered difficulties getting a wide sample of participants. As indicated above, I initially contacted employment-related and social service community groups in order to have them help me recruit participants. This could potentially skew the range of women for the study toward more marginalized women, since women from the middle classes might not use these community resources to the same degree. At the same time, however, as noted above, this was not a fruitful endeavour, so I started recruiting

online and through word of mouth. The ability to see my flyer online presupposes a certain standard of living that affords the individuals the ability to access the Internet at home—or the ability to use the community organizations’ Internet connection. As noted in my proposal, the individuals I interviewed formed the focus of my study. The recruitment from both of the regions led to different participants, which was reflected in the findings about the unemployment experience.

I also have had to attend to difficulties comparing the regions. From the outset of the study, I planned on comparing Toronto to Halifax. Yet, I knew that it would be difficult to find suitable participants. As a result, I left the recruitment quite open to allow for the participants to be the focus of the study. While I was hoping for a closer comparison of participants, that is not the case. There was only one immigrant or ethno-racial minority female participant in Halifax, while the overwhelming majority of participants in Toronto self-defined as immigrant or as belonging to an ethno-racial minority. As a result, for a comparison, main focus is on the issue of lower income, in your comparison of the two cities, due to racialization of poverty. Moreover, they often face the same situation in the labour market—particularly in relation to obtaining survival jobs (Nichols and Tyyskä, forthcoming).

Appendix B: Consent Agreement

The logo for Ryerson University, featuring the text "RYERSON UNIVERSITY" in white capital letters on a blue rectangular background, with a yellow vertical bar to the right.

Consent Agreement

Women's ability to access EI, and their understanding of, and relationship to the process

You are being asked to participate in a research study. Before you give your consent to be a volunteer, it is important that you read the following information and ask as many questions as necessary to be sure you understand what you will be asked to do.

Investigators: Leslie J. Nichols, PhD candidate, MA, BA
Policy Studies Program, Ryerson University
350 Victoria Street
Toronto, ON M5B 2K3
Lesliejane.nichols@ryerson.ca
[\(416\)-979-5000 x 6208](tel:(416)979-5000x6208)

Supervisor: Vappu Tyyskä, PhD
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350 Victoria Street
Toronto, ON M5B 2K3
Vappu.tyyska@ryerson.ca
[\(416\)-979-5000 x 6208](tel:(416)979-5000x6208)

Purpose of the Study:

In 1997, a policy change in employment insurance put in place stricter rules and regulations, particularly in relation to hours required for eligibility to receive benefits. People at the lower end of the income sector, most notably women, are most affected by these changes. The research will involve interviews with women workers about their everyday experiences of unemployment and living under the conditions of employment insurance policy. Interviewees will be selected with help from employment related support organizations and social service providers in Ontario and Nova Scotia. Questions will probe the socio-economic and psychosocial impacts of the current EI system, as they pertain to the lives of women from diverse backgrounds. A comparison between provinces will shed light on the ways different groups of women from different geographic locations manage their lives in relation to federal employment insurance policy. I will be looking for a minimum of 30 female participants (equal numbers from each region), aged 25-40, who are unemployed and are collecting employment insurance benefits

Description of the Study:

I will begin by introducing myself, and explaining in detail what the research is about and indicate that the study will take approximately 1.5 hours to complete. I will require written

consent to conduct and record the interview. The option of recording is your choice, and if you opt not to allow me to record, I may have to stop from time to time to take more detailed notes. I will have the responses typed up on my computer, but I will not save them under your name, but rather under a pseudonym of your choosing. The interviews will be conducted in person or on the phone. If done in person, the interviews will be conducted in a safe location of your choice. This may include the Ryerson's interview rooms or a local library room. Interviews that are done on the phone will be conducted when the participant has time alone. I will be asking, for instance, "How long have you been unemployed right now?" and "How is your health currently, in comparison to previously when employed?". I also will be asking demographic details including: gender, age, ethnicity, Canadian citizenship, marital status, number of dependent children and number of dependents (e.g. parents, siblings, etc).

Risks or Discomforts:

The risks involved in the research are minimal, related to emotional impacts on the participants. Questions may remind you of difficult experiences. You can choose not to answer any question, take a break or stop the interview at any time. Another risk is financial, as many individuals may have potential of last minute temporary day work which could conflict with my scheduled interview. I will work with you to change the time of the interview as necessary, no time off from work will be required. Other economic risks could be associated with having to address transportation costs or the needs of your children. Therefore, if needed, I will compensate you for child care in order for you to attend the interview or cover the cost of transportation in order for you to attend the interview.

Benefits of the Study:

I cannot guarantee that you will receive any benefits from participating in this study. However, the intent is to inform policy makers of the inadequacies of Employment Insurance and provide them areas to consider.

Confidentiality:

Your identity will be only known to me as the interviewer. The option of recording is your choice, and if you choose not to allow me to record, I may have to stop from time to time to take more detailed notes. I will have the responses typed up on my computer, but I will not save them under your name, but rather under a pseudonym of your choosing. The interviews will be conducted in a safe location of your choice. I will keep this information for duration of three (3) years or the period it takes to defend and publish my dissertation, after which it will be destroyed.

Incentives to Participate:

There are no incentives for participation, other than the knowledge that your responses will help me write results from my study that may help shape Canadian Employment Insurance Policy.

Costs and/or Compensation for Participation:

I will be compensating \$20 in cash.

Voluntary Nature of Participation:

Participation in this study is voluntary. Your choice of whether or not to participate will not influence your future relations with Ryerson University. If you decide to participate, you are free to withdraw your consent and to stop your participation at any time without penalty or loss of benefits to which you are allowed.

At any particular point in the study, you may refuse to answer any particular question or stop participation altogether.

Questions about the Study:

If you have any questions about the research now, please ask. If you have questions later about the research, you may contact.

Leslie J. Nichols | lesliejane.nichols@ryerson.ca
Ryerson University
(416)-825-6063

If you have questions regarding your rights as a human subject and participant in this study, you may contact the Ryerson University Research Ethics Board for information.

Research Ethics Board
c/o Office of the Vice President, Research and Innovation
Ryerson University
350 Victoria Street
Toronto, ON M5B 2K3
416-979-5042

Toni Fletcher, REB Co-ordinator | toni.fletcher@ryerson.ca

Agreement:

Your signature below indicates that you have read the information in this agreement and have had a chance to ask any questions you have about the study. Your signature also indicates that you agree to be in the study and have been told that you can change your mind and withdraw your consent to participate at any time. You have been given a copy of this agreement.

You have been told that by signing this consent agreement you are not giving up any of your legal rights.

Name of Participant (please print)

Signature of Participant

Date

Signature of Investigator

Date

Your signature below indicates that you are granting your permission for the audio-taping of the interview.

Name of Participant (please print)

Signature of Participant

Date

Signature of Investigator

Date

Appendix C: Demographic Questionnaire

Questionnaire

Women's ability to access EI, and their understanding of, and relationship to the process

Please help me fill out this questionnaire prior to beginning the interview:

Name (pseudonym):

Age:

Ethnicity:

Citizenship status: ☐ Canadian citizen ☐ Permanent Resident ☐ Refugee ☐ Other

Income Previous Year (2012): ☐ 0 – 18,999 ☐ 19,000 – 34,999 ☐ 35,000 – 44,999 ☐ 45,000 – 59,999 ☐ 60,000 – 79,999 ☐ 80,000 plus

Previous Job Title:

Marital Status: ☐ Married ☐ Common-law ☐ Separated ☐ Divorced ☐ Widowed
☐ Single/never married

Children ☐ Yes ☐ No
If yes, #

Adult Dependents ☐ Yes ☐ No
(e.g. aging parents) If yes, #

Appendix D: Interview Guide

Interview Guide

Women's ability to access EI, and their understanding of, and relationship to the process

Opening:

I just want to remind you that all the information you give will be kept confidential and you can skip any questions you feel uncomfortable answering. To help protect your identity, let's start by you selecting a pseudonym (a name other than your own that I can use to refer to you when I'm writing up my findings).

History of Unemployment and Access to Employment Insurance:

1) Could you please tell me about your history of unemployment.

- a. How long have you been unemployed right now?
- b. Is this the first time you have been unemployed? (If yes, moved to question 2; if no, go to c).
- c. If this is not the first time, tell me about any previous instances of unemployment.

2) I would like to know about your history of Employment Insurance: For each of the times you have been unemployed, have you applied for Employment Insurance? (If yes, move to question a; if no, move to question d)

- a. Was it approved in all instances? (If yes, move to question c; if no, go to b)
- b. If it was not approved, what was the reason you were given?
 - i. Was it this time or a past time that it was not approved?
- c. What was the process like?
 - i. How did you apply?
 - ii. How did you feel about the process?
 - iii. How long did it take to apply?
 - iv. How far did you have to travel?
 - a. How many times did you have to visit the office?
 - v. How long did it take until you received benefits?

d. If you opted not to apply, why so?

3) I would also like to know if you have been searching for work while being unemployed (If yes, continue to a; if no, continue to 4)

a. How many jobs have you applied for?

b. How long do you spend per day, applying for jobs?

i. What time of day do you search for jobs?

c. What kinds of jobs are you applying for? Are you applying for jobs in your previous industry/ job title?

4) I also would like to know if you decided to take this time to attend job retraining, college or university.(If yes, continue to a; if no continue to d)

a. Why did you decide to get retrained? What fields are you retraining in?

b. Have you received any government support to attend retraining?

c. Have you received a student loan to attend retraining?

i. If not, what reason were you given?

d. [Only ask if participant is not attending school] Why did you decide to not attend school?

Prompts: Issues getting student loans, Issues getting care for dependents or childcare

Current Source of Income:

5) I would like to know more about how you manage to make ends meet. Do you currently have a source of income?

a. If so, who is the income from? Your spouse? Your children? Other family members? Friends? Charities, churches or community organizations? (If yes, move on to question 4; if no, move to question b)

b. Or are you currently working under the table (unreported income)?

i. If so, how often do you work?

ii. How much advance notice are you given for shifts?

iii. How much notice are you given for the completion of a work project?

iv. Do you have to turn down work for dependent care needs? Or childcare?

- c. Or are you on social assistance?
 - i. Do you use food banks as a result?
 - ii. Do you use thrift stores for clothing or household goods?
- 6) I know that it is difficult managing money, so do you have issues paying your bills?
 - a. Do you use credit cards? (If so, move to question i; if not, move to question b)
 - i. How many do you have?
 - ii. Do you have credit card debt?
 - iii. Are your credit cards max out?
 - b. Are you up to date on your bills?
 - c. Do you own or rent your residence?
 - i. Is your housing secure?
 - ii. Are you up to date on your housing costs?

How Do You Deal with the Changes in Your Employment Status:

- 7) I know being unemployed can have affects, do you think unemployment affects your emotional state? (if yes, move to question a; if no move to question 5)
 - a. Do you see anything in your children/dependents/spouses/extend family members behaviours?
 - b. Do you experience psychological or emotional effects? Do you see a medical professional or a trusted community member about it?
 - c. If you suffer from psychological or emotional effects, and you do not see someone, how do you deal with it?
- 8) How is your health currently, in comparison to previously when employed?

Prompts: Difficulty sleeping, back pains, emotional stress, headaches, depression, poor self esteem

- a. If so, has a new condition developed or is it just how you feel?
 - i. If it is a new condition, has the lack of income and benefits limited your ability to treat the condition?

Concerns and Suggestions:

9) Can you tell me your main concerns over the experience with EI and unemployment.

10) In your opinion, how you think EI could be changed for the better?

Appendix E: Participant Biographies

Halifax Participants:

Amy – 29 years old, Caucasian, Canadian citizen, income in 2012 of \$35,000 – 44,999, one child, previously worked on contract as a research assistant, married, no adult dependents, approved for EI benefits

Claire – 26 years old, Caucasian, Canadian citizen, income in 2012 \$35,000 – 44,999, one child, worked contract as a teacher, single, no adult dependents, approved for EI benefits

Danielle – 29 years old, Caucasian, Canadian citizen, income in 2012 of \$0- 18,999, three children, last two born close together, use to work full time work in financial sector but between last two children could not and attempted to work independent contract work, no adult dependents, married, denied EI benefits

Erica – 28 years old, Caucasian, Canadian citizen, income in 2012 \$19,000 - 34,999, two children, worked in precarious employment as technical support associate, no adult dependents, in a common-law relationship, approved for EI benefits

Kathryn – 32 years old, Caucasian, Canadian citizen, income in 2012 \$19,000 - 34,999, one child with one on the way, worked in precarious employment for a temporary agency that supplies the government with temporary clerks, single, approved for EI benefits and receives social assistance

Lois – 29 years old, Caucasian, Canadian citizen, income in 2012 \$19,000 - 34,999, three children, worked precious employment as a project co-ordinator/sales representative, in a common-law relationship, common-law partner also works in precarious employment relationship, common-law partner lost employment recently too, common-law partner was denied EI benefits, no adult dependents, approved for EI benefits

Mary – 30 years old, Caucasian, Canadian citizen, income in 2012 \$19,000 - 34,999, one child, helps to support her daughter's half sister with clothing and care at times, worked precariously as an early childhood educator, separated from her partner, no adult dependents, approved for EI benefits

Meghan – 26 years old, Caucasian, Canadian citizen, income in 2012 \$19,000 - 34,999, one child, previously worked full time as an account manager, in a common-law relationship, no adult dependents, approved for EI benefits

Sharon – 26 years old, Caucasian, Canadian citizen, income in 2012 of \$0 - 18,999, one child, previously worked two precarious employment jobs – retail sales associate, international program officer, single, moved from Toronto to Halifax to move in with her mom, no adult dependents, denied EI benefits

Sophia – 25 years old, African American, Canadian citizen, income in 2012 of \$0 – 18,999, one child, previously worked full time as a supervisor, in a common-law relationship, moved in with common-law partner's parents, no adult dependents, approved for EI benefits

Stella – 25 years old, Caucasian, Canadian citizen, income in 2012 \$0 - ,999, three children, had her last child recently, worked precariously as a waitress, married, no post secondary education, no adult dependents, denied EI benefits

Stephanie – 30 years old, Caucasian, Canadian citizen, income in 2012 \$19,000 - 34,999, caring for parent, previously worked as a precarious hair stylist, married, approved EI benefits

Susan – 38 years old, Caucasian, Canadian citizen, income in 2012 \$35,000 - 44,999, caring for her parents, worked on contract as a teacher, married, approved for EI benefits

Tina – 28 years old, Caucasian, Canadian citizen, income in 2012 \$0 - 18,999, two children, worked full time as a retail sales associate, married, no adult dependents, no post secondary, approved EI benefits

Victoria – 25 years old, Caucasian, Canadian citizen, income in 2012 \$19,000 - 34,999, one child, worked precariously with hours that did not add up to full time as a manger at a hair salon, single, no adult dependents, approved for EI benefits

Toronto Participants

Ann – 40 years old, Asian, Canadian citizen, income in 2012 \$35,000 – 44,999, worked full time as an accounting clerk, married, one child, two adult dependents, limited Canadian employment experience, approved for EI benefits

Brooke – 32 years old, Chinese-Canadian, Canadian citizen, income in 2012 \$19,000 – 34,999, worked precariously as a teacher, in a common-law relationship, common-law partner worked precariously freelance, one child, no adult dependents, approved for EI benefits, moved from British Columbia to Toronto

Carolyn – 27 years old, Canadian – Hungarian, Canadian citizen, income in 2012 \$19,000 - 34,999, no children, caring for mom, worked full time as a customer service representative, single, lived with her boyfriend, insecure relationship with ups and downs, dropped out of high school, returned to school, has experienced many unemployment spells, approved for EI benefits

Diana – 27 years old, Filipina, permanent resident, income in 2012 \$19,000 – 34,999, four children, two adult dependents, was employed full time as a shipping/receiving representative, attending school for dental assistant, married, approved for EI benefits

Emily – 33 years old, Caucasian, Canadian citizen, income in 2012 \$0 – 18,999, one child, separated from her partner, worked full time as a Clerical/ Quality Control Representative,

factory went under work-share program through EI and then eventually closed down, denied for EI benefits, no adult dependents, on social assistance, lives in social housing

Helen – 38 years old, South Asian, single female caring for her parents, Canadian citizen, income in 2012 \$45,000 – 59,999, worked full time as a Consumer Sales Representative, approved for EI benefits

Hilary – 31 years, Chinese, permanent resident, income in 2012 \$0 – 18,999, no children, two adult dependents, worked part time in contracts related to technical consultant, single, moved in with aunt, did not apply for EI benefits

Janet – 38 years old, Middle Eastern, Canadian citizen, income in 2012 \$0 – 18,999, three children, married, supports her mom when she is in Canada, worked precariously as a tax consultant, denied for EI benefits, recently had her last child

Jennifer – 30 years old, Chinese, Canadian citizen, income in 2012 \$19,000 – 34,999, two children, no adult dependents, worked full time as a restaurant manager, married, approved for EI benefits, restaurant she worked for closed down

Jessica – 26 years old, African-American, Canadian citizen, income in 2012 \$35,000 – 44,999, one child, single, worked precariously as an education assistant and retail sales associated, approved for EI benefits, lives with her mom who works temporary jobs as a result of her unemployment ending without finding a job

Jules – 40 years old, Greek, Canadian citizen, income in 2012 \$35,000 – 44,999, married, one child, worked precariously through temporary agencies as administrative assistance, no adult dependents, did not apply for EI benefits

Kate – 30 years old, Caucasian, Canadian citizen, income in 2012 \$0 – 18,999, three children, no adult dependents, married, had twins, worked precariously as a program co-ordinator, denied for EI benefits

Laura – 27 years old, African-American and Caribbean, Canadian citizen, income in 2012 \$19,000 – 34,999, single, cares for her mom, worked precariously as a personal support workers, did not apply for EI benefits, was hurt in a car accident and currently received insurance benefits

Nancy – 33 years old, Spanish, Canadian citizen, income in 2012 \$19,000 – 34,999, two children, no adult dependents, worked full time as an order desk, married, approved for EI benefits

Sarah – 33 years old, Pakistani, Permanent resident, income in 2012 \$45,000 – 59,999, one child, one adult dependent, married, worked precariously through temporary agencies, last contract was long within the financial sector, denied EI benefits

Appendix F: Characteristics of Halifax Participants

Identity	Halifax Participants														
	Amy	Claire	Danielle	Erica	Kathryn	Lois	Mary	Meghan	Sharon	Sophia	Stella	Stephanie	Susan	Tina	Victoria
25 to 29 years old	X	X	X	X		X		X	X	X	X			X	X
30 to 34 years old					X		X					X			
35 to 40 years old													X		
Caucasian	X	X	X	X	X	X	X	X	X		X	X	X	X	X
Racialized										X					
Canadian Citizen	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Permanent Resident															
Income in 2012 \$0 - 18,999									X	X	X			X	
Income in 2012 \$19,000 - 34,999			X	X	X	X	X	X				X			X
Income in 2012 \$35,000 - 44,999	X	X											X		
Income in 2012 \$45,000 - 59,999															
Mother to one child	X	X						X	X	X					X
Mother to two children			X	X	X		X							X	
Mother to three children						X					X				
Mother to four children															
Caring for a parent (mom/dad)												X			
Caring for parents													X		
Precarious employment	X	X	X	X	X	X	X	X	X		X	X	X		X
Previous unemployment															
Married/common-law	X		X	X		X		X		X	X	X	X	X	
single/separate		X			X		X		X						X
EI approval	X	X		X	X	X	X	X		X		X	X	X	X
Did not apply for EI benefits															
EI denial			X						X		X				
Social Assistance					X										
Social Housing															
Partner is unemployed						X									
Partner works in a precarious job						X									
Child Support					X	X	X								
No Child Support									X						X
No post secondary education											X			X	

Appendix G: Characteristics of Toronto Participants

	Toronto Participants															
	Ann	Brooke	Carolyn	Diana	Emily	Helen	Hilary	Janet	Jennifer	Jessica	Jules	Kate	Laura	Nancy	Sarah	
25 to 29 years old			X	X						X			X			
30 to 34 years old		X			X		X		X			X		X	X	
35 to 40 years old	X					X		X			X					
Caucasian					X							X				
Racialized	X	X	X	X		X	X	X	X	X	X		X	X	X	
Canadian Citizen	X	X	X		X	X		X	X	X	X	X	X	X		
Permanent Resident				X			X								X	
Income in 2012 \$0 - 18,999					X		X	X				X				
Income in 2012 \$19,000 - 34,999		X	X	X					X				X	X		
Income in 2012 \$35,000 - 44,999	X									X	X					
Income in 2012 \$45,000 - 59,999						X									X	
Mother to one child	X	X			X					X	X				X	
Mother to two children									X					X		
Mother to three children								X				X				
Mother to four children				X												
Caring for a parent (mom/dad)			X										X			
Caring for parents				X			X									
Precarious employment	X	X			X		X	X		X	X	X	X		X	
Previous unemployment					X											
Married/common-law	X	X	X	X				X	X		X	X		X	X	
single/separate					X	X				X			X			
EI approval	X	X	X	X		X			X	X				X		
Did not apply for EI benefits							X				X		X			
EI denial					X			X				X			X	
Social Assistance					X											
Social Housing					X											
Partner is unemployed																
Partner works in a precarious job		X														
Child Support					X											
No Child Support										X						
No post secondary education																

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