Lived Experiences of Unemployed Women in Toronto and Halifax, Canada Who Were Previously Precariously Employed

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ABSTRACT: Over the past few years, there has been an increase in the number of workers in Canada who are not in standard employment relations but are instead in contract, part-time, or otherwise precarious employment. At the same time, the neoliberal policy paradigm has replaced the belief that we should support workers through full-time stable employment with an idea that labour can be utilized whenever and however required, as dictated by the economy's needs. The detrimental effects of neoliberal market policies are well known. Further exploration is needed on the differential impacts of these policies on women with intersectional identities, particularly in an era of increasing employment precarity. Based on a qualitative study of unemployed women's lived experiences in Toronto and Halifax, this article explores the issues surrounding unemployment, including financial impacts, job searching, retraining, and health impacts of unemployment and employment precarity. The results were analyzed using intersectional and grounded theory. The study concludes with key results related to the impact of precarity in the labour market: Neoliberal erosion of the welfare state is manifested in a lack of supports for workers.

KEYWORDS: Precarious Employment, Women, Unemployment, Toronto, Halifax

Unemployed workers in Canada expect to have access to unemployed workers' supports because they have paid Employment Insurance (EI) premiums. Many have been unable to do so since 1996/1997, however, when Unemployment Insurance (UI) became Employment Insurance. This modification led to stricter regulations and rules, notably in the number of hours required to qualify for supports (MacDonald, 2009a, 2009b). Not everyone has been impacted to the same degree by the changes. Those most impacted have been individuals from lower socio-economic levels in

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society, particularly women, who as a result of their traditional role in the household have been more impacted than men (Nichols, 2014a, 2014b; McGregor, 2004; Silver, Shields, Wilson, & Scholtz, 2005; Silver, Wilson, & Shields, 2004). Household demands make it more complicated for women to access and remain in the labour market (Shields, Silver, & Wilson, 2006; Silver et al., 2005; Townson & Hayes, 2007).

To follow up on this line of inquiry, in 2013 I conducted a study of the lived experiences of unemployed women with intersecting identities that included: being precariously employed prior to the period of unemployment; being a single parent, a parent of a child, or a parent of multiple children; caring for parents; lacking a partner's income; having a precariously employed or unemployed partner; having a racialized identity or immigrant status; and having various gender, class, and age.[2] These multiple identities bring attention to diversities and inequities in women's working lives. I interviewed 15 participants from each region to probe the socio-economic and psychosocial impacts of Canadian unemployed workers' supports, notably financial and health implications. Two main findings related to precarious employment resulted from this study. First, the neoliberal policy paradigm has eroded state infrastructure, leading to a paucity of supports for unemployed women workers. Second, unemployed women not only face poor EI support, but also have inadequate supports in relation to childcare, health care, retraining, and re-entering the labour market. As a result, many women experience inadequate living conditions if they do not have a domestic partner upon whom they can rely. Notably, women's health is negatively impacted regardless whether they are precariously employed or unemployed, and they develop insecurities because of their inability to plan for the future, their limited income, and the poor health-care benefits they receive. Ultimately, neoliberal market policies place women in jeopardy, especially those with specific intersectional identities.

WOMEN'S EMPLOYMENT IN CANADA

More women are working in Canada today than four decades ago, despite gender roles and the division of labour in the household. In December 2013, 67.6% of Canadian men and 58.3% of Canadian women were employed (Statistics Canada, 2014a). In comparison, 72.7% of Canadian men and 41.9% of Canadian women were employed in 1976 (Ferraro, 2010). Yet, despite the increase in their employment numbers,

2 These identities were the identities presented by participants. While there are many other identities (such as disability, etc.) to explore in a study related to access to EI policy, the participants did not focus on these other identities.

few women are able to access unemployment supports when they lose their employment. Two segments of the labour market, the primary and secondary labour markets, have structured the labour supply through a variety of social differences (Gordon, Edwards, & Reich, 1982). Peck (1996, 46) noted that "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." Better working conditions, better jobs, higher income, secure employment, and possibilities for promotion exist in the primary sector (Krahn, Lowe, & Hughes, 2008; Peck, 1996; Reich, Gordon, & Edwards, 1973), while the secondary sector incorporates the fewest desirable jobs, with poor wages and working conditions as well as job insecurity (Krahn et al., 2008; Peck, 1996). Women have generally been employed in the secondary labour market as a result of their presumed domestic duties (Peck, 1996), while men have had more access to the primary labour market. This is notably due to the impacts of household labour that, despite legal changes in relation to policies, the majority of women still complete (Teghtsoonian, 1996).

Not all female workers desire to be attached to the labour market, though they generally are compelled to work due to a lack of resources, which limits their ability to choose. Women in the middle and upper classes, however, often by virtue of having spouses with high incomes, have more resources that enable them to decide whether they want to participate in the labour market, and if so, to what degree (Little, 2004). To address this social inequality, resources should be made available to women, including federal universal child care, so that *if* they choose to work, they will be on an equal footing in the labour market (Little, 2004).

Changes from UI to EI. UI was introduced in the early 1940s in response to large-scale unemployment caused by the Great Depression. The program was administrated by the federal government, which contributed 20% of the combined employee and employer contributions to the program (Lin, 1998). The goal of the program was to provide financial assistance during times of unemployment (Lin, 1998). Initially, UI eligibility was based on the number of weeks worked during the year prior to the claim. Depending on the region, the claimant was required to have worked between 12 and 20 weeks, with at least 15 hours of work per week (Townson & Hayes, 2007). A claimant's benefits were based on the total hours of work during the previous year and the total earnings for that year (Nichols, 2012; Townson & Hayes, 2007).

UI was replaced by EI in 1996/1997. The main policy changes included an increase in the number of hours required for receiving

benefits and a decrease in the benefit payouts. The change in the number of required hours meant that a worker would have to demonstrate 180 days of paid labour, based on a 35-hour week, within the last two years, twice the number of paid hours that had been required before the benefits were modified (Townson & Hayes, 2007). Taking inflation into account, the average EI claimant received $514 per week in 2014, compared to the $595 per week that the average UI claimant received in 1995 (Battle, 2009; Government of Canada, 2014). The changes in EI had noticeable impacts. For instance, only 39% of unemployed workers were approved for EI benefits in 2009, while 83% had been approved in 1990 (Mendelson, Battle, & Torjman, 2010).

Growth of Non-standard Employment and its Impacts on Workers. Over the past few years, the number of workers who are not in standard employment relations, but instead are in contract, part-time or otherwise precarious employment, has increased (Chayowski & Powell, 1999; Joshi, 2002). As in a recent study that examined precarious employment (Pepso, 2013), this study incorporates a wide range of forms of employment. As such, precarious employment is not solely defined as being low-wage work, but as any work that has some form of precarity. As a result of widespread changes in the economy (which are often related to new technologies), work has become more unstable and precarious. Furthermore, the neoliberal policy paradigm has replaced the belief that we should support workers through full-time, stable employment with an idea that labour can be utilized whenever and however required, as dictated by the economy's needs. In Canada, 20% of the workforce is currently in non-standard employment relationships, such as short-term and precarious contract work (Pepso, 2013). Townson and Kevin Hayes' (2007) study suggests that 30% of Canadian men, compared to 40% of Canadian women, are working in precarious employment relationships (see also Chayowski & Powell, 1999; Pupo & Duffy, 2003).

The inequities resulting from precarious employment are summarized in the Pepso's recent (2013) report for the Greater Toronto Area: Precariously employed workers (a) earn about 46% less than those in steady full-time employment, resulting in household incomes that are 34% lower than their full-time-employed counterparts; (b) face income variability; (c) rarely receive any benefits related to employment; (d) experience few opportunities for progress or promotion within their current employment relationship; (e) often face many weeks of no income; (f) ignore health and safety concerns due to concerns about the future of their jobs; (g) are subjected to more employer monitoring; (h) often hold more than one job; (i) commonly work on call; and (k) often have to pay for

their own training in the workplace. The increase of precarious employment in Canada over the past two decades is associated with a lack of job security, income polarization between the upper and lower classes, and an intensified working life (Mikkonen & Raphael, 2010). The Organisation for Economic Co-operation and Development (OECD) has noted that Canada has poor employment protection, with only limited employment regulations and benefits for temporary workers. In fact, Canada was ranked 26th out of the 28 OECD nations for employment protection (cited in Mikkonen & Raphael, 2010), which illustrates the plight that these workers face in neoliberal Canada.

Women and the Transition from UI to EI. EI policy does not acknowledge the range of reasons why someone may be unemployed (Cooke & Gazso, 2009). Consequently, women are impacted when they temporarily leave the labour market to raise children (Cooke & Gazso, 2009; Townson & Hayes, 2007). Canadian workers are viewed as reentrants or new entrants to the labour market if they have been not attached to the labour market for a period of time. This stipulation means that they are not credited with any of the hours they worked before the period when they were not attached to the labour market. Furthermore, they are required to have worked 910 hours during the previous 52 weeks to claim EI benefits (Townson & Hayes, 2007). This stipulation limits individuals' ability to access EI benefits even though individuals need these benefits to support their efforts to reenter the labour market (Bezanson & McMurray, 2000).

THEORY AND METHODS

During 2013, I completed a qualitative interview study with 30 diverse women participants: 15 from Toronto and 15 from Halifax. This study was designed to explore the various ways that women deal with unemployment through a qualitative analysis. The study focused on lived experiences since becoming unemployed, but it was also designed to comprehend the reasoning behind (Bryman & Teevan, 2005) the decisions participants made when they were unemployed. From each region, 15 participants were interviewed to explore the psychosocial and socio-economic impacts of being unemployed in Canada. Within Toronto and Halifax, participants were recruited through research advertisements in a variety of social service agencies. This article focuses on participants who were previously employed in precarious employment relationships prior to their unemployment. Therefore, 23 interviews were explored for this purpose.

The most significant part of this study is its exploration of the effects of EI policy on the lived experiences of unemployed women in Canada. The study's main focus was on unemployed women between the ages of 25 to 40 years of age who were caring for children or adult dependents. The study explored the lived experiences of unemployed women in the two cities who had a broad range of intersecting identities (See Appendices A and B). The use of a variety of levels of identity analysis is central to a new development of intersectionality that notes the significance of multiple-level analysis to an inclusive social theory (Nichols, forthcoming; Scheibelhofer & Marotta, 2010).

The study concluded with two main findings concerning the experiences of becoming unemployed while caring for children or having dependent adults, either siblings or parents. The first finding is related to the erosion of state infrastructure: There is a lack of supports for unemployed women workers, and they also face difficulties owing to a lack of supports extended through social programs and supports in the areas of health care, childcare, retraining, and reentering the labour market. As a result, many of these women face inadequate living conditions unless they have a supportive domestic partner. Second, precariously employed and unemployed women experienced a negative impact on their health. They had to cope with insecurity in both situations, including having to live on a limited income, not having adequate health-care benefits, and not being unable to plan for the future. Thus, neoliberal market policies place women in jeopardy, especially those who are caring for children or adult dependents and who have intersecting identities.

There has not been much research on the use of intersectionality as a method (Denis, 2008; McCall, 2005). My study built on the research of McCall (2005) and Hancock (2007) and used intersectionality as a method to illustrate the importance of context specificity and the fluidity of identities (Nichols, forthcoming). The main insight of intersectionality theory is that there is not one salient identity; rather, the impacts of identities are context dependent. In addition to using intersectionality as the research methodology, I coded the responses in my study using grounded theory (Charmaz, 2004). This involves coding data with an eye to generating new concepts to guide the critical analysis (Maijala et al., 2003). Grounded theory helps establish a strict set of rules for analyzing qualitative data (Charmaz, 2004, 96). In grounded theory the researcher will: “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." (Charmaz, 2004, 497). Grounded theory helps move qualitative research from narrative or thematic analysis to more carefully defined methods, similar to quantitative methods (Bryman et al., 2012; Charmaz, 2004).

FEMINIST EPISTEMOLOGY

Feminists have critiqued social policies because they are based upon and perpetuate unequal gender roles, assumptions, and social relations. Socialist feminists were among the first to analyze the ways in which forms of oppression interact and connect, with a focus on social class and gender (O'Connor, 1996; O'Connor, Orloff, & Shaver, 1999). Socialist feminists also noted the need to address other forms of marginalization, beyond improving access to the labour market, changing the division of household labour, and ensuring the capability to have and maintain an autonomous household. We need to push the analysis further to explore how different social categories and identities are affected by social policies. The change from UI to EI policy, for example, has marginalized some individuals in the Canadian population more than others, including those living in poverty, immigrants, and racialized individuals.

Starting in the 1980s, third-wave feminists noted that gender is not the salient reason for inequality and that there are instead many other reasons that are related to the creation of identities (Tyyskä, 2007). Tyyskä noted 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" (2007, 378). These research endeavors occurred before the term *intersectional* was coined (Walby, Armstrong, & Strid, 2012) by U.S. scholar Kimberlé Crenshaw in 1989. The aim of Crenshaw's study was to explore employment-related issues among black American women. Crenshaw noted that in critical race theory and traditional feminist theory, one's identity was seen to be a privilege (Crenshaw, 1991). Ludvig (2006) argued that gender is only comprehended where it is coined, due to context (time and place; see also Acker, 2012; Shields, 2008). Therefore, intersectionality theory is important and relevant, because it espouses the notion that everyone has many significant parts of their identity, all of which are affected by relations in the social world (Garry, 2011).

Scholars engaging in intersectional projects note, understand, and analyze the intersections among different forms of identity, including race, class, and gender, taking all of these as "fundamental traits" (Hindman, 2011; Manuel, 2007). Using this approach, researchers explore

the many different social locations where individuals experience oppression within society, along with the structural systems of power that help marginalize individuals through forms of exclusion and inclusion (Hankivsky, 2007). Thus, this approach enables us to comprehend a wider range of experiences within society (Christensen & Jensen, 2012; Phoenix & Pattynama, 2006). The key theoretical argument of the intersectional approach 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, 1).

Although intersectionality was first developed in feminist studies, it has traveled across disciplines (Christensen & Jensen, 2012; Denis, 2008). This approach has been taken by a variety of scholars, leading to many different methods and research studies (Acker, 2012; Bilge & Denis, 2010; McCall, 2005), all of which demonstrate its interdisciplinary nature (Shields, 2008) and complexity (McCall, 2005). Therefore, it is not surprising to see it used in various ways (Phoenix & Pattynama, 2006); indeed, *intersectionality* has been called a "delightfully novel but irritatingly ambitious" term (Davis, 2008, 79). At the same time, it is also not surprising that scholars have noted and are beginning to address the "limitations, implications or slipperiness of intersectionality or question its focus" (Garry, 2011, 826).

The intersectional approach is explored with many different methodologies (Acker, 2012). Quantitative methods use intersectionality to examine hidden issues that can be the basis for further exploration (Covarrubias, 2011). The quantitative approach has a weak premise, however, as it depicts identities as an additive phenomenon. Doing so does not capture the agency of the individuals being studied. I approached my interviews using an approach grounded in intersectionality theory, because it provides "a clearer picture of the way the intersections of identity impact individuals' access to social policies, and, indeed, to full social citizenship" (Nichols, 2013, 234–235). A fuller understanding of individuals' lives, choices, and decisions can be developed through the use of intersectionality (Manual, 2007).

COMPARING ONTARIO AND NOVA SCOTIA

The combination of Ontario and Nova Scotia provides an interesting case study for comparing EI benefits in traditional "have" and "have-not" provinces. In the past, Ontario was a "have" province with high levels of employment. Because of this status, the province paid federal transfers to "have-not" provinces, such as Nova Scotia. A significant difference between the two provinces lies in the work patterns. Ontario has

traditionally had high levels of employment in manufacturing. Workers employed in this sector often hold standard full-time jobs. In Nova Scotia, employment has traditionally been in large fisheries that typically provide precarious seasonal employment (Porter, 2003). Since EI policy is regionally based (Radmilovic, 2011), the history of manufacturing and fishing industries in these two labour market regions allow for an interesting exploration of EI policy. This study explored the largest city in each province: the Greater Toronto Area (GTA) and the Halifax Regional Municipality (HRM).

Economic comparisons provide a good starting point. During December 2013, unemployment in Canada was 7.2% (Statistics Canada, 2014a). The unemployment rates in Toronto and Halifax were higher: 9.2% and 7.9%, respectively (Statistics Canada, 2014a). During November 2013, 512,330 unemployed workers in Canada processed claims for EI benefits, a decrease from 514,220 in July 2013. The number of claimants in Ontario for this period decreased from 162,060 in July to 152,120 in November 2013. The number remained about the same between September and November 2013. The number in Nova Scotia was stable between July and November 2013, beginning at 27,020 and ending at 27,990 (Statistics Canada, 2014b; see Table 1). Halifax has traditionally had higher seasonal unemployment due to closed fisheries during the winter season. Despite research strongly indicating that seasonal unemployment is better supported by EI programs than precarious employment (Van Audenrode, Fournier, Havet, & Royer, 2005), it is still easier to make a claim in Toronto than in Halifax (Pepso, 2013). The number of hours required to receive EI benefits in Toronto is 530, while in Halifax it is 630 (Canadian Economic Insurance Commission [CEIC], 2012). Differences in hours of employment requirements are tied to regional rates of unemployment. In areas where unemployment rates are 6% or less, the number of required hours to qualify for EI are 700; for areas with 9.1 to 10% unemployment rates, the requirement is 530 hours, and for 13.1% or more the cut off is 420 hours.

Table 1: Number of Claimants for Employment Insurance, July to November 2013

	2013-07-01	2013-08-01	2013-09-01	2013-10-01	2013-11-01
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. Adapted from 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.

DISCUSSION

Impact of Precarious Employment on Work and Unemployment. Seven of the participants from Toronto had previously worked in standard employment, while 8 had worked in precarious employment, including working as an educational assistant, a retail sales associate, a personal support worker, a program coordinator and counsellor, a customer service representative working through an agency, an administrative assistant working through an agency, and a tax consultant working through an agency. Two participants from Halifax had worked in standard employment and 13 in precarious employment, including working as a contract teacher, a hair stylist, a financial clerk working through an agency, an international program officer, a waitress, a retail sales associate, and an early childhood educator.

Significantly, those who had previously worked in standard employment were approved for EI benefits. Previous precarious employment, however, was not a sufficient reason for denying benefits. In fact, nine participants from Halifax who had worked in precarious employment were approved for EI benefits, because of the type of precarious employment in which they had engaged. For instance, Jessica from Toronto had worked multiple jobs as a way to support herself and her family: She had held both an educational assistant job and a retail sales job. She indicated that this was how she supported herself and that

she was now 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 with a nearby school board for the employment income, guaranteed hours, and benefits. Participants who were able to work almost full-time hours on a contract, for instance, three participants who had been casual teachers, were able to acquire enough contract hours for EI approval. Seven other participants also worked on temporary contracts that allowed them to acquire enough hours to be approved for EI benefits. Many participants who had been precariously employed noted that they had also been previously unemployed at some point. 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 on unemployment off and on…I haven't jumped from job [to 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."

Only five participants, three from Halifax and two from Toronto, noted that this was the first time they had been unemployed. Yet these five participants had all previously worked in precarious employment relationships. In fact, the reason why this was the first time they were unemployed seems to have more to do with their age and when they earned their educational credentials. Four of these participants were younger workers, all under the age of 31. Therefore, one might argue that if they were older, they could have experienced a number of periods of unemployment. Susan, the fifth worker who was unemployed for the first time, was an older worker at 38 years of age – but she was new to the teaching field, as she had recently completed her teaching degree. Similar to the younger workers who were experiencing unemployment for the first time, Susan was a new worker in the teaching field despite her age. In sum, it may be that precarious employment a common employment relationship for mothers attempting to deal with the lack of a social policies that support women and their children, and that young women and those who are new to their profession often face precarious employment. It therefore seems that new junior positions within different sectors of the economy are very unstable and that it is a difficult rite of passage to attain a better full-time and stable job within the labour market.

Women's caregiving role was one identity that impacted the form of employment the study participants had prior to their unemployment. All of the participants who were previously employed were caring for a family, and two participants were caring for their parents. The participants who were caring for their children had different numbers of children. For

instance, six participants from Halifax and four from Toronto were each caring for one child; one participant from Halifax was caring for two children; another had one child and was expecting a second; and three participants from Halifax and two from Toronto each had three children. One participant had twins, and another had children born close together. Having children, particularly, multiple children or children close in age can lead to a more intensified double shift for working women. As well, it can lead to fewer leisure hours. Thus, women's caregiving role had a significant impact on their other identities arising from their previous precarious employment.

EI Benefits. Participants in the study had substantially different experiences when applying for EI benefits. Within this study, of those who were precariously employed in Halifax (13 participants), 3 participants were denied EI benefits, and in Toronto (10 participants) 4 participants were denied EI benefits and 3 did not apply because they knew they would not qualify. Those who did apply, whether denied or not, recounted difficulties in obtaining support from Service Canada staff and with the online application form. In addition, many of the participants' previous employers had delayed forwarding a Record of Employment (ROE) to Service Canada, a situation that often necessitated numerous calls to both their previous employers and Service Canada. Others who worked multiple jobs had to determine by themselves what their highest paid workweeks were, as these are needed for calculating EI benefits. For instance, Claire from Halifax, a contract teacher with irregular hours at different school boards, had to determine which weeks of employment would maximize her EI benefits. Also, many of Claire's paycheques had inadequate hours listed on them, because of a human resources problem at the school board where she worked. These ongoing errors resulted in Service Canada receiving an incorrect listing of her weekly work hours. She had to visit Service Canada repeatedly and make multiple calls in hope that they would approve her for EI benefits. Jessica from Toronto also experienced a delay in benefits that her employer had caused. When she visited her previous employer in preparation for approval from Service Canada, the employer informed her that they could not give the ROE to her directly; instead, they would forward it to Service Canada as soon as possible. This policy lengthened her waiting time for benefits.

These participants had identities with open and fluid connections to one another that resulted in difficulties during the application process. The study participants who had difficulties obtaining EI benefits had previously worked in precarious employment. Precarious employment has become a more common labour market attachment in the Canadian

market. It leaves workers at their most vulnerable in the labour market, and yet many are denied EI benefits.

Financial Insecurity and Unemployment. Financial insecurity was a common theme throughout my study. Many participants noted that the first impact of unemployment was a lack of money. Sarah from Toronto clearly articulated this, saying that "everything [is] related to money." 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's and Danielle's words illustrate the general feelings shared by all participants in the study.

All participants suffered from the same initial difficulty in maintaining financial security through employment, since they also cared 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 simultaneously 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." Similarly, Tina, a lower-income woman from Halifax, said: "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 that the participants' roles as caregivers were significant in their view. Thus, their financial security also rested on the ability to support their children or other dependents – and this applies to all participants in the study.

Unemployment and its Health Implications. Despite reports about some health improvements following employment, a majority of participants noted that they had developed 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: 10 from Toronto (Jules, Jessica, Ann, Janet, Jennifer, Emily, Hilary, Carolyn, Nancy, and Brooke) and 8 from Halifax (Stephanie, Kathryn, Danielle, Erica, Sharon, Susan, Stella, and Tina), despite all of them having different unemployment

durations. The duration of unemployment at the time of interview ranged from 1 month to seven years in both Toronto and Halifax. Among the Toronto participants, Janet was unemployed for 2 and a half months, as were Kate and Carolyn (3 months), Brooke and Helen (4 months), Sarah (5 months), Laura (7 months), Jennifer and Jessica (8 months), Diana (9 months), Nancy (10 months), Hilary(two years), Emily (four years), Jules (five years), and Ann (seven years). Among the Halifax participants, Meghan was unemployed for 1 month, as were Claire and Mary (2 months); Sharon and Susan (3 months); Lois, Kathryn, and Victoria (4 months); Tina (5 months); Sophia (6 months); Stephanie (9 months); Danielle (10 months) Erica (13 months); Stella (14 months); and Amy (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 those of 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.

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 Pepso's (2013) report, previously suffered from a lack of money and supports, and 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 having 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 neoliberal markets, workers experience precarity and uncertainty, regardless whether they are 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.

CONCLUSION

The numbers of workers who are not in standard employment relations but instead are in contract, part-time, or otherwise precarious employment are increasing. In addition, the neoliberal policy paradigm has replaced the belief that we should support workers through full-time stable employment with an idea that labour can be utilized whenever and however required, as dictated by the economy's needs. In my study, 23 participants worked in precarious employment relationships, 8 from Toronto and 13 from Halifax. Individuals who work in precarious employment relationships suffer from a lack of money and benefits, and often hold multiple jobs (Pepso, 2013). 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 and had limited financial resources to live off of while unemployed, mimicking their employment situation. They also had health concerns prior to their unemployment that remained during their employment, due to difficulties in accessing health resources.

Most participants in this study would have had a better chance at attaining UI benefits than they had at getting EI benefits, and the UI benefits would have provided more support. Through an exploration of participants' identities and structural conditions, I was able to determine where and how EI policy is not supporting these unemployed women, such

as the lack of support for caring for children or dependents, health care and medical benefits, and a general lack of financial support. Thus, even though intersectionality theory can be time-consuming and challenging to use in research analysis, it allows us to address fluid realities, personal identities, power relationships, and material conditions (Manuel, 2007).

Policy analysts need to adopt an approach to understanding 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 EI policy needs to be modified. The detrimental effects of EI policy 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, and racialization, as well as structural impacts, including those coming from the lack of child support and from socio-economic status. Identities are based on context-specific personal and structural circumstances, including single parenthood, and precarious employment before the period of unemployment. These factors significantly impact women's experience when they are in the labour market, as well as when they are temporarily removed from it through unemployment. This study illustrates the need to analyze and change state policies by examining fluid and context-specific identities. As Danielle, a participant in my study, put it, the state EI policy "needs to be customized per situation more…to actually tailor each situation to the person's needs or their situation.

Appendix A: Characteristics of Halifax Participants

	Halifax Participants														
Identity	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/separated		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 B: Characteristics of Toronto Participants

	Toronto Participants														
Identity	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/separated					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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