

Labour Market Changes and Family Transactions

An In-depth Qualitative Study of Families
in British Columbia

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Foreword

The idea for this project goes back to the earliest days of Suzanne Peters' association with what was to become the Canadian Policy Research Networks. Dr. Peters was deeply concerned with the way in which families were affected by the restructuring of government programs and of employment patterns in Canada. She argued that we had to "open up the black box" and look at what was happening to the individual members of families, as well as the key individuals outside the family – grand-parents, neighbours, friends, teachers, etc. These ideas were first tested at a Calgary workshop in June 1994, where about 20 people from different disciplines and institutions began to talk about the possible synergies in their work on families.

With the help of a grant from the McConnell Family Foundation, Suzanne Peters went on to develop her ideas into a paper, which was published as *Examining the Concept of Transactions as the Basis for Studying the Social and Economic Dynamics of Families*. These transactions included: financial support, advice, management, and assistance (this was treated as a separate, distinct category in the study), emotional support, household chores, and biological functions (which included sexual reproduction). Working with the Steering Committee of the Family Network of CPRN in 1995, it became clear that it was necessary to test the significance of these transactions in the real world, by interviewing family members. Mary-Jean Wason was commissioned to help design the study and to conduct the field work in British Columbia in the summer and autumn of 1996. Financial support was provided by the B.C. Ministry of Children and Family Services, CIBC, Human Resources Development Canada, and Statistics Canada.

Preliminary results of the interviews and data collection were discussed with the Steering Committee in meetings in October and December 1996. Ms. Wason was unable to complete the report on the work in 1997 due to health problems and other professional commitments. As a result, Joseph Michalski, research associate in the Family Network, was asked to complete the analysis and the writing, based on frequent consultation with Mary-Jean Wason. Officials in provincial and federal governments were briefed on the emerging results early in 1998, and peer review was completed in the summer.

While we know them only by their pseudonyms, we owe a tremendous debt to the 25 families chosen for the study. These parents represent Everyman and Everywoman in the 1990s. None of them is well-to-do, many are poor, almost all have completed high school and some post-secondary education. Their daily struggles to manage work and family commitments are a graphic illustration of life in a large Canadian city these days. All the children over the age of 5 were interviewed for the study, giving striking portraits of children as dependants but also of children as contributors to family coping strategies – doing chores, earning money, acting as the family problem solver and mediator.

Some of the families were thriving, others were barely surviving. While it is not possible to generalize from a sample of 25 families, there were some common threads that were consistently associated with the thriving ones. They were able to earn more than the low-income cut-off for their city; the adults were comfortable with their gender roles in the family; and the family had strong social connections – to relatives, neighbours, friends, etc. Even among lone parents who were poor and living on income assistance, those social connections seemed to make it possible to create the well-functioning family life that is the foundation for healthy child development. To understand these dynamics, you need only read the vignettes in Chapter 5.

I wish to thank the families for participating in this study, as well as the authors, the funders, and the many talented professionals who helped to make the study possible. It is already clear that Canadian researchers on the family are beginning to build on this way of thinking about families. It is our hope that this small, pioneering piece of work will inspire others in government and in business to take account of the dynamics within the family as they think through the design and implementation of social policies and human resource policies that buffer the tensions between families and their work in this post-industrial era.

Judith Maxwell
March 1999

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The authors wish to acknowledge the contributions of the many people who helped in the development of the project. The many individuals include: Suzanne Peters, who developed the notion of transactions and saw the need for this first exploratory study; the Family Network Steering Committee, who suggested the over-sampling of lone parents; the project Advisory Committee, who provided guidance along the way; Carol Burke, who encouraged us to interview the children and then provided guidance on how to do it; Anne Webb, Tanya Rhodes, Birgitte Fog, and Leslie Morgan, who helped with the interviewing and data collection; Michael Beebe, who helped with initial data entry and analysis; Marion Botsford-Fraser, who helped to delineate the story line and identified the importance of labour market attachment; and Doug Norris, who provided valuable advice and support; the host of transcribers and coders who helped make the copious amount of information manageable; as well as three anonymous reviewers who provided perceptive and challenging comments on the draft manuscript.

The authors further wish to acknowledge the contributions of members from the Government of British Columbia's Ministry of Children and Family Services and Ministry of Human Resources, as well as the participants from a CPRN-sponsored workshop held at the Institut national de la recherche scientifique (INRS) (Montreal), who offered their critical feedback in response to earlier presentations of the study's findings. But most of all, we wish to thank the 25 families from whom we learned so much.

Labour Market Changes and Family Transactions

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in British Columbia

Introduction

This study examines the nature of different family transactions and components of resiliency as they relate to labour force attachment. An emphasis on family dynamics in relationship to employment reflects a profound shift in our understanding of the nature, the purpose, and the determinants of social policy. Particularly in Canada and the United States, one could argue that social policies historically have been developed in a reactive fashion or as a compensatory mechanism to help offset some of the negative residual effects of industrialization (cf. Mishra, 1984).¹ From this perspective, buttressed by an emphasis on democratic freedoms and individual rights, the state has been reluctant to intervene much beyond basic regulatory mechanisms around labour market participation, the conditions of the work environment, and limited financial support for those classified as dependants. The “family” (meaning women and children in particular) has been treated essentially as the private domain of individual citizens, about which the state should remain relatively silent (Eichler, 1997). The longstanding assumption has been that employed husbands and fathers would be primarily responsible for women and children, despite the reality that sometimes individuals lose their capacity to earn a living wage and that women have always participated both in the spheres of production and social reproduction (Luxton, 1998). The corollary assumption has been that families should be permitted to pursue their private interests unencumbered by the interventionist proclivities of the state, whereas

social policy should focus only on issues of public concern.

In contrast to the conventional optics on social policy, one might argue that the separation of family life from economic participation represents a false dichotomy driven more by political expediency and cultural tradition than by an understanding of the complexities of family life. There are a great many factors that individuals and families must consider in deciding which bundle of strategies to adopt in their attempts to satisfy each member’s basic needs. For example, the decision even to participate in the paid labour force or not may be contingent in part on the resources and informal support networks that are differentially available across the spectrum of households that characterize the Canadian mosaic. An exclusive focus linking economic benefits with employment status (salary and wages, tax benefits, compensatory packages for “working” individuals versus social assistance and means-tested entitlements for the “non-working” segments of the population) obscures the dynamic interplay of forces that promotes not only labour force participation, but different *types* of attachments. Moreover, the “choices” at one’s disposal are further conditioned by the economic conditions and government policies affecting particular communities, which may also tend to promote or discourage labour force attachments (cf. Bancroft and Vernon, 1995).

Indeed, there are sobering realities that cannot be ignored in our quest for a more enlightened, prosperous, and secure society as we approach the next millennium, especially with respect to the degree of global economic restructuring and persistently high unemployment rates observed in Canada. The workplace at the end of the 20th century differs radically from the workplace for which much of our legislation and social policies were designed. The shift in recent years has been rather dramatic: from an economy in which most employees were employed full-time, worked for a long period in their life for one employer, and were attached to a predictable system of benefits and pension, to an economy in which many people work on contract, in one or more part-time positions, or as self-employed persons in which there are relatively few job-related compensatory benefits, apart from one's earnings and tax system advantages.

We are only beginning to examine the impact of these profound changes on the economic stability, physical well-being, and mental health of families and children (cf. Statistics Canada, 1995a; 1995b). All sectors (government, private sector, non-profit service organizations, communities, and individuals)

have a stake not only in what social, economic, and political factors affect employment, but also what happens inside the family itself. Do the aforementioned changes create a greater demand for state income support, even as revenue from income taxes may decrease? On what basis should policy be built: the reality and demands of the marketplace or the vulnerabilities of families? What will help families achieve successful labour market attachment: changes to the minimum wage that some commentators have proposed or better provisions for child care as others have suggested?

These are the larger questions that have helped to inform the current study. The following paper describes the methodology and results of an in-depth, qualitative study of 25 Canadian families. The exploratory analysis focuses broadly on how these families connect to the labour market and the various strengths and liabilities that they possess that affect their capacities to cope with the challenges of daily life. The main analytic focus examines the different types of transactions in which family members engage to help resolve their fundamental concerns about family and work to their satisfaction.

The Transactions Approach and Labour Market Attachment

Traditional research has often viewed the family as a simple cohesive unit. The advantages and disadvantages of resource allocation and the division of labour were assumed to affect the family as a whole, as though there were an equitable and mutually beneficial impact on all members of the unit. Consequently, the focus of the limited public policies that do exist have tended to treat the family in a uniform fashion, with some provision for different family types and the number of children present.²

Yet our personal experience tells us something different. We know that there are complicated, varied dynamics between individual family members. Parents and teenage children may interact with the outside world in contradictory ways. An adult wage earner and other unwaged members of families often negotiate the distribution and use of financial resources, whether consciously or unconsciously. The father and mother of a child may live in separate households and of necessity engage in inter-familial or at least inter-household decision making. The coping strategies that individual family members use may sacrifice the priorities of other members in the short term in order to achieve an overall objective. Such dissonance can be downplayed or even ignored by looking at the family as the singular, definitive unit of analysis.

Furthermore, the definitions of what constitutes a family are not straightforward. Families may be described as “nuclear” versus “extended,” those who

live within the same household or who live separately, in temporary or more permanent arrangements, as collections of those related by blood, marriage or other legal means, and so forth (cf. Carlson, Cohen, and Johnson, 1994). Family composition tends to change over time as well, as a result of births or adoptions, deaths, marriages, divorces, migrations, or specific life situations such as moving away for school or as a consequence of institutionalization (Duncan and Hill, 1985; Hill, 1992; cf. Carlson, Cohen, and Johnson 1994). These practical and definitional problems present enormous challenges to those who are interested in examining family dynamics.

Despite the inherent measurement problems, new models are emerging that open up the “black box” of families to make sense of the ways in which individual members interact, negotiate, and experience different outcomes. Peters (1996), for example, has reviewed the literature to develop a comprehensive conceptual framework in *Examining the Concept of Transactions as the Basis for Studying the Social and Economic Dynamics of Families*. Peters (1996, pp. v-vi) offers the following observations:

Rather than view the family as a single unit, thereby rendering individuals in the family invisible, the family transactions concept views families as a network of individuals who are connected through transactions. Transactions are defined as “private, non-market interactions through which resources are transferred from one person(s) to other(s) to meet needs....” Transactions do not occur

in isolation but in response to the availability of external resources mediated by changes in the economy and society.... The view of family is highly mobile, dynamic, and inter-institutional, and socio-ecological reflecting the increasingly transitory nature of families and their increased diversity.

Such an approach reveals exciting opportunities for exploring several areas of importance to families. For instance, connections among family dynamics (both the particular transactions and the processes by which they take place), members' attachment to the labour market, and the resulting effects on long-term

resiliency have been largely unexplored in Canada. Issues such as rising rates of child poverty, higher infant mortality rates, and the declining quality of care point to important questions about how well families are managing. Some of the emerging evidence suggests that resources in families are no longer distributed in ways that are congruent with our policy assumptions. Moreover, we have an inadequate understanding of the gender issues that may affect the capacity of families to cope. The current study represents an attempt to address some of the key issues with which families are struggling, particularly in relation to labour market attachment.

Context and Objectives of Current Study

Despite the accumulating evidence on labour market polarization, the increase in non-standard work, and the impacts on incomes and security, researchers and policy makers still know relatively little about how families cope with the aforementioned pressures (cf. Eichler, 1997; National Council of Welfare, 1997). A number of recent Canadian studies have examined the existing literature on the exchange of resources within families and across households (Cheal, 1998; Luxton, 1998; Woolley, 1998; Peters, 1996; cf. Hulchanski and Michalski, 1994). In general, these papers examine patterns of mutual support and intra-familial exchanges, as well as those relating to inter-household exchanges.

Cheal's recent (1998) work tackles the problem of income, particularly poverty issues, and raises questions about whether and when families pool money, how this has changed in the face of diminished earning power and social policy cuts, and what governments can do to protect those at the bottom of the income ladder from further disadvantage. Woolley (1998) and Luxton (1998) examine the circumstances under which individuals and families are more likely to be attached to the labour market and how they manage to balance financial transactions with family demands in the new economy. Woolley examines these issues from the point of view of an economist, considering both the relationship between household work, alternative paid

employment opportunities, and financial transactions. Luxton concentrates mainly on non-financial transactions from a sociological perspective, highlighting what she views as the basic contradictions between the demands placed on families in jobs and at home. Hulchanski and Michalski's (1994) work emphasizes that there are several sources of support that figure in differing mixes for individuals and families in their attempts to obtain resources to meet their basic needs.

These various papers cumulatively provide some important insights for understanding how families cope with changing realities, what potential impacts public policy might have, and future research that may be needed. A team of researchers from CPRN's Family Network conducted the current study of 25 families living in Surrey, British Columbia, in 1996 with the following objectives in mind:

- to interview each member of a variety of families and household arrangements across a full range of labour market attachments to capture the breadth of issues facing individuals and the choices that families make with respect to their employment situation;
- to identify the key exchanges of resources, or transactions, that families make both within the

household and with individuals and institutions external to the immediate household;

- to examine the characteristics of resilient families, as well as the conditions that might support or undermine resiliency of families in a variety of employment situations and possible policy implications;
- to identify the coping strategies that families develop in order to deal with the conflicting priorities of work and family life;
- to examine more closely families “at risk” to determine what policy issues may be relevant to their situations;
- to test methodology for other research areas identified by the Family Network of Canadian Policy Research Networks; and
- to provide a basis for the development of more formalized issues and questions for potential use in future General Social Surveys performed by Statistics Canada.

Methodology

The research team conducted a series of in-depth interviews and focus groups with a sample of 25 families who were living in Surrey, British Columbia, at the time of the study. The Government of British Columbia identified the lower mainland city as a potential site for a variety of reasons, including the large size and relative heterogeneity of the population, diverse economic bases, and higher rates of income assistance (IA) and employment insurance recipients than in comparison with the general population of British Columbia. The assumption was that such an environment would be more conducive to testing ideas and assumptions about family transactions, resiliency, and labour market attachment.

The sample of study participants included both lone-parent families (one adult caregiver with one or more children co-residing) and two-parent families (two adult caregivers co-residing with one or more children). Several of these families had experienced recent changes in their labour market situations, especially unemployment, while others had no employment changes. Building on work done in other countries, such as Finch and Mason's (1993) *Negotiating Family Responsibilities*, the interviews systematically traced the interactions between all family members aged 6 and older, asking them to identify key exchanges and the processes by which these took place. The participants also provided detailed employment histories and information on coping with stress and times of change. The researchers

conducted additional interviews with individuals in secondary households who were identified by family members of the primary units as important sources of support or exchange. The full range of data collection methods included a questionnaire, individual interviews, family interviews, and focus groups of similar families (see Appendix B for additional details regarding data collection and analysis procedures).

4.1 Employment Categories and Sample Selection

In principle, the study participants could have been selected by any number of important characteristics such as family type, ethnic background, gender, labour market attachment, differentiation between primary and secondary earners, socioeconomic status, and so forth. Because of the intent to examine transactions among families with children present, the research team selected only those families where one or more children co-resided with at least one parent. Furthermore, the definition of family was stretched to accommodate diverse forms, including any individual living in the household considered to be a family member, as well as individuals living outside the household who were defined as "family" or with whom members had important interactions regarding family or household matters.

Apart from the requirement of children, the key inclusion criterion for selecting study participants was labour market attachment, which originally consisted of four categories reflecting their experiences of the previous 18 months: 1) no employment disruption (NED); 2) employment lost and recovered (JOBFOUND); 3) employment lost and *not* recovered (JOBLOST); and 4) continuous unemployment (CU). The research team chose these employment categories because of the desire to create more diversity in employment situations to study a small group of families, to utilize parameters that would resonate with policy concerns, and to examine both lone-parent and two-parent families. The full summary of inclusion criteria appears in Appendix A.

The primary method of recruiting participants consisted of advertising in local news outlets and recreation centres. This strategy allowed the researchers to reach a broad and diverse population quickly and at low expense. The research team also offered an honorarium of \$25 as an incentive to each individual family member for each interview given. As with any type of purposive or judgmental sampling procedure, the recruitment method had certain limitations: the target population consisted only of those individuals who were literate, read advertisements in the newspapers or on posters, were interested in market or social science research, and were attracted by the incentive.

Of the approximately 75 calls to the research office, the majority were women (no same sex couples responded). In combining employment status with the sample selection criteria for lone-parent and two-parent families, the most difficult categories to fill were those of JOBLOST for lone-parent families and CU for two-parent families. While there was more or less a balance in the two-parent families between the number of male and female identifying persons, the lone-parent families contacting the research office were nearly all headed by females. Since only one lone-parent family headed by a male contacted the research office, the research team attempted to reach more of these families by targeting support services and

asking agencies for direction on how to reach lone-parent fathers. The result was the addition of one such family in the JOBFOUND category. In contrast, all lone-parent CU families were headed by females. In categories where additional selection criteria could be considered, the research team attempted to achieve a varied mix in terms of ages of adults and children, educational levels, occupations, length of time living in Canada, ethnic background, and family configurations.

In the end, a total of 25 families participated fully in the study, split almost evenly among the four categories of “no employment disruption” (NED), “employment lost and recovered” (JOBFOUND), “employment lost and *not* recovered” (JOBLOST), and “continuous unemployment” (CU). Apart from the family members who comprised their respective households, the study members identified individuals living outside their immediate households who were considered family or with whom members had important interactions regarding household matters. All families were encouraged to identify at least one external family member or friend. A few lone-parent and two-parent families did not list any external people. The distributions of participating families and total interviewees are broken down by these four categories, family status (lone-parent versus two-parent), and gender (where applicable) in Table 1.

Nine of the 11 lone-parent families were headed by females, while the other 2 headed by males both fell within the JOBFOUND category. The two-parent families were represented well in three of the four categories, but only one such family had experienced continuous unemployment at the time of the study. The 91 individuals who participated in the interviews consisted of the following: 42 “adults” co-residing with children in their households (aged 16 and older), 28 children (aged 6-15), and 21 external support people. The number of people to be interviewed for each family varied considerably. The smallest number of interviewees per family was one adult (with no children old enough to be interviewed) and the largest number was five.

Table 1**Description of Families Based on Selection Criteria¹**

Employment category	Lone-parent family	Two-parent family	Total
No employment disruption (NED)	2 families <i>2 female heads</i> <i>8 people interviewed</i>	5 families <i>28 people interviewed</i>	7 families <i>36 people interviewed</i>
Employment lost, recovered (JOBFOUND)	3 families <i>1 female head undergoing change</i> <i>2 male heads undergoing change</i> <i>8 people interviewed</i>	4 families <i>2 females undergoing change</i> <i>2 males undergoing change</i> <i>14 people interviewed</i>	7 families <i>22 people interviewed</i>
Employment lost, not recovered (JOBLOST)	2 families <i>2 female heads undergoing change</i> <i>6 people interviewed</i>	4 families <i>2 females undergoing change</i> <i>2 males undergoing change</i> <i>16 people interviewed</i>	6 families <i>21 people interviewed</i>
Continuous unemployment (CU)	4 families <i>4 female heads</i> <i>10 people interviewed</i>	1 family <i>2 people interviewed</i>	5 families <i>12 people interviewed</i>
Total	11 families <i>31 people interviewed</i>	14 families <i>60 people interviewed</i>	25 families <i>91 people interviewed</i>

¹ The table identifies whether the lone-parent families are headed by a male or a female. In addition, the specific adults “undergoing change” were those who had lost their jobs within the past 18 months.

4.2 Research Tools

The study consisted of the following four data collection techniques (see Appendix C for examples of the actual instruments):

Questionnaire – a standardized set of questions that served as context for respondents’ answers in the open-ended interview.

The information collected included age, gender, religion, education, income, family information, financial decisions and support, paid and unpaid work, quality of life and health, recent crises, and family functioning. The research team used many of the same questions that Statistics Canada developed for previous General Social Surveys. More specifically, the demographic questions and those relating to paid and unpaid work, general health, life satisfaction, and sources of support replicated those from the 1996 General Social Survey (Statistics Canada,

1996). In addition, the research team included a family functioning scale currently used in the National Longitudinal Survey of Children and Youth to help capture in a quantitative format certain key features of the study participants (Statistics Canada, 1995a).

There were four versions of the questionnaire: 1) the Adult Long version for the identifying adult in the family, which also requested information about each child; 2) the Adult Short version for all other co-residing individuals 16 years of age and older; 3) the Children’s Version for 13- to 15-year-old adolescents; and 4) a version for individuals living outside of the household.

Individual Interviews – the backbone of the study.

The research team collected the majority of the information for the study via the individual interviews. Each interview had its own particular

focus, i.e., the specific experiences of that interviewee. The interview covered the participant's employment and economic situation, household transactions, external transactions, market transactions, and resiliency. There were three versions of the individual interview: 1) a general version for individuals 13 years of age and older within the household; 2) an interview guide for children ages 6-12; and 3) a guide for adults external to the household. Depending on the version, the interview took from one to two-and-a-half hours.

Family Interview – an opportunity for reality checking between individual members, negotiation, and discussion of previously unconsidered subjects.

The interview occurred after all individual interviews within a family had been completed. All co-residing family members aged six and older participated. Persons living outside the household and identified as important to the entire family were invited to participate if all family members agreed.

Focus Groups – a gathering of families with similar employment and economic circumstances.

The objectives were to cover the general areas of family transactions, family resiliency, and labour force participation. The forum allowed individuals to compare their experiences with that of others to discover if there were common themes or issues across the group. Two adults from each family usually attended, if possible. In some cases, an external support person attended with a parent.

4.3 Participant Response

The research team carried out the field work between August 14 and September 18, 1996. In total, the researchers conducted the 91 individual

interviews with co-residing family members and their external family and friends, 24 family group interviews, and four focus groups. It is important to note that data collection took place while children were on summer holidays and as families were preparing for the new school year. Thus the transactions recorded characterize a particular period in the cycle of family activities and may vary with the season (see Appendix B for more details).

The participant demographics were gathered from the questionnaire administered before the open-ended interview. All adult, co-residing family members and external support people completed questionnaires. Children under 13 years (with one exception) were *not* given the questionnaire and therefore detailed information was acquired for a limited number of children. One adult from each family, however, provided some information on each child in the family.

The participant response to the study was positive. Most interviewees enjoyed participating in the study and believed that they had learned a great deal. Participants said that, as a result of the study, they had thought about interactions between family members, time and money, and family strengths in a different and deeper way. It was often the first time that the family members had discussed these issues together as a group and heard each other's experiences and opinions. The drawbacks included such problems as the difficulty that some participants had in setting aside the time to be interviewed because of their busy schedules. Some were hesitant to elaborate on their situations for fear of repercussions from the government or ex-spouses, especially concerning financial matters such as undeclared income. Although the research team spent several hours interviewing or otherwise working with each family, there was still some degree of hesitation to disclose fully all of the intimate details of their lives. Nevertheless, all of those individuals who attended the focus groups indicated their interest in participating in a follow-up study.

Description of Community and Study Participants

5.1 Community Characteristics

Surrey's population grew 13.0 percent between 1993-96 compared to 7.9 percent for the province. The population divided evenly between males (151,810) and females (152,665). There were proportionately more children aged 0-14 (22.9 versus 19.7 percent) and fewer older adults (10.3 percent aged 65+ versus 12.8 percent) in Surrey compared to the province as a whole. Table 2 presents additional selected Census characteristics pertaining to family structure, private households, and dwelling structures.

5.2 General Economic and Working Conditions

In the past 20 years, Surrey has changed from a farming, fishing, and lumber-based economy to a more diverse or mixed economy. The large land area (37,140 ha.) lies between Delta on the west and Langley on the east, with close proximity to major transportation routes to the Lower Mainland, eastern Canada, and U.S. markets. Surrey continues to develop housing and industry at a rapid rate, with a population growing at a pace faster than that of British Columbia as a whole.

In 1995, there were 9,804 businesses, which represented a 52 percent increase in the years since 1987 (see Table 3). The industries with the greatest

numbers of business were services and retail, although those that employed the most individuals included manufacturing, retail, and construction. The fastest growing industries between 1987-95 were finance, insurance and real estate, and wholesale merchants. It is predicted that small and home-based businesses represent the major growth potential for employment in the coming decade.

The City of Surrey's economic development strategy aims to attract health sector employers, including software, manufacturing, pharmaceutical, and bio-technological companies. Other growth industries include tourism, personal and consumer services, entertainment, advanced technology and value-added wood products manufacture, goods and services for the elderly, environmental protection and clean-up, travel, adventure, recreation, and fitness. Non-profit services, such as education, health, and social services, assume an important role in the Surrey area economy. These latter services are rapidly expanding as the growing population's needs exceed existing capacities.

5.2.1 Employment and Unemployment

The labour force consists of people who are 15 years of age and older, who are either employed currently or unemployed, but actively seeking employment. The percentage of the working age population in Surrey's labour force was 69.3 percent at

Table 2**Selected Census Characteristics of Surrey and British Columbia, 1996**

Selected characteristics	Surrey		British Columbia	
		(Percent)		(Percent)
<i>Family Structure</i>				
Total Census families	84,080	100.0	1,008,440	100.0
Husband-wife families	65,935	78.4	765,565	75.9
Common-law families	6,560	7.8	103,865	10.3
Lone-parent families	11,585	13.8	139,010	13.8
Never-married children at home	104,330	100.0	1,133,315	100.0
Under 6 years of age	28,805	27.6	274,470	27.2
6-14 years of age	39,485	37.8	443,885	39.2
15-17 years of age	12,090	11.6	140,560	12.4
18 and over	23,955	23.0	274,395	24.2
<i>Private Households</i>				
Total persons in private households	302,125	100.0	3,667,890	100.0
Persons 65 years and over	29,855	9.9	448,205	12.2
Average persons per household	3.0		2.6	
<i>Dwelling Structure</i>				
Total occupied private dwellings	100,850	100.0	1,424,640	100.0
Single-detached house	57,995	57.5	800,095	56.2
Row house	9,210	9.1	86,095	6.0
Apartment building, 5+ stories	2,450	2.4	86,285	6.1
Apartment building, < 5 stories	17,360	17.2	282,295	19.8

Source: BC Stats: Community Facts.

Table 3**Business Growth in Surrey, 1987-95**

Type of business	Total number of businesses in 1995	Percent of businesses	Percent increase from 1987-95
Services	3,349	34.2	46
Retail	2,311	23.6	19
Contractors/building services	1,549	15.8	46
Manufacturers	1,201	12.2	89
Finance, insurance, real estate	569	5.8	306
Wholesale merchants	522	5.3	149
Transportation	303	3.1	92

Source: Planning and Development, City of Surrey.

the time of the study, or slightly more than that of the City of Vancouver's (68 percent). The demand for workers with higher educational levels was increasing, particularly in fields related to the computer industry and the growing non-profit sector of health and educational services. The labour market continued the shift toward non-standard work (part-time, contract, temporary) that supports a variety of different types of businesses, as well as a growing number of self-employed individuals.

The eligibility criteria for regular unemployment insurance were based on the number of hours per week worked, the number of weeks worked within the past year, and the payment of UI premiums. Eligible individuals could receive unemployment insurance from between 14-45 weeks, depending on the unemployment rate in the area and how long he or she had worked. In most cases, individuals received 55 percent of insured earnings up to a maximum of \$413 per week. Unemployment insurance also provided maternity, parental, sickness, and training benefits for those eligible.

5.2.2 Income Assistance

The number of income assistance recipients in the community increased dramatically in the few years immediately prior to the study, as job seekers from elsewhere in Canada pursued the economic boom in the province and as laid-off workers exhausted their allowable Unemployment Insurance benefits. Income Assistance in British Columbia has two programs: Income Assurance and Temporary Assistance. The study participants receiving income assistance belonged to the Temporary Assistance Program, which helps eligible people between the ages of 19 and 64. Employable recipients are expected to look for work. Lone parents with children aged 12 or under are not expected to look for work. Assistance includes a support allowance and a maximum shelter allowance, the amount of which depends on whether the family is a two-parent or lone-parent family and on the number of family members. Rates for two-parent families could range from \$1,096 per month for a three-person household

to \$1,525 for a six-person household. Rates for one-parent families ranged at the time from \$982 per month for a two-person household to \$1,471 for a five person household.

Families receiving income assistance were also eligible for certain medical benefits, which might include medical visits, visits to other health practitioners, prescription drugs, glasses, basic dental coverage, and medical equipment.

5.2.3 Child Care

At the time of the study, the Day Care Subsidy Program helped low-income families pay for child day care. Subsidies were available for both full-day and part-day services. Families qualified if they were: headed by a lone-parent working, going to school or training, or undergoing medical treatment; or if both parents of a two-parent family were working full-time, or one parent worked full-time and the other attended school or training or was undergoing medical treatment. The amount of the subsidy was based on the number of people in the family and total net income. Recipients could receive a full or partial subsidy. There was a ceiling on the subsidy and parents were expected to pay the difference if the cost of care exceeded the limit.

5.3 Demographic Characteristics of Participants

As noted previously, the study team recruited a wide variety of families to explore the connections among family dynamics, resiliency, and labour market attachment. The group of 25 families included a mixture of each of the following: lone-parent families and two-parent families; older parents and younger parents; intact and blended families; small families and large families; families who were recent immigrants and those who have been in Canada for generations; and families with different ethnic heritages. The following summary of demographic characteristics describes adult and child members co-residing in the same households only.

In total, there were more females (58.8 percent) than males (41.2 percent) in participating families. The study thus had approximately 8 percent more females than the population of the community or Canada, which can be partly explained by the fact that the study recruited relatively more lone-parent families (mostly headed by women) than are present in the general population. There were fewer males than females in the CU and JOBLOST

categories than in the JOBFOUND and NED categories.

As shown in Table 4, the 25 families included 11 lone-parent families (4 single/never married, 4 separated, and 3 divorced parents), and 14 two-parent families (11 married and three common-law arrangements). The average age for parents, whether lone- or two-parent families, was about 34 years.

Table 4
Demographic Characteristics of 25 Families in British Columbia

Family name (pseudonyms)	Marital status	Ages (M, F)	Employment status	Children (ages)	Income assistance	Family income
Lone-Parent Families						
Vandyke	Divorced female	32	CU	3 (1,6,7)	Yes	\$30,000-39,999
Wilson	Single female	22	CU	1 (5)	Yes	Less than \$10,000
Brown	Single female	19	CU	1 (1)	Yes	Less than \$10,000
Adams	Separated female	42	CU	1 (10)	Yes	\$10,000-19,999
Anderson	Separated female	39	JOBLOST	2 (7,11)	Yes	\$10,000-19,999
Bradshaw	Single female	21	JOBLOST	1 (1)	Yes	\$10,000-19,999
Holmes	Single female	26	JOBFOUND	2 (2,6)	Yes	\$10,000-19,999
Gauthier	Divorced male	48	JOBFOUND	2 (12,13)	No	\$10,000-19,999
Ironhand	Separated male	32	JOBFOUND	2 (4,7)	Yes	\$30,000-39,999
Mason	Divorced female	40	NED	3 (12,14,17)	Yes	\$20,000-29,999
Octavia	Separated female	42	NED	2 (10,15)	No	\$20,000-29,999
Two-Parent Families						
Bolton	Common-law	33, 27	CU	6 (1,1,2,3,5,6)	Yes	\$20,000-29,999
Campbell/Collins	Married (blended)	39, 43	JOBLOST	3 (6,7,15)	UI	\$50,000-59,999
Demasse/Dempster	Common-law	24, 20	JOBLOST	1 (1)	Yes	\$20,000-29,999
England/Edwards	Common (blended)	34, 23	JOBLOST	2 (6,7)	UI	\$30,000-39,999
Fairholme	Married	24, 24	JOBLOST	1 (1)	Yes	\$10,000-19,999
Singh	Married	32, 25	JOBFOUND	1 (1)	No	Unknown
Jefferson/Jones	Married (blended)	37, 37	JOBFOUND	3 (12,15,15)	No	\$80,000-89,999
King	Married	29, 24	JOBFOUND	2 (2,3)	No	\$30,000-39,999
Longchamp	Married	37, 33	JOBFOUND	2 (5,16)	No	\$10,000-19,999
Young	Married	40, 37	NED	2 (6,8)	No	\$110,000-119,999
Pinto	Married	34, 29	NED	1 (3)	No	\$40,000-49,999
Suarez	Married	40, 43	NED	4 (9,12,14,16)	No	\$150,000-199,999
Stevenson	Married	55, 51	NED	2 (15,19)	No	Unknown
Quentin	Married	40, 34	NED	2 (6,8)	No	\$20,000-29,999

The sample contained 5 families who had been continuously unemployed (CU), 6 who had lost jobs but not recovered them (JOBLOST), 7 where jobs had been lost but recovered again (JOBFOUND), and 7 where there had been no employment disruption (NED).

In the case of marital status, the sample information and that of Statistics Canada are not directly comparable. Individuals living in common-law relationships or with a partner are legally classified as single, separated, divorced, or widowed by Statistics Canada. Nevertheless, it appears that the sample had fewer “married” and more “separated” and “divorced” individuals than either the population of the community or of Canada.

As described in Table 4, the number of children present ranged from one to six, with an average of 2.1 children per family. The sample varied slightly from other families in the community or Canada as a whole as the participants on average had more children. Thirty-two percent of the families had one child, compared to 37.6 percent in the community and 40.7 percent in Canada. Nearly one in four (24.0 percent) participating families had three or more children, compared to 20.1 percent of families in the community and 18.9 percent of Canadian families. The families tended to have a greater proportion of preschool children, as more than two-thirds had either preschool children only or at least one child 6 years old or younger currently in their care. Only four families (16 percent) had children exclusively 12 years of age or older. More children in the families were girls (51.9 percent) rather than boys (48.1 percent). Only five children (9.6 percent) were born outside Canada.

Eight of the 38 parents who responded to the questionnaire item about their place of birth were born outside of Canada: three in the JOBFOUND category (two families) and five in the NED category (three families). The percentage of participants born in Canada (78.9 percent) is close to that of the general population (83.8 percent). In response to questions about their heritage, the participants used up to four choices to describe their ethnicity. The

most common of the parents’ ethnic heritages were “English, Irish, Scottish, or Welsh” (30.9 percent of 68 total responses), followed by “Other European” (20.6 percent). Seven different participants indicated that they had some Aboriginal heritage.

Almost half of the families had received income assistance within the past year, while two others had received unemployment insurance. The lone-parent families were clearly struggling more financially, as 7 of 11 had total family incomes of less than \$20,000 for the preceding 12 months and none earned more than \$40,000. In contrast, only 2 of 12 two-parent families reported their family incomes fell below \$10,000, while several earned between \$30,000-\$60,000 and 3 received at least \$80,000 or more in the last year.

The issue of income was approached in two ways: personal and household. Personal income ranged in categories from between \$1 and \$500 to between \$90,000 and \$99,999 over the 12 months prior to the study. A further breakdown of age and personal income indicated that, as expected, the teenagers were in the lower income categories and constituted most of those in the sample earning less than \$1,000 annually. When the nine children were removed from the calculations, there was still a higher percentage of respondents in our sample who had incomes under \$30,000 (82.1 percent) than individuals in the community (67.4 percent) or in Canada (70.2 percent) as a whole. In our sample, only individuals in the JOBFOUND and NED categories had incomes over \$30,000.

Total household income data were received from one adult in all but one of the 25 families. The income figures ranged from less than \$10,000 to between \$150,000 and \$200,000. Participants in the JOBFOUND and NED groups had the only total household incomes of over \$60,000, while the NED households registered the two highest incomes. Data from the sample and Statistics Canada are not directly comparable because the sample looks at “household income” and Statistics Canada looks at “family income.” In most cases, however, the household income and the family income were

similar. The sample had a greater number of families whose household income fell below \$20,000 (34.8 percent) compared with the community (13.5 percent) and Canada (15.8 percent). There were also fewer families with incomes between \$40,000 and \$79,999 (12.9 percent) in comparison with the community (39.5 percent) and Canada (35.7 percent). The percentage of families in the community and Canada with incomes over \$70,000 was approximately the same (just over 21 percent).

The most common sources of household income were wages and salaries (75 percent of household income responses), Child Tax Benefit (45 percent of responses), and income assistance (40 percent of the families). No one indicated that she or he received routine financial help from relatives and gifts, even though it became evident during the interviews that this was an important income source for many families.

Another interesting indicator of the economic status of these families is the issue of home ownership: only six families (24 percent) owned their houses and the remainder rented their accommodations. The only participants who owned their houses were those in the JOBFOUND and NED groups. In contrast, almost 76 percent of the residents in the community owned their own homes and just over 24 percent rented. The community ranks as one of the most expensive in the country for accommodation. In March 1996, the median price of homes was \$225,000 – a figure that clearly exceeded the financial resources available to the “typical” participant in our study. The average rent for a one-bedroom apartment was \$562, while the average cost of two-bedroom apartments was \$703.

The participants further listed a wide range of educational achievements. As might be expected, teenagers had primarily a high school or trade school education, although one had some university and two teenagers were not asked about their education. Thirty-five respondents had more than a high school diploma, whereas only one adult had less than a high school diploma. The large majority of respondents in the JOBFOUND group had a tertiary

diploma, degree or certificate. No participant in the CU category had a tertiary diploma, degree or certificate. The sample was better educated than the general population: a larger percentage had a high school diploma or above (85.7 percent) than in the community (64.1 percent) and Canada as a whole (61.8 percent). More participants (57.2 percent) had some trade or other non-university education, with or without a diploma, than individuals in the community (30.4 percent).

Finally, the participants provided some indication as well of the importance of religion in their lives by responding to the following question: “How important is religion/spirituality?” A clear majority (63.2 percent) responded that religion was either important or very important to them. Participants were then asked how often they participated in religious or spiritual meetings. Some 28.6 percent participated in religious meetings at least once a week, while almost the same percent did not participate in such events. More individuals in the JOBFOUND and NED groups participated in religious meetings at least once a month compared to those in the CU and JOBLOST categories.

5.4 Labour Market Activity of the Participants

The number of different jobs held by family members in the two years prior to the study ranged from 0 to 12 (for one teenager). The average number of jobs held in the last two years was 1.6 for all respondents (3.0 for the teenagers), with 1 as the median. The vast majority of jobs were in service fields: child care, health care worker, sales person, delivery person, etc. The type of business listed most often was child care (17 percent), while many of the teenagers listed babysitting as their employment. Health care was the second most frequently listed type of business (12 percent). Some 12.8 percent of the sample was self-employed (10 out of 78).

Thirty-one of 78 (39.7 percent) jobs were regular daytime shifts and 25 (32.1 percent) were irregular schedules. Members of all groups had worked

weekends, but those in JOBLOST and NED families had done so more than the other two groups. Most groups were satisfied with job tasks, working conditions, and income. Many participants (39.5 percent) felt it was unlikely that they would lose their job in the next year, but an even higher proportion (46.5 percent) responded that they did not know. The main reason cited by those individuals who were *not* working during periods of unemployment in the past two years was so that they could personally provide full-time care for their children.

The participants found a great many jobs (44.2 percent) through family and friends. Going directly to the employer and using advertisements were the second and third most common strategies to secure work. People in JOBLOST families were least likely to find jobs through family or friends. Just less than half of the participants were looking for work at the time of the questionnaire, mainly by placing or responding to advertisements, contacting the employer directly, or getting help from friends. Eleven of the 26 who were *not* looking for work already had employment. Six were not looking because they were providing child care to their own children.

Finally, family members reported engaging in a variety of unpaid work. All but one of the parents and older children reported doing unpaid housework, with more than three in five spending between 5 and 29 hours per week. Some 84 percent spent time looking after children (all except one parent), with one-third spending 60 hours or more per week in that activity. Another 32.0 percent spent time looking after seniors, while 46.0 percent did some volunteer work.

5.5 Brief Family Portraits

Although the numerical summaries present reasonably accurate *statistical* descriptions of the participating families, these do not provide as strong a sense of who these individuals and families really are. While the demographic information and community characteristics provide important parameters

with which to assess family dynamics, we contend that the analysis of transactions, family resiliency, and labour market attachment requires a more detailed overview of their particular situations. The current section provides brief portraits of each of the participating families as a means of introducing the specific family contexts or experiences that may be pivotal to understanding their lives. The families have been subdivided further in accordance with their employment status as a means of organizing the materials. These vignettes can be cross-referenced with the information presented previously in Table 4 for additional demographic details.³

5.5.1 No Employment Disruption (NED)

The Suarez Family

The Suarez family moved from the Philippines to Canada several years ago. They credit the support from family already living in Surrey as part of the reason why they have adapted well and have reached a situation where they are quite comfortable financially. The father, Martin, has stable, full-time employment as a sales representative and earns an excellent salary. He does not wish to earn a promotion because that would mean moving to another city and uprooting the children. Katrina, the mother, works part-time and has a small business at home. Her employment situation suits her fine in that she has more flexibility and opportunity to spend time with her family. They have two teenage boys who would like to work part-time, but the parents would like for them to focus on their studies. Two younger children are in elementary school. Katrina's mother has been on an extended visit and living within the household, helping with child care, chores, and providing emotional support. Each member identified the family as being very close, with a shared sense of values based on their religion.

The Young Family

The Young family members consider themselves to be in a comfortable financial situation. Stan, the

father, has a well-paid job that he enjoys. Kate stays at home during the day taking care of household tasks and child care for their two children, aged 6 and 8. Stan's long hours and frequent travelling often take him away from the family, but the couple identified this as a problem only some of the time. The family's increased income level provides the members an opportunity to enjoy recreational activities and consumer goods, which are some of the ways in which the family then has an opportunity to spend time together. Kate's mother lives in the basement flat of their mutually owned house. The tight family relationship between Kate and her mother (and extended family) have further developed to both parties' advantage and satisfaction.

The Stevenson Family

Duane and Anna Stevenson have two teenage daughters, Jennifer and Jessica. Both Duane and Anna have full-time employment. Jennifer lives at home and attends college, while Jessica attends high school. Anna and Jennifer are in regular daily contact with Anna's mother, who has recently recovered from an illness. The family has organized household tasks in such a manner that everyone participates: each chooses a favourite task to do, while the ones left over are assigned through a rotation system. The daughters earn spending money through babysitting because their allowances have been eliminated. However, the family members borrow money from each other regularly. Although Anna ensures that the family keeps ticking, Jennifer is considered to be the "rock." Jennifer has the role of conflict resolver and provides everyone with varying degrees of emotional support. Family members agree that the family is close because members communicate well, share values, and gather around volunteer and sports activities.

The Pinto Family

Anne and Mark are a young couple with a 3-year-old daughter. Anne is employed full-time Monday to Friday in a stable, well-paying job, with benefits that she enjoys. Mark works Fridays through Monday doing shift work. Mark is the

primary caregiver for their daughter and cherishes this role, although he sometimes receives criticism for his choice. Their financial situation has improved over the past couple of years, which has helped reduce tensions between the couple. A recent move to Surrey has meant that they are closer to Anne's family. Anne's family is "clannish" and spends much time together in recreational activities and in providing support to each other. Mark is particularly happy that their daughter will grow up immersed in the Filipino culture, which is strong in Anne's family. Anne and Mark describe their overall situation as comfortable, although they would like to have some money put away for emergencies and their future dreams of opening small businesses.

The Quentin Family

The Quentin family expects a great deal of change in the near future. The family consists of Alastair and Brenda, the parents, and Brittany and Caitlin, the two young daughters. Alastair works full-time in a secure but low-paying job. Brenda has stayed home up to this year to look after the children as a parenting choice despite the financial hardships it has caused. The cost of child care and lack of ability to earn a decent wage contributed to this decision as well. Currently, Brenda takes care of most of the money management, household tasks, and child care. The family members freely offer emotional support to one another. Brenda has been seriously ill in recent months. The family's neighbours, Brenda's sister- and brother-in-law, and Alastair's brother have provided a good deal of emotional, child care, and financial support. Social Services has also stepped in to provide emergency funding for medical costs. Now on the path to recovery and with both children in school, Brenda is embarking on a college program. The challenges ahead include rearranging the tasks that Brenda used to take on through her previous role in the domestic sphere.

The Mason Family

The Mason family provides a portrait of a family achieving an interesting mix of independence and

interdependence. Julia is a divorced, lone-parent mother with three teenage children. She has been working part-time at a new job for the past year and a half. She enjoys the work, although it does not pay as well as she would like. The children all have part-time or occasional jobs and are expected to purchase most of their necessities as well as treats. Money is a major issue within the family and involved in a large number of transactions as individuals borrow from others to purchase items or attend events. Since Julia has been employed, most of the household tasks are divided among the children. The oldest son, Allen, gives his mother quite a bit of emotional support and feels a great sense of responsibility for the family. External support comes from Paul, a close friend of the family for six years. In addition, there is a strong connection between the children and their grandparents.

The Octavia Family

The family consists of Jane and her two daughters, Felicity (aged 15) and April (aged 10). The children's father left the family recently, which has caused a good deal of emotional and financial disruption. Coping financially remains difficult and highly stressful, despite the fact that Jane has a permanent, full-time, unionized job. She and her younger daughter try different avenues to gain extra money such as delivering ad mail, taking in boarders, collecting pop bottles and taking care of neighbours' plants while they are away in order to maintain their previous lifestyle. The household tasks are divided such that everyone pitches in to help. Jane and April enjoy each other's company whenever possible. The older daughter Felicity interacts less with her mother and sister and more with her friends for both emotional support and recreation. All family members mention that they have some external informal support.

5.5.2 Employment Lost and Recovered (JOBFOUND)

The Jefferson/Jones Family

The Jefferson/Jones family represents one of three "blended" families who participated in the study. The

mother Trish has two daughters, Sharon (a high school student) and Ellen (an elementary school student). Bill, the father, has a son Rob attending high school. Trish was unemployed for roughly 18 months before securing a full-time position. She remains uncertain about her employment future, however, because her company is undergoing restructuring. Bill works full-time in staggered shifts. Both of the teenage children earn money from babysitting. The stress of the recent marriage and blended family situation, combined with their move from the east and the comparatively high cost of living in the west, have been extremely difficult for both Trish and Bill. Trish is acknowledged as the emotional hub of the family and views that role as critical. She has instituted regular family meetings where conflicts are resolved and chores are assigned. As a result of their working situations, many of the meal and child care tasks have fallen onto the shoulders of the teenage daughter Sharon.

The Longchamp Family

Al and Bonita have a young son living with them who has just started school and a teenager who lives with relatives in Latin America. Al works night shifts in a manufacturing company and Bonita operates a child care out of their home. Formerly, both owned a small business, but they were forced to declare bankruptcy earlier in the year. The stress of the financial crisis has been especially difficult for Bonita, who feels embittered and ashamed. Al, on the other hand, feels that he now has more free time than he did when they had their own business. Bonita now takes care of the financial planning and management. Bonita also does most of the household tasks, a job which is amplified by the presence of the child care in the home. Al helps out with household tasks and spends a great deal of time with his son on the weekends. The family visits with Al's parents regularly and Bonita has two Spanish-speaking friends who are very important to her for emotional support. Both Al and Bonita have different perspectives on their situation: Al is optimistic, but Bonita is disillusioned.

The King Family

The King family includes Marsha, John, and their two preschool children. Marsha is primarily occupied with child care for the two children and with household tasks. She has recently begun to generate a little extra income by doing some small-scale catering. John works three jobs totalling about 60 hours a week. He is generally happier with the long hours because he can bring in more money, although he feels tired and drained when he arrives home. Marsha admits that she is feeling more stress than she used to and expressed frustration with their financial situation, her role in the family, their lack of mutual goals, and being “stuck” in the house. Marsha’s parents are a major source of emotional and child care support for the entire family.

The Singh Family

Kushwant and Protima have recently immigrated to Canada from India. Kushwant currently has secure employment, but in a position that does not draw adequately upon his experience or potential. His Indian qualifications are not recognized in Canada. Protima also has found that her professional qualifications are not recognized and, as a result, has decided to stay at home with their 1-month-old baby. Protima takes care of the majority of household tasks and child care, but Kushwant eagerly assists when necessary. Decisions are smoothly made and a good deal of emotional support and respect are shared by the two adults. The move to Surrey was based on the fact that Kushwant had close relatives nearby, on whom they have relied quite heavily to help them get set on their feet.

The Gauthier Family

Steve Gauthier is a lone-parent father who has recently gained custody of his two teenage children, Jan and Jonathan. Steve has a three-year employment contract in a position that provides satisfactory compensation and working conditions, although he would prefer to have different tasks. He has a small landscaping business on the side as well, which he would like to expand. Steve drank rather heavily in

the past when he lost his business and his marriage fell apart. He has consciously attempted to reduce his drinking and identifies his children as his main priority. Steve makes most of the decisions and rules for the family, but the children appear to be highly satisfied with the process. All members share chores equally according to a flexible schedule that Steve devised. He believes that Jan and Jonathan learn and do more than children in most other families. Steve also spends a great deal of time helping the children with their homework. They enjoy spending recreational time together (usually one teenager with their father at a time) and provide each other with emotional support. A neighbour also plays an important role in Jan and Jonathan’s daily life by providing guidance and companionship when Steve is not available.

The Holmes Family

Marjorie Holmes is a lone-parent with two preschool children. Despite the fact that she has been on an occasional workers’ list and continues looking for part-time employment, she has not had any success and has almost given up hope. She feels embarrassed to be receiving income assistance, but does not see much chance of changing her situation. Even if she could get a job in her preferred field, she worries that she would not earn enough to make it worth giving up her welfare subsidy. As a mother of two small children, Marjorie takes care of most of the household, financial, and child care tasks. Marjorie has minimal external supports. Her own mother is not as interested in being with her grandchildren as Marjorie would prefer. Her closest friend recently moved and hence they are unable to spend as much time talking as in the past. Marjorie expressed concern that meeting other single parents with children of the same age is difficult. She and a neighbour, however, seem to have a regular, informal child care relationship shared between the two women.

The Ironhand Family

Alex has two children, Adrienne (7) and Matt (4). He has recently found full-time employment in

a field that he enjoys, but which is emotionally stressful. Alex does a lot of volunteer work. He receives additional emotional support and “personal release” through attending a self-help group. As he views his situation, “I don’t think I’d be where I am now without it.” Alex pays for household help to give him more time with his children, for volunteer work, and the self-help meetings. Seventy percent of family eating is at restaurants because Alex says he is too emotionally tired to cook when he comes home from work.

5.5.3 Employment Lost, Not Recovered

The Fairholme Family

Isabelle and Jesse Fairholme have a 14-month-old baby. Both Isabelle and Jesse have put a great deal of thought and effort into their employment and general economic situation. They have well-defined goals both individually and as a household, especially in terms of their education, money management, and how they want to raise their children. Jesse has recently returned to school, while Isabelle remains at home with the baby. Jesse credits a social service on-the-job training program and some career planning courses for his new direction. Isabelle is frustrated with being at home, but they both agreed that Jesse’s training would be shorter-term and less expensive than hers. She also believes that the burdens of household tasks and child care fall to her mainly since she stays at home. Both agree that Jesse could contribute more. Isabelle handles the finances because she likes the control and has skills in the area, although Jesse thinks it might be better to balance the fiscal responsibilities more evenly. Communication and acceptance are challenges for both of them in their personal relationship. The family receives a great deal of external informal support, including financial assistance, child care, and emotional support from the child’s grandparents. Isabelle’s parents are very involved with the family, to the point where they forgo some of their own activities and goals. Over the past two years, the Fairholme’s income has been drastically reduced because both were laid off from

their jobs and, as a result, they have incurred a large debt.

The Campbell/Collins Family

Glen, the father, has part-time work at one place and casual work at another. He would like to have a full-time job at one place to increase financial security and allow more time for his own interests and for family time. Sandy, the mother, has recently obtained casual employment, following completion of a training program. She would like secure part-time employment to improve financial security, or even to stay at home if the finances existed. They have three children: Sue (teenager), Helen (7) and Allen (6). The two youngest children would prefer to have their mother at home. Both Glen and Sandy are under considerable stress as they work out their relationship. The lack of communication around household tasks, child care responsibilities, and financial management and difficulty providing each other emotional support seem to be contributing factors. The children are told which chores to complete by their parents and Sue performs child care for about an hour once a week. The individual family members have relied on formal (counselling) and informal (family and friends) external support.

The England/Edwards Family

The England/Edwards family is a blended family. Janet was laid off from her job some time ago and receives Employment Insurance benefits, although she does some limited contract work as well. This has improved her sense of well-being because she has more control over her time and more time with the kids. Peter works the night shift, and then helps Janet with her contract. This arrangement means that Peter works through the night and also during part of the day. He sleeps in shifts and is frustrated with the lack of time to spend with the family. He would like more regular hours, but feels that the financial needs of the family require that he work at whatever he can. The two children are sometimes frustrated with having to tag along with Janet and Peter while they complete the contract work. The family identifies two of their strengths as pulling

together and offering mutual support. The members also report having a strong sense of financial and emotional priorities and goals. The family does not have many family transactions with other households.

The Demasse/Dempster Family

The family consists of a young mother, Diana, her baby son, and her common-law partner Phillip. Diana is currently receiving Income Assistance, but is actively planning to create her own home child care centre in order to secure an income. Phillip also receives social assistance, but has recently retrained for a career in accounting and is seeking work. He is helping Diana to set up in child care because he sees it as an insurance for his partner to have an income in case the relationship fails. Household tasks are shared by the two adults. Diana does most of the child care, but Phillip gives her a break each day so she can pursue volunteer work. Even though they budget every month, it is difficult to make ends meet due to unexpected expenses. Diana has a network of family and friends outside the household. She uses a social service program to meet other single mothers, get adult contact, and seek information on employment and financial issues. Phillip's only external contact appears to be a friend living in the basement suite of their rented house.

The Bradshaw Family

Elaine Bradshaw is a young lone-parent mother with a 1-year-old baby girl. She was working part-time, but she did not believe that the work paid enough and thus she opted for income assistance. She manages to get by financially with some help from her child's father, assistance from her close-knit family, and some babysitting on the side, which she does not claim for tax purposes. The arrival of her daughter has changed her view of life and her most immediate goals consists of improving her situation by returning to school. Elaine enjoys making use of community programs such as parenting programs and single mothers' drop-in sessions. Although Elaine provides most of the caregiving herself, the child's father, Garth, regularly

takes the child. Garth currently is on disability leave from his work, which has given him more time to care for his daughter and has allowed Elaine to take a school preparation course.

The Anderson Family

Maya Anderson is a lone-parent with two elementary school aged boys, Geoff and Karl. She currently receives Income Assistance. Maya plans to take a college course in the near future to help her qualify for employment with a unionized workplace; she hopes that after-school child care is included in the student loan. Having a plan helps her feel positive. Geoff seems somewhat affected by their lack of money because he gets teased at school for not having "trendy" clothes. Maya takes care of most of the household tasks but Geoff and Karl help some with particular chores. Maya wishes that she could have free babysitting more so that she could socialize with other adults. Maya's extended family includes her and the children in holiday outings and celebrations, while the boys' grandfather helps out financially. Communication and emotional support seems to be an ongoing challenge for family members.

5.5.4 Continuous Unemployment (CU)

The Bolton Family

Ron and Marita Bolton are both currently unemployed due to various health reasons. Both have taken on the roles of full-time homemakers and caregivers to six children, all of whom are under the age of 6. Both appear to be quite satisfied with their immediate situation. They share tasks easily and without protracted discussions. They have a strong faith, a strong sense of family, and a network of external support people that includes their friends and their church congregation. They are optimistic about the future. Ron would like to study and eventually open his own business; Marita doubts that she will be able to pursue further studies because of the problem of being able to afford child care expenses.

The Vandyke Family

Nancy is the mother of three young children: Sarah (in elementary school), Josh (going into grade 1), and Jenny (a baby). She has been receiving Income Assistance for quite some time. The family is a very close one, as they spend a lot of time together going for outings and recreational activities. Nancy sees herself as the mother and the father in the family. She does the majority of child care, all of the money management, and gives emotional support to the children. The children help out when they can and provide a good deal of emotional support to Nancy. Allen Smith is a close friend and neighbour who visits the family regularly. He often intervenes when there are fights between family members. The children's grandparents also provide some external support. Nancy has put school on the back burner for herself. In the past she had problems trying to return to school with the issues of arranging child care and just being able to cope with the pressure of raising a family while finishing school work. Because of this predicament, she made the decision to stay at home with the children until they were in school.

The Wilson Family

Alison Wilson has been unemployed and receiving Income Assistance for the past five years since her daughter was born. Alison's parents have been highly supportive of Alison and her daughter. They offer loans, gifts in kind, child care, transportation, companionship, advice, and emotional support. Alison also believes that she has benefited greatly from taking life skills courses offered through Income Assistance; she notes that the program has enhanced her ability to cope. She has plans to return to school to finish high school courses in the near future and intends to attend college after that. She remains extremely positive about the future.

The Adams Family

Leslie, the mother, has been unemployed for three years, and is currently receiving Income Assistance. Finding work continues to be a major goal for her, but she has grown discouraged that she will not be

able to find a decent job. Unemployment and lack of money cause her considerable stress. Furthermore, she feels a lack of control. Nadine, her 10-year-old daughter, attends school, and participates in organized sports and programs. Leslie does volunteer work that allows her daughter to go on outings and camping trips for no charge. Leslie places a high priority on keeping the house clean and notes with pride that Nadine frequently volunteers to help with household tasks without being prompted. Such tasks seem to get done with little negotiation and discord. Leslie asks for and receives very little support from external friends and family, and shares a great deal with her daughter. Leslie would like to start her own business, but wryly notes that if she had the money to do that, she would instead spend it on necessities for her daughter first.

The Brown Family

Maria Brown is a young lone parent who has been unemployed since the birth of her daughter about a year ago. Her primary focus outside the home is education; she is working toward a high school diploma, which she hopes to obtain within the year, and intends to attend college or university. Being unemployed makes her "feel useless" and she expresses frustration with poverty and a feeling of being "trapped." However, she sees herself as working steadily toward a better situation and has confidence that she will achieve her goal. Maria's mother, Martha, plays a large role in their family. Martha also helps out other extended family members and sometimes feels "like a rag doll being pulled in all these directions." Martha provides Maria and her baby with transportation, financial assistance and certain household tasks. Each relies on the other for a high degree of emotional support, and both consider the baby a source of emotional support because he brings them happiness. The most significant transactions between Maria and Martha are part of an overall arrangement that has evolved and is still evolving. The focal point of the family is the baby's current and future well-being.

Thus the preceding vignettes briefly describe the 25 families participating in the study. The information

mainly derives from a qualitative analysis of interview and focus group transcripts, supplemented where appropriate with statistical information from the questionnaire. The portraits provide some indication of whether these families are in more or less

stable situations, as well as some of the potential strengths and liabilities that may affect their capacities to cope. The remainder of the report focuses on their transactions, resiliency, and labour force attachment.

Child Care Transactions and Achieving Balance

One of the most compelling findings of the study was the extent to which striking a balance of priorities preoccupied most adult members of these 25 families. Balancing the priorities of employment and child care was a fundamental consideration for the parents regardless of their employment category or family configuration. While nearly one in four parents (and older children) claimed to be “very satisfied” with “the balance between your job and family and home life,” another 41.4 percent were “somewhat satisfied,” and more than one-third expressed moderate to strong dissatisfaction. The main reason that the majority expressed dissatisfaction was simply not having enough time to spend with their families. Other reasons for many included a preference not to spend as much time at their jobs, not having enough time for other activities, and health problems.

The child care transactions embodied most clearly the difficult and persistent trade-off between economic goals and family values. All but three of the parents (92.3 percent) spent at least 5 hours each week engaged in child care labour, while almost two in five worked 60 or more hours weekly providing child care (see Table 5). Several of the older children as well had child care responsibilities, although the majority of children in the study (62.7 percent) were under 10 years of age. All parents in the continuing unemployment category spent 60 hours or more in child care (most were lone-parent mothers at home with young children).

The study participants generally placed a high value on having a primary caregiver for children at home and were willing to sacrifice income, security, and career advancement accordingly. Across

Table 5

Hours Spent in Unpaid Child Care Labour by Family Type

	0 hrs	< 5 hrs	5-14 hrs	15-29 hrs	30-59 hrs	60+ hrs
	(Percent)					
Lone parents (11)	0.0	0.0	18.2	9.1	18.2	54.5
Two parents (28)	3.6	7.1	10.7	39.3	7.1	32.1

Source: Study questionnaire data file.

the spectrum of households, family compositions, and employment categories, the interviewers found strong support among the parents for the notion of personally looking after their own children full-time. Indeed, the main considerations for families were such factors as parental roles in child care, the age of the children, the safety and health of the children, and the degree to which parents were able to pay for or rely upon external support for child care.

The parents made a wide range of choices to achieve a balance between work and child care. In both lone-parent and two-parent families, there were several who were able to strike the right balance, or at a minimum an arrangement that satisfied the needs of individuals co-residing within the household in the short term. There were also families that continued to struggle with this conflict. The basic child care transactions were similar for families of all employment categories. Different family configurations, however, experienced a differential impact: lone-parent and two-parent families faced similar decision-making dilemmas, but often the latter group had more choices.

6.1 Two-parent Families and Child Care Arrangements

Some of the two-parent families, especially those with young children, sacrificed income so that one or even both parents could look after the children full-time. The adults in other such families devised different employment arrangements to ensure that parents were able to provide care for their own children. Females in two families had or were planning to open home child care centres because the training necessary was minimal, the additional physical resources were few, and having their own daycare would allow the mothers to care for their own children at the same time. Others were engaged in work from home or were planning employment based from their homes. The two parents from one family held complementary jobs, whereby the mother worked outside of the home for pay during the day and the father worked on the weekends and some evenings. The arrangement allowed

these parents to earn enough money to be comfortable *and* take care of their baby themselves most of the time, although they had relatively little time to spend with each other.

As one might expect, the interviews revealed that some employed parents experienced guilt about not spending enough quality time with children. Yet parents at home with children *also* sometimes felt guilty, resentful, or worthless. Mothers in particular often struggled internally with the issue of staying at home with their young children or working for pay outside the home. The fathers generally were not as worried about the issue, or expressed some concern for their wives' frustration. Looking after a child experiencing some difficulty was not only a priority that took precedence over earnings, it also mitigated against successful labour market attachment.

Another significant issue in two-parent families was the way in which parents divided the caregiving role, even where the decision had been made to have one parent at home. In nearly every two-parent family, mothers still had the primary responsibility for ensuring that young children received the necessary care and attention. There were, however, a number of variations on how the caregiving and decision-making roles regarding child care issues were divided, an assortment of reasons for why the roles were divided as such, and various levels of satisfaction with the division.

In some families across the spectrum of employment categories, there was a willingness to be flexible in child care roles, an agreement on priorities, and an equitable sharing of tasks. The Bolton family provided an example of a commitment to a shared idea of goals and roles. In their particular situation, both adults did not work outside of the home (after medical problems) and were receiving income assistance. They shared almost equally in the role of raising their six children, all under the age of 7. Other parents also heartily endorsed a more equitable sharing of child care responsibilities, such as Alastair Quentin: "If you don't do things to complement each other, to support each other, the whole

thing just falls apart. You're trying to raise the kids. I don't think you can successfully do it any other way."

The most satisfactory child care arrangements for families in all employment groups included much give and take among parents. Such flexibility was extremely important in supporting employment, job searches or schooling. The arrangements were either explicitly articulated and negotiated, such as with the Fairholmes, or they were implicit and understood without dedicated discussion, such as Kate Young's explanation conveys: "Well, we neither one of us ever complains about it. I think you just do it. You never expect anything from the other way, if it happens, it happens."

Both males and females alike grappled with the gender issue in parenting. In most two-parent families, child care considerations primarily affected the mother's employment situation. A number of families still held firmly to the concept of the man as the primary breadwinner. In these situations, the idea of the woman as the "traditional mom" overrode important considerations such as a better income and financial security for the family or her future career prospects. Even when the financial situation became quite difficult, there seemed to be some reluctance to strike a compromise such as a part-time job for the woman.

There were some families, however, where females attempted to find work apart from child care responsibilities (although that issue remained the priority). For example, in the Young family, Kate had an evening job cleaning offices. She preferred to do something else, but only if the position fit her children's school schedule. It was important for her that she at least follow what happened in school with her children, which prompted her to volunteer to help with school-related activities. The Pinto family was an interesting exception. Anne expressed satisfaction at being the "breadwinner," while her husband was practical about the trade-off between earnings and caregiving. Consequently, both parents agreed that the father, Mark, would be the primary caregiver for their daughter.

In families with teenagers and younger children, there were regular child care transactions between parents and teenagers. Older children, especially teenage girls, often had to assume responsibility to care for younger siblings after school while their parents were away at work. This created a complex bundle of issues that included guilt, resentment, and whether or not there should or could be payment for such labour. In some cases, parents admitted that such arrangements enabled their attachment to the labour market, although there was a sense of guilt about the appropriateness of using teenage children in this way. Sandy Campbell explains why she asks her eldest daughter to babysit in the following manner:

... because I can't afford to pay a babysitter... I feel, in my mind, that I don't ask a lot that way... but then there's another part of me that says she's just a kid too, and that's a lot of responsibility to put on her and she is their sister... I think that when she has to pick up the slack, it doesn't always make it a good environment or a safe one... It's the sibling thing and they don't listen to her.

Finally, these parents were reluctant to use formal child care for several reasons: the cost was seen as prohibitive, there were strongly held views that family members should care for children, and there did not seem to be much faith in the quality or safety of existing child care. For example, Anna Stevenson and her husband had just purchased their house and were feeling financially strapped when their first child was born. She decided to find a babysitter in order to secure employment. Despite her intention to help out financially, Anna eventually decided to remain at home with the baby herself.

The quality and control of care was also an issue, as many were not willing to take any chances with inadequate care for their children. There was consistently a strong distrust of paid external daycare across all types of families. As Anne Pinto relates: "Maybe because we're so family oriented that it's also hard for us to trust, I don't know. I'm not saying I don't mean to be, but I guess when you hear all those things happening, it's so hard to trust

people outside your family.” In fact, a number of families made economically adverse decisions in order to look after their children themselves.

When parents did make the choice to have children cared for outside the home, there was a clear preference for informal, personal arrangements with relatives, neighbours or friends over formal, licensed child care. Paid or formal child care was a last resort for many families. As an example, Sandy Campbell had a close neighbour look after her children. The relationship had begun as an informal unpaid relationship, but had gradually evolved into a more formalized, paid relationship. Still, the important element was the fact that this was an “at home” care situation. Family, friends, and neighbours who provided occasional child care did so to help out, to play with the children, or because of a feeling of family obligation. In some cases, grandparents provided child care for young grandchildren (especially if they were the first) because the grandchildren were “the joy of their lives.” In immigrant households in this study, there were strong extended family support systems:

I just compare to other families here in Canada. Like... as I see it, the family here is just the [nuclear] family. They don't consider cousins or so family. Yah, but I feel luckier to have a bigger family, a better support system. (Anne Pinto's aunt)

6.2 Lone-parent Families and Child Care Arrangements

For lone-parent families, the choices necessary to achieve balance between employment and child care were especially stark and sometimes irreconcilable. The difficulties of juggling career or school and parenting were challenging, and, for some parents, insurmountable. Alex Ironhand, for instance, was a lone-parent father who felt guilty working full-time because he did not have enough quality time with his children: “I feel guilty, you know, I caught myself telling a few friends that I should just put in my resignation and just stay home with my kids.” Jane Octavia chose to work earlier hours so

she could pick up her two daughters from school. Another lone-parent father, Steve Gauthier, decided *not* to take on work that would compromise his chances to be with his children.

In other situations, lone parents such as Elaine Bradshaw used income assistance “... so that I could stay home with my son. And also I wasn't getting paid enough at my job – I was only working part-time.” Nancy Vandyke gave up her schooling because she could not find the balance between the needs of her course and suitable child care. But even making a clear choice to put child care ahead of financial independence did not always guarantee peace of mind. As Maria Brown states: “When you're not working, you feel like you're not producing anything, you know, and you feel basically useless... not having enough money to do this and that.... I feel really stuck. Really, really trapped.”

In lone-parent families, available teenagers played an extremely important caregiving role. In the Mason family, Allen (the older son) regularly watched his two younger siblings. Julie Mason had some misgivings about putting so much responsibility on Allen's shoulders, who was “as much a parent these days as I am.” The availability of teenage children, however, was obviously highly variable across households and thus not an option for many lone-parent families.

As with two-parent families, the lone-parent families made decisions about the use of formal, paid child care on the basis of cost, the belief in personal care for one's own children, trust, and availability. Lone-parent families were generally either unwilling or unable to rely on paid daycare when they sought external assistance with child care. Yet external child care was important, not only to enable these parents to work or take courses, but so that they could get out and receive the emotional support and leisure time they needed. Lone-parent families often had fewer options for external child care assistance.

If there were not an acceptable balance between the ability to earn and the cost of external child

care, then employment was less of an option. Two of the lone-parent mothers made a choice to receive income assistance and care for their children full-time because their previous pay cheques were not high enough to cover both paid child care and basic necessities. The result was that some women were effectively cornered by their situations: by living on the amount provided by income assistance, many lone-parent mothers were unable to afford babysitters for job hunting, career planning or leisure activities.

In addition to the above constraints, there was also the issue of trust of external caregivers. Sarah Adams believes that, “There’s just so many weirdos around that I really don’t know who to trust anymore...” Thus the provision of child care by friends, neighbours, and relatives was naturally of great importance in lone-parent families. In some situations, the support of relatives (especially grandmothers) was readily available, as in the case of Alison Wilson. Elaine Bradshaw also had the support of the father of her child, which allowed her to pursue her educational goals. A couple of lone-parent mothers chose to share babysitting with others in order to keep the costs low.

Jan and Jonathan Gauthier were constantly over at their neighbour’s house chatting with her, asking for advice, and simply “hanging out.” They stayed there after school before their father came home from work and at other times when he was busy. The neighbour was fond of the children, but concerned that they were not getting enough guidance. Moreover, the informal arrangement did place some additional stress on the neighbour and her own family.

In contrast, there were some families for which informal external child care was rarely available. Maya Anderson felt unsupported by her family: “I wish my relatives, my brothers in particular, would babysit for free. Well, they don’t charge anyways, but I wish they’d babysit more often.... it does restrict my social life.” Another interviewee, Nancy Vandyke, expressed a strong sense of isolation as a result of a lack of informal external child care support. As a third example, Marjorie Holmes’

mother generally was not interested in caring for the children and Marjorie had to pay her for babysitting unless the mother had volunteered. Even if Marjorie found salaried work, she would still have to find affordable daycare because she could not ask her family to care for the children.

It is worth noting that lone-parent mothers (especially young mothers without much support from their partners) who had access to and had used parenting programs and support groups spoke highly of them. Lone parents received a number of benefits that would eventually support labour market attachment: new friends to provide emotional support; other parents with whom they could exchange babysitting; job hunting skills; enthusiasm to move on to career planning courses, training or employment; and skills to cope and interact more effectively with their children. According to Alison Wilson:

I’m in a parenting program, “Nobody’s Perfect,” and so... after I became a mum, I realized like how isolated I was all of a sudden. So I started doing a lot of... groups and stuff that are funded by the government and stuff. So that has helped a lot.

In summation, the critical importance of child care transactions cannot be overstated. In the aggregate, these families were not enamoured with available daycare options and preferred to assume the primary responsibility of looking after their children in their own homes – even though that decision involved a number of trade-offs. The two-parent families in the study were somewhat atypical of the general population in that there was a greater tendency to forgo the financial benefits of being dual-earning couples, at least among those families with younger children. The lone-parent families clearly had fewer options at their disposal, especially in the sphere of informal supports for child care. In some cases, lone-parent mothers opted to receive income assistance and be their children’s primary caregiver. In contrast, the two lone-parent males tipped the balance in favour of employment over child care and other domestic responsibilities. Indeed, several other transactions apart from child care were studied as well, the results of which are presented in the next section.

Other Transactions and Labour Force Attachment

The other transactions addressed in this study included: emotional support; instrumental supports or household tasks; financial support and material transfers such as accommodation and gifts; transportation; and advice in regard to employment and education. Based upon the results from the qualitative analyses,⁴ the researchers concluded that the first three sets of transactions were relevant considerations in decisions around labour market attachment. It is important to note that the various kinds of transactions often enhanced or were realized as other forms of transaction. For example, if a grandmother looked after children, this activity could be judged as both emotional and financial support as well as child care. Under other circumstances, a child who assumed a heavy load of household tasks might also be providing emotional support to her parent.

7.1 Emotional Support

Transactions in the form of emotional support include listening and providing sympathy; making and maintaining close relationships; visiting and socializing; discussing or arguing about certain matters; problem solving; and mediating between relatives. In families of every employment category and configuration, emotional support was one of the most significant areas of transactions within the families, and, to a lesser extent, between households or with the formal sector.

In both lone-parent and two-parent families, participants acknowledged an overlap between emotional support and other forms of support. The emotional support was often indistinguishable from and intertwined with other forms of support such as financial support, help with child care, and assistance with household tasks. Most parents and older children who responded to the questionnaire had someone either inside or outside of the household that they could turn to in a crisis (80.4 percent) or for advice if they were having problems (84.3 percent). Nearly everyone (95.1 percent) had someone that made them “feel loved and cared for.” There were some differences in the availability of such supports, depending on whether one was a lone parent, part of a two-parent couple, or an older child. More specifically, lone parents were somewhat less likely to report having such supports, while all but one of the children stated that they had supports in each realm (see Table 6).

Moreover, the interviewees made strong links between emotional support and successful employment experiences. The support of family members, their relationships, and the psychological state of the members affected the emotional well-being of individuals in the labour force, which in turn affected work performance. Conversely, stressful or consuming employment might affect the psychological state of workers, which in turn often impacted upon the emotional well-being of family members.

Table 6**Availability of Emotional Support by Parents and Children**

Type of support	Lone parents (n = 11)	Two parents (n = 28)	Older children (n = 12)
	(Percent)		
<i>Count on someone in crisis?</i>			
Yes	63.6	82.1	91.7
No	18.2	14.3	8.3
Don't know	18.2	3.6	0.0
<i>Count on someone for advice?</i>			
Yes	72.7	85.7	91.7
No	27.3	7.1	8.3
Don't know	0.0	7.1	0.0
<i>Someone makes you feel loved?</i>			
Yes	87.5	100.0	88.9
No	12.5	0.0	11.1

Source: Study questionnaire data file.

In two-parent families, a common theme from the qualitative analysis was that emotional support from partners in particular enhanced others' performances at their paid employment. Conversely, making work a priority affected the ability of some individuals to provide emotional support to other family members. Some individuals were able to identify this as an issue and to deal with it directly. Failure in work also affected the individual's ability to give emotional support to other family members. For example, Bonita Longchamp was deeply shamed by the failure of her husband's business and felt that his family blamed her for this. As a result, she was unable to offer AI support and unable to respond to emotional support from him. In fact, more than one-third of the parents (38.5 percent) indicated that they had experienced increased frequency of arguments with their partner over the past 12 months. It is worth noting that 70.0 percent of the respondents in the JOBLOST category and 45.5 percent in the JOBFOUND (both categories experiencing recent employment changes) indicated an increase in arguments with their partners, as compared with 16.7 percent of those either continuously unemployed or without employment disruption.

In two-parent families, the study participants considered positive emotional support in spousal relationships to be extremely important. Individuals often identified their relationship with their spouses as the factor that sustained them through hard times. Spouses provided emotional support in a variety of ways. For example, caring, friendship, and respect were regarded to be important forms of emotional support. Some study participants identified exchanges of household tasks as another key form of emotional support. In the England/Edwards family, Janet identified her husband's driving assistance as a form of emotional support, i.e., a concrete example of supporting her financial contribution to the family by helping with the delivery of telephone books: "It doesn't sound like emotional support that he's got the car, [but] I couldn't do the telephone books if he wasn't there to help me..."

Conversely, one of the big complaints about spousal relationships was the inability to rely on partners for emotional support. In Sandy Campbell's case, "I just discussed this with a counsellor the other night, that we decided to go talk to, to get the communications going again, but then I found out I

was really unhappy... I said... I feel a lot of the time, totally alone... He became very focussed on himself and what was going on for him and his issues, and he forgot about me.” Thus providing emotional support was sometimes seen as a challenge for male adults in a family. As a general theme, the women often identified their spouses as being unable to deal with emotions.

While children were acknowledged as an important element in the emotional support network within two-parent families, these adults did not rely on their support as much as the adults in one-parent families. Many parents explained that their young children, by their mere existence, gave them joy. Teenage children, on the other hand, were sometimes identified as “emotionally distant” from other family members. They were more inclined to turn to friends for emotional support.

Children required constant emotional attention. Mothers, including stepmothers, were generally the emotional caretakers within families. In the King family, the male adult was unable to provide overt emotional support to his children, which was a source of some tension. Sometimes other members were the “emotional hub” of the family, which might be especially stressful if the individual were not an adult. In the Stevenson household, for example, the parents acknowledged their teenage daughter’s role as conflict solver and a source of emotional support. Jennifer herself acknowledged this role, but she was not always pleased with the situation:

They mostly dump all their feelings on to me... My Mom and Dad mostly... I guess just because I am a good listener.... We’ve talked about it before. How they were saying that they hope they’re not ruining my life by dumping their feelings on me.... A lot of the times I wish they didn’t come to me.

A number of adults articulated their feelings about the importance of providing strong emotional support to their children with reference to their own upbringing. Parents were not certain how to provide support that “emotionally-withdrawn” teenagers might need. The members of blended

families identified the issue of providing emotional support for stepchildren as a challenge. From Glen Campbell’s perspective, for instance, “[Our daughter] has been having problems with a man... maybe it’s the stepfamily issues, we really can’t get to the base of the problem... we have so many counselling sessions...”

The presence of or interactions with extended family were extremely important to some of the families, particularly in gaining emotional support and advice on a variety of matters, including work. Some individuals noted, however, that extended family members were unfriendly or critical and they preferred to stay away from them. The members of still other families turned to external support people in addition or as a complement to the emotional support provided by other members within their own households. The support of extended family members was more prevalent and appeared to help within those families with adults who had immigrated to Canada.

Those who found it difficult to have their emotional needs met by other co-residing family members sometimes turned instead to external support people. A number of individuals who felt more “isolated” within their family systems or specific household contexts accessed formal resources such as support groups and counsellors. The members of both lone-parent and two-parent families sought professional help in the form of psychiatrists, psychologists, and counsellors to provide emotional support for themselves or their children. The lone parents were more likely to seek emotional support in the form of support groups than their counterparts in two-parent families (see Michalski, 1999).

Those who mentioned formal supports usually concluded that these provided great benefits (*see the discussion of family well-being and resiliency in the next section*). Sometimes, however, appropriate formal emotional supports were not available or accessed during a crisis. For instance, Jane Octavia was bitter about the lack of external formal support she received during her recent crisis. She was

particularly upset with the Catholic school that both her daughters attended.

Finally, a clear theme that emerged was that lone parents often felt especially isolated. Those lone parents who had external emotional support or actively sought such support felt better able to cope with challenges. Some lone parents said that they were not getting enough emotional support from extended family members. They might be receiving financial assistance or help with child care, but they did not feel that this was an adequate substitute for emotional support. As one such parent explains, “I feel like there’s a lot, you know, doing the... the financial things and... that sort of thing. You bringing me groceries or something and stuff. But there’s... there’s no... interactions just for no reason. You know what I mean?”

The two lone-parent fathers interviewed stated that they avoided intimate relationships either because they were too busy or did not want someone else to upset the family balance. In contrast, lone-parent mothers were more likely to form intimate relationships with men. In addition, lone parents typically relied on their children for significant emotional support more so than among the two-parent families studied. For example, Nancy Vandyke reports that “I’m a single mom. I don’t have any friends so to speak because my kids are my friends.” Lastly, as in two-parent families, emotional support often took the form of help with household tasks.

7.2 Household Tasks

The researchers examined a number of transactions around household tasks, including basic housework, shopping, meal preparation, mechanical support and exterior dwelling maintenance. When asked the question, “Last week, how many hours did you spend doing unpaid housework, yard work or home maintenance for members of this household or other people?,” all but one of the parents and older children indicated that they had spent some hours performing such tasks. More than 6 out of 10 respondents had spent between 5 and 29 hours doing housework (see Table 7). The number of hours spent on unpaid household tasks was relatively evenly distributed across employment categories and family configurations.

The in-depth interviews revealed that study participants spent the majority of their time on household tasks mainly for the benefit of their own immediate households. The family members divided these tasks among themselves using as many different systems as there were families in the study. The division might be based on overall perceptions of family roles, specific interests and aptitudes of family members, or time spent in outside obligations. The process for this division might be unacknowledged and appear “automatic,” it might be based in regular family meetings, or it might be the unilateral decision of one parent.

Table 7
Hours Spent Doing Unpaid Housework

	0 hrs	< 5 hrs	5-14 hrs	15-29 hrs	30-59 hrs	60+ hrs
	(Percent)					
Lone parents (<i>n</i> = 11)	0.0	18.2	27.3	36.4	9.1	9.1
Two parents (<i>n</i> = 28)	3.6	10.7	46.4	14.3	14.3	10.7
Older Children (<i>n</i> = 12)	0.0	25.0	50.0	16.7	8.3	0.0

Source: Study questionnaire data file.

In both two-parent and lone-parent families, finding an acceptable process for assigning, supervising, and completing tasks was important to the ability of the family to function well. There was no discernible pattern of a direct connection between a smoothly functioning family and attachment to the labour market (according to the categories of employment that informed the selection of participants): families with continuous unemployment *and* those in which there had been no employment disruption were able to engage in satisfactory transactions around household tasks.

The division of responsibilities for child care was mirrored, in most families, by the division of responsibilities for household tasks. Where there was a traditional or rigid sense of roles, the woman was usually responsible for both household tasks and child care; if she did not actually do all the household tasks, she was responsible for assigning them.

In some families, the division of household labour was a source of discord between spouses. This “traditional” role was difficult for some women to accept, such as Isabelle Fairholme: “Part of my turn in helping him get somewhere is by staying home and doing the housework and doing most of the meals and doing most of that stuff. It doesn’t feel like I should be doing it all...” There was often dissatisfaction with how household tasks were divided or completed. In many cases the female spouse would resent the burden of household tasks, but male spouses would not notice such a distinct inequality. Thus there was frequently a discrepancy between what individuals thought they were doing and how others perceived their contribution to household tasks.

In addition to the gender division of labour discussed above, families accomplished the assignment of household tasks in a number of ways. Some families held formal or informal family discussions on a regular basis. In the Jefferson/Jones family, the mother, Trish, coordinated household chores. Meetings provided a forum to discuss the distribution of chores and to revise the chore list. In other families,

one or both adults decided who would do which tasks. Whenever there was a change such as an illness, new employment situation or loss of finances, the families would then reconsider the distribution of household tasks. When Anna Stevenson returned to work, for instance, there was a scramble to reassess the division of household tasks. Sometimes families struggled to find the necessary flexibility to adapt to changing circumstances.

External support people rarely provided assistance with household tasks, although lone-parent families were more likely to receive such support. According to the questionnaire results, external support people were less likely to provide help with household tasks in comparison with other types of support: only 4 of 19 external support respondents indicated that they provided help with household tasks for the families in the study. Only one lone-parent father with “a decent income” opted to purchase household services (cleaning and housekeeping help, dining out, etc.). He clearly stated that the purchase of these services involved trade-offs with other financial priorities. Other parents considered the option, but did not choose that route, citing the cost as a deterrent.

The willingness of children to do chores allowed parents to work without worrying as much. Some parents, such as the two lone-parent mothers with teenage children, said they could not work if children did not do household tasks. Others suggested that they could continue to work and complete the chores, but that they would spend less time with their family and endure more stress. More generally, in lone-parent families, the division of transactions around household tasks was directly affected by two factors: the ages of the children and whether or not the lone parent was working or receiving income assistance.

Adults and children both acknowledged the connection between taking responsibility for household tasks and labour market attachment. In lone-parent families, children of all ages felt obliged to assume increased responsibility for household tasks, sometimes even more than they would prefer. As an

example, the Vandyke family consisted of a single mother with two young elementary school-aged children and a baby. The older children were taught to tidy up after themselves. In the Mason family, the older child Allen explains, “I’m like the second parent type thing. I have to... make sure that dinner’s cooked when she isn’t home or take them out once in awhile. And in charge of the chores... I have to do groceries sometimes. It all depends...”

As in two-parent families, there were different incentives and systems of reward in lone-parent families. Some children were rewarded with money, stars or special activities. In the Gauthier family, the father used chores to instill values. Steve Gauthier taught his children Jan and Jonathan what he called life skills – cooking, meal planning, and smart shopping. He was proud of his children and felt they did and knew more about household tasks than most youngsters did at their ages.

7.3 Financial Arrangements

Some 80 percent of the families in this study were experiencing the “money crunch” in some form or another. Whether they were simply trying

to pay their rent and buy food, or struggling to pay off their mortgages and put gas in their cars, families considered themselves to be under a great deal of financial stress. In fact, only one family in five agreed that its household was “doing well financially.” The full results of a series of questions pertaining to family finances appear in Table 8.

Two-parent families in the current study were willing to endure a money crunch for future results: parents might believe that it was more important for children to have a parent at home and hence they would do without a second income. Alternatively, they might believe that the further education of one parent would lead to increased income in the future and so would sacrifice current income.

For lone-parent families, the scenarios were somewhat different. Several of the lone parents in the study were young mothers, with no specialized education (though most had at least high school diplomas), and low earning potential. They might also make the decision to care for their children full-time and give up employment income. These lone parents typically were without additional financial support and had to rely on the more limited support received through income assistance. Where

Table 8
Responses to Questions about Family Finances

Statement regarding family finances	Agree	Neutral	Disagree
	(Percent)		
Our household is doing well financially.	20	32	48
I am optimistic about achieving financial goals for the next year.	52	16	32
We have difficulty deciding on how to handle our finances.	21	8	71
Use of credit cards and charge accounts has been a problem for us.	24	8	68
Paying back our debts is a big worry.	48	12	40
I am concerned about how to make ends meet on a day-to-day basis.	48	8	44
Having enough money for retirement is a concern.	52	12	36
We do not know how to handle our money wisely.	12	20	68

Source: Study questionnaire data file.

applicable, the earnings of teenage children were important to the families, especially in terms of affording children an opportunity to purchase the extras and entertainment desired. Finally, none of the parents in the study considered the option of living with relatives.

Many financial transactions occurred across households. Financial gifts, loans, and in-kind contributions from relatives were particularly important. These types of exchanges often helped families “make it through” the month and reduced stress. The more vulnerable families were those that did not have access to these types of informal financial supports.

The typical family in the study worried about money as a key concern and carried a heavy debt load at the same time. In at least two cases, individuals suffered from physical and emotional health conditions, which they blamed on the stress of their financial situations. For example, Sandy Campbell reported the following: “Health-wise for myself, I’ve developed Crohn’s Disease and that’s stress-related.... I feel responsible because I’m managing everything.”

The two-parent families devised different strategies to divide up the responsibilities for major financial decisions. The division of financial decisions and management appeared to have less to do with relative incomes and more to do with philosophy, skills, and time. The father would be responsible for financial decisions and management in families that tended to consider themselves “traditional” in terms of the gender roles. In other families, the women took care of the finances. Still other families jointly decided upon financial priorities and day-to-day decisions. As expected, the management of finances could be a source of tension in a relationship. There was often resentment about how responsibilities were divided, particularly by women who sensed a lack of control over decision making. Only one adult male expressed a similar concern.

Those parents with older children often explicitly said that they took their children’s input into account

when setting financial goals and making financial decisions. Most of the teenage children in the study had some casual or part-time employment. Generally the children made their own financial decisions, with some parental guidance for younger children. The money earned typically went to purchasing extras and entertainment.

The parents’ employment goals (such as starting a child care centre or going back to school) often required additional income. Relatives, especially grandparents, sometimes provided the extra financial support and, in turn, might experience more financial stress themselves. Other individuals preferred to borrow from a financial institution rather than from family or friends.

One of the great benefits of immigrating to an area where relatives lived was the potential for in-kind and financial support. The parents in a few families mentioned providing financial support to other kin-related households. These were households where at least one adult was working. In terms of “formal” outside support, short-term financial help from income assistance to cover medical expenses allowed one parent to continue working. Otherwise the choice would have been to rely fully on income assistance where medical expenses were covered. The case of the Quentin family, as reported by Alastair Quentin, is informative in this regard:

We had to declare bankruptcy to clear off our charge cards.... For a one-year period of time, we got an income subsidy from social services.... You’re allowed to make a... net of 1,500 a month for a one-year period. After that the program ends sort of thing, so you’re tapered off. The big benefit of that was not only the money that came in, but... that social services then picked Brenda’s medication.

As expected, based on their reported family incomes, lone-parent families usually experienced more of a “money crunch” than two-parent families. Yet, as with two-parent families, there were a variety of different situations. The two lone-parent males, for example, expressed more satisfaction with respect to their earnings than their female

counterparts as a whole. Both of these individuals were employed at the time of the study and earning adequate incomes to support their families (though neither had his “ideal” job).

Lone parents always kept the children in mind when evaluating their work or study plans. They sometimes sacrificed those plans in order to provide care for their children or even simply to survive. Worrying about money was common, especially for the children’s future. Children could also be affected by the financial situation. One child, Geoff Anderson, was teased at school because he did not have “trendy” clothes: “I get in fights in school. People say that I don’t have very good clothes and stuff, so they make fun of me.”

By default, most lone parents managed their own family finances. The other family members generally accepted and appreciated these efforts. Especially in lone-parent families, older children wanted to work part-time in order to earn extra money for their personal satisfaction. In two families, though, children’s earnings or savings sometimes went toward an upgrade of a basic necessity that the parent provided.

The majority of lone parents reported that external financial support was important to their survival, such as Jane Octavia: “My parents are helping me because they know that my financial situation... they live in Ontario but they do send me money to help me make it through the tough times right now.” In-kind support from external family members often made the difference in the family’s comfort level and ability to cope. Gifts for the children

from across households were important to parents, as in-kind support contributed to the ability of the family to survive rough periods.

The lone parents in the study lived on their own rather than with their parents. For most of the mothers with young children, income assistance contributed to a feeling of independence that was important to them. There was a common feeling, however, of wanting to move forward in the future, to a life of complete self-sufficiency gained through employment. As Maya Anderson explains, “I’d like to be off of social assistance. My plan is to be a home support worker... a good paying job... and be independent of government assistance.”

In summation, transactions around emotional support, household tasks, and financial resources affected the capacity of the parent or parents to secure some type of labour force attachment. By the same token, the nature of the work, such as the level of stress endured, appeared to have a reciprocal impact on family transactions and the overall level of family functioning. The lone-parent families once again tended to have more difficulties accessing the various types of resources described previously. Two-parent families had more access to supportive networks, but as well were required to manage the potential conflicts between the two partners. In general, the women tended to be less satisfied than the men in terms of the prevailing patterns of transactions and perceived family functioning as somewhat more problematic. These issues are explored further in the next section, which focuses on family strengths and resiliency.

The Strengths of Families and Family Resiliency

Another objective involved examining the strengths that families possessed and their relevance to dealing with the challenges confronting them. Physical health and emotional well-being can be considered important preconditions or at least corollaries that may be related to the capacity of families to cope with life's challenges. Hence as a precursor to a more detailed investigation of family strengths, we first assess the general health and well-being of the family members themselves, as well as their overall family functioning.

8.1 General Health and Life Satisfaction

Life Satisfaction

The questionnaires contained several quality of life items, including one pertaining to overall satisfaction with life: "Are you satisfied or dissatisfied with your life in general?" The full results are presented in Table 9. Roughly one in five parents indicated "very satisfied," while half were "somewhat satisfied" and the remainder were either "somewhat" or "very dissatisfied" (28.2 percent). The older children who responded to the question expressed more satisfaction: 7 of 12 (58.3 percent) were "very satisfied," four were "somewhat satisfied," and only one responded "somewhat dissatisfied."

In terms of correlates of life satisfaction, the adults in two-parent families were more likely to

state "very satisfied" compared to lone parents (28.6 versus 0.0 percent) and less likely to express general dissatisfaction (21.4 versus 45.5 percent).⁵ A higher percentage of those who were *not* currently receiving income assistance were quite satisfied compared to those who were receiving income assistance. Gender and presence of young children were not correlated with general life satisfaction. The most powerful correlates, however, were the number of crises or "traumatic events" experienced in the past 12 months and the availability of informal supports. The "traumatic events" specified in the questionnaires included the following: 1) major financial crisis or bankruptcy; 2) separation or divorce; 3) death or serious illness of loved one; 4) an unwanted pregnancy; 5) miscarriage or abortion; 6) failing school or training program; 7) increased frequency of arguments with partner; 8) violent physical attack or abuse; and 9) violent psychological abuse.

Those who had not experienced *any* recent crises or traumatic events were generally more satisfied. In contrast, participants who had endured two or more traumatic events within the past 12 months were clearly much more dissatisfied with life in general at the time of the interviews. Moreover, those who responded positively to the two questions regarding the availability of informal supports (someone available to help with crisis situations or to turn to for advice) were generally more satisfied than those who expressed having only one or no such supports.

Table 9**Correlates of Life Satisfaction in General**

Variables	Very satisfied	Somewhat satisfied	Dissatisfied	Total <i>n</i> ¹
	(Percent)			
Family structure				
Lone parents	0.0	54.5	45.5	11
Two parents	28.6	50.0	21.4	28
Children	58.3	33.3	8.3	12
Gender				
Female	21.7	47.8	30.4	23
Male	18.8	56.3	25.0	16
Income assistance				
Receiving IA	7.7	69.2	23.1	13
Not receiving IA	26.9	42.3	30.8	26
Young children				
No children under 6	9.1	54.5	27.3	11
One child under 6	27.3	45.5	13.6	22
Two or more under 6	16.7	66.7	16.7	6
Number of crises				
None	40.0	60.0	0.0	10
One	20.0	60.0	20.0	15
Two or more	7.1	35.7	57.1	14
Informal supports				
One or none	0.0	45.5	54.5	11
Two or more	28.6	53.6	17.9	28

1 Column summarizes the total number of participants who fell into each of the subcategories identified.
Source: Study questionnaire data file.

Life Stress

The next issue concerns the extent to which study participants described their lives as stressful or not. As can be inferred from Table 10, slightly more than 3 in 10 parents (30.9 percent) responded that their lives were “very stressful,” while another 46.2 percent described their lives as “somewhat stressful” and the remaining 23.1 percent stated “not very stressful” or “not at all stressful.” The older children who responded once again expressed a more positive view than their parents, such that one in three described their lives as “not very stressful” and the other two-thirds reported “somewhat stressful.”

Most of the factors examined were not correlated significantly with life stress, including family struc-

ture, gender, income assistance, and the presence of young children.⁶ Interestingly, in terms of raw percentages, slightly more lone parents, females, those *not* receiving income assistance, and those who had fewer young children viewed their lives as “very stressful.”

As with general life satisfaction, the key correlates were the number of recent crises and presence of informal supports. Fully half of those who had not experienced any recent traumatic events reported their lives as “not very stressful” (none responded “very stressful”) compared to 20.0 percent of those who had one recent crisis and only 7.1 percent of those who had suffered at least two traumatic events. In addition, those who responded positively to questions about the availability of two types of informal support were far less likely to describe

Table 10**Correlates with Stress in Life**

Variables	Very stressful	Somewhat stressful	Not very stressful	Total <i>n</i> ¹
	(Percent)			
Family structure				
Lone parents	36.4	45.5	18.2	11
Two parents	28.6	46.4	25.0	28
Children	0.0	66.7	33.3	12
Gender				
Female	34.8	43.5	21.7	23
Male	25.0	50.0	25.0	16
Income assistance				
Receiving IA	23.1	46.2	30.8	13
Not receiving IA	34.6	46.2	19.2	26
Young children				
No children under 6	36.4	54.5	9.1	11
One child under 6	31.8	45.5	22.7	22
Two or more under 6	16.7	22.7	50.0	6
Number of crises				
None	0.0	50.0	50.0	10
One	40.0	40.0	20.0	15
Two or more	42.9	50.0	7.1	14
Informal supports				
One or none	72.7	27.3	0.0	11
Two or more	14.3	53.6	32.1	28

¹ Column summarizes the total number of participants who fell into each of the subcategories identified.
Source: Study questionnaire data file.

their lives as “very stressful” compared to those with one or fewer such supports (14.3 versus 72.7 percent).

Self-reported Health

A classic question with which to assess health status involves a subjective self-appraisal such as the following question borrowed from the General Social Survey: “Compared to other people your age, how would you describe your state of health? Would you say it is... excellent, very good, good, fair, or poor?” The raw results indicated that among parents, the distribution was as follows: excellent (10.5 percent), very good (31.6 percent), good (39.5 percent), fair (15.8 percent), and poor (2.6 percent). The older children in the sample were much more likely to describe their health as very good or excellent

(83.3 percent), with only one response each in the “good” and “fair” categories.

As with the previous analyses, we next examined the correlates of self-reported health status. These results are summarized in Table 11. The significant correlates among this sample of families included gender and income assistance: male parents were far more likely than female parents to describe their health as “very good” or “excellent” (62.5 versus 27.3 percent), while those who were *not* receiving income assistance were more likely to report being healthier. Those with two or more children under 6 reported somewhat poorer health, as did those who had recently experienced two or more crises, though these differences were not statistically significant due to the small numbers of respondents.

Table 11**Correlates with Self-reported Health**

Variables	Very good or excellent	Good	Fair or poor	Total <i>n</i> ¹
	(Percent)			
Family structure				
Lone parents	36.4	45.5	18.2	11
Two parents	44.4	37.0	18.5	27
Children	83.3	8.3	8.3	12
Gender				
Female	27.3	45.5	27.3	22
Male	62.5	31.3	6.3	16
Income assistance				
Receiving IA	23.1	61.5	15.4	13
Not receiving IA	52.0	28.0	20.0	25
Young children				
No children under 6	45.5	45.5	9.1	11
One child under 6	47.6	33.3	19.0	21
Two or more under 6	16.7	50.0	33.3	6
Number of crises				
None	40.0	50.0	10.0	10
One	46.7	40.0	13.3	15
Two or more	38.5	30.8	30.8	13
Informal supports				
One or none	40.0	50.0	10.0	10
Two or more	42.9	35.7	21.4	28

¹ Column summarizes the total number of participants who fell into each of the subcategories identified.
Source: Study questionnaire data file.

Finally, the presence of informal support was not correlated significantly with health status.

What are the implications of the results for these families? There certainly appear to be certain demographic characteristics that are weakly associated with *parents'* life satisfaction, stress, and general health, but the *children* living with “less healthy” parents themselves did not seem to be affected in a particularly adverse fashion, at least as measured in the short term. On balance, the exploratory results indicated that the older children within these families reported much higher levels of satisfaction, less stress, and better health than their parents.

The results further implicate the importance of recent traumatic events and the availability of social

supports as salient issues impacting the quality of life for the families in the present study. The question of whether these are “healthy functioning families” merits further attention as well, especially if one hypothesizes that family functioning has implications for resiliency and labour force attachment. These issues are examined next in an effort ultimately to rank the 25 families in terms of their strengths and weaknesses along a continuum meant to serve as a proxy for the “capacity for family resiliency.”

8.2 Healthy Family Functioning

The scaled results of family functioning among the 25 families may be an indicator of potential risk among these families. The 12-item General

Functioning Subscale (GFS) of the McMaster Family Assessment Device was administered to help assess their family functioning. The GFS contains a series of statements to which the respondent indicates “strongly agree,” “agree,” “disagree,” and “strongly disagree.” The items are then scored from one to four, which thereby generates a minimum possible score of 12 and a maximum possible score of 48. The basic logic of the scale suggests that the higher the score, the higher the level of family dysfunction.

Previous research has confirmed both the reliability and validity of the GFS (Byles, Boyle, and Offord, 1988; Skinner, Steinhauer, and Santa Barbara, 1984) and the measure has been included in the National Longitudinal Survey of Children and Youth (NLSCY) and the Ontario Child Health Survey. The mean scores for the population tend to be between 19 and 20 (with a standard deviation of slightly greater than 5). These figures can be used to provide a baseline comparison for the current sample. In other studies, scores of 27 or higher are used to classify families as “dysfunctional,” though a common practice with clinical measures consists of identifying those scoring at least one standard deviation above or below the mean as “at risk.”⁷

The results indicate that these families were not markedly different from the general population, as GFS scores among parents averaged 21.8 (s.d. = 6.0). The lone parents had a slightly higher mean score of 22.9, while the adults in two-parent families averaged 21.4. Interestingly, the children’s scaled results were nearly identical to those of their parents (mean = 21.5, s.d. = 6.3), suggesting that they tended to have similar views about the overall level of function or dysfunction within their families (confirmed by a case by case analysis comparing parents’ and children’s responses directly).

If one averages the scaled results of the two-parent families to produce one score, then the distribution breaks down 4:1 in terms of families within the “healthy functioning” range compared to those in the “dysfunctional” range. Stated differently, 80 percent of the families had GFS scores of 26 or less, while

the other 20 percent scored 28 or higher. While factors such as gender, family structure, income assistance, and presence of young children were *not* correlated with family functioning, once more the situational factors, such as recent crises and the availability of informal supports, proved significant. For example, those families who had not experienced any traumatic events in the past 12 months averaged 18.1 on the GFS, while those who had one or more crises averaged 5 points higher toward the dysfunctional end of the scale. Similarly, those who responded in the affirmative to both questions pertaining to the availability of informal supports were more than 4 points better off than those lacking in either or both types of informal supports identified.

As with the previous analyses, the most important considerations appear to be the sources of support available to these families and their responses to recent crises. Some families clearly have more – and more *effective* – external supports at their disposal than others. These factors seem to be related to family functioning. Perhaps less obvious, though, are the relative effects of different families’ capacities to cope with crises, or the potentially devastating impact that traumatic events may have upon some families, which are not as pronounced among other families. These latter considerations lead naturally to a discussion of family strengths and resiliency.

8.3 A Strengths and Liabilities Approach to Family Resiliency

The notion of resiliency, or the ability to bounce back after adversity, is currently a popular concept among psychologists, social workers, educators, family scholars, and organizational behaviourists. Mangham et al. (1994, p. 1) provide a useful general definition of resiliency:

Resilience is the capability of individuals and systems (families, groups and communities) to cope successfully in the face of significant adversity or risk. This capability develops and changes over

time, is enhanced by protective factors within the individual/system and the environment, and contributes to the maintenance or enhancement of health.

A growing body of literature and research on resiliency has developed in recent years. A central research question that has guided some of the inquiry can be stated as follows: “What factors develop and support the capacity for resiliency in individuals, families, organizations and communities?” At present, most relevant research still focuses on defining the characteristics of resilient children and families, understanding the risk and protective factors, and proposing strategies aimed at educators and therapists rather than policy makers (Barnard, 1994; Drummond et al., in press; Saleebey, 1996; Smith and Carlson, 1997).

The focus on individual factors or the “inherent” capacities of individuals, families or even whole communities feeds into the debate over the relative importance of nature and nurture in shaping human affairs – and the policies that result from such beliefs. The fact that some individuals overcome their crises has a great appeal for some observers. To some, their successes suggest that inner strengths may be more crucial than expensive government programs. Others argue that the implications of the discussion indicate a need for more public attention to changing the odds that individuals face in the first place.

Whatever one’s perspective, resiliency appears to be an interactive and systemic phenomenon, the product of a complex relationship of inner strengths, external supports, and experiences throughout a person’s life course (cf. Werner and Smith, 1992). Resiliency ideally should be viewed as a long-term, dynamic condition of individuals or families rather than as a static or fixed characteristic that does not change; it should be assessed over time, by measuring the ability of a family unit and the individuals within the unit to withstand difficulties. Indeed, one might even assess resiliency not only in terms of the ability to survive crises, but to emerge from whatever crises or difficulties encountered as a stronger entity.

In this snapshot of 25 families, the researchers collected data on the characteristics of families that may contribute to an understanding of the nature of resiliency. It was not possible in a short-term, in-depth interview study to assess resiliency, which requires a longitudinal analysis to observe the responses of individuals and families to crises over time. Nevertheless, by using attributes and processes identified in the resiliency literature, coupled with an analysis of related outcomes, the research generated information on the relative strengths and liabilities of these families. An understanding of strengths and liabilities may prove critical in developing, supporting, and sustaining resiliency.

There are numerous characteristics of family resiliency identified in the growing body of resiliency literature (see Table 12). To explore factors

Table 12

Characteristics of Resilient Families

Attributes	<ol style="list-style-type: none"> 1. Shared optimism and positive outlook 2. Shared goals and priorities 3. Sense of being a family and commitment to the family 4. Sense of control
Processes	<ol style="list-style-type: none"> 1. Accepted negotiation, problem-solving, and decision-making processes 2. Acceptance of role within the household 3. Flexibility and adaptability of roles to meet agreed-upon goals and priorities 4. Open, clear, consistent, frequent communication 5. Consistent contact with external friends, relatives, or community
Corollaries	<ol style="list-style-type: none"> 1. Health 2. Well-being

that support resiliency, the research team consulted the literature to identify the attributes and processes common among resilient, healthy or functional families. These included clear, open and consistent communication, adaptability, problem-solving skills, confidence, cooperation, understanding and acceptance. In the current study, an analysis of the interview transcripts resulted in the identification of those families where members agreed that their

families tended to share certain of these key characteristics. The group included as well those families that believed themselves to be resilient (had bounced back from a crisis and/or were confident in their ability to weather crises in the future). The researchers then examined the families for other similarities, or the extent to which they shared a cluster of processes such as an acceptance of the prevailing styles of negotiation, problem solving, and decision making.

By comparison, there were other families who displayed more liabilities or who might be characterized as “more vulnerable.” We examined these to determine if there were indeed different attributes and processes that were commonplace among them. It seemed that more vulnerable families might have some – but by no means all – of the identified attributes and processes that could be useful as indicators of individual or family resiliency over time. These are discussed below in greater detail based on the qualitative feedback from the interviews.

8.4 Attributes

The interviews provided an opportunity for individuals to discuss their perceptions of the strengths and liabilities of their families. In many cases, individuals within a family (separately and as a group during the family interviews) mentioned the following attributes.

Shared Optimism and Positive Outlook

This attribute may be defined as a tendency to focus on positive aspects of a situation and being hopeful about the future. Individuals with a positive outlook are able to project their thoughts to a time when they anticipate things will be better and tend to perceive their experiences constructively, even if the experiences caused pain (Werner and Smith, 1992). Individuals who are able to see opportunities in a variety of circumstances may be better able to imagine the ways in which they are closer to their desired state than individuals who focus on the negative. Such individuals are also able to halt, or at

least reduce, negative chain reactions in their thinking. Positive attitudes can also protect individuals from the high energy drain caused by negative thoughts and depressiveness.

For example, one young lone-parent mother was extremely hopeful and optimistic about her future opportunities. Her positive outlook about her plans helped her weather her current situation of low income. Her family was considered to be more resilient or even “thriving” by the measures employed (*see Section 8.6*). In another family, the mother was extremely discouraged after a series of financial stresses. Even though the monetary problems were easing, her worry was still debilitating. What was a strength or an asset in the first example proved to be a liability for the latter woman and her family.

Shared Goals and Priorities

A great strength found in some families was their shared financial, employment, educational, and recreational goals for the family as a whole, even though the goals of individual family members might differ. In addition, the priorities set by each member were similar or complementary. Some families were able to focus their attention on desired goals, which they then related to a sense of meaning and purpose and a vision of the future.

Goals naturally varied from family to family. One family had an extremely strong sense of financial priorities and goals that helped them to manage through a period when one of the two parents lost her employment. In contrast, a more vulnerable family experienced considerable tension because both adults had very different employment, financial, and parenting goals and priorities.

Sense of Being a Family and Commitment to the Family

It was quite clear from the literature and from the current study that resilient families have a strong sense of being a family and commitment to the family. That shared sense and commitment to

the family was a strength in a number of families. As the father, Paul Suarez, in one two-parent family relates: “We’re close. We love each other. We’d look out for each other. We’re healthful... Hard working. Just like the Brady Bunch.” Another more vulnerable family was having a difficult time recovering after an intense family crisis. One of their struggles was indeed the ability to develop that sense of being a family again, particularly since the teenage daughter had withdrawn emotionally and physically from family activities (which put additional stress on everyone).

Sense of Control

Individuals with a sense of control perceive themselves to be able to shape events and outcomes. They are willing to trust their own insights and judgment and act confidently. Such individuals tend to view their failures not as an indicator of low capability, but rather as an opportunity to gain information to be used in future attempts at problem solving. Questionnaire respondents for the most part had a self-perception of having “control over most” (63.3 percent) or “control over all decisions” (16.3 percent) that affected their daily activities. Only one in five stated that they only had “control over few or some decisions” and no one stated having a “total lack of control.”

8.5 Processes

Accepted Negotiation, Problem-solving, and Decision-making Processes

Another important strength that some families possessed was a shared agreement about negotiation, problem-solving, and decision-making processes. The actual processes were not directly linked to the capacity for resilience in the present study: specific processes depended on a number of different factors, such as children’s age and parental culture. The most important aspect appeared to be that all members agreed with the legitimacy of whatever processes were established.

Two families with quite different processes, for example, nevertheless evinced a shared acceptance of decision-making processes, which was therefore

characterized as a strength. One family held monthly meetings where every member had an opportunity to have input into decisions. In another family, the lone-parent father made the key decisions and the teenage children agreed.

On the other hand, the same decision-making processes could be evident in other families, but these might involve situations where each member did *not* necessarily agree upon the method. In one two-parent family, the father’s unilateral decision making caused the mother significant internal stress.

I’m a wife and a mother... That means I cook, clean, wipe noses, change diapers. My husband makes most of the decisions unfortunately... He’s a little bit controlling... He makes the major decisions for the kids... Whether, you know, what kind of education they’re gonna get or whatever... I don’t like the fact that he’s controlling... That really really really bugs me. (Marsha King)

Acceptance of Role within the Household

Apart from agreement about the negotiation process, there may be relatively high or low consensus regarding the tasks that individuals performed. Often people will group a number of tasks together to define a specific role such as “mother” (meaning child care, household tasks, emotional support), conflict mediator or financial manager. The roles within families varied from flexible to rigid, as well as from traditional to non-traditional. Past experiences, role expectations, and open communication appeared to be important both in shaping and changing roles.

The degree of role satisfaction was an important strength of many families. In the Suarez family, for example, the members were highly satisfied with their roles and task allocations. The father made all major decisions within the family, which the mother openly supported. The children, ranging in age from 9 to 16, followed closely their parents’ directions.

In some cases there may have been an initial agreement about taking on a certain role, which

later might produce a degree of dissatisfaction. For instance, the mother in one family willingly took on the task of financial manager. She eventually became ill in part as a result of the burden, which had grave repercussions for her family.

Flexibility and Adaptability of Roles to Meet Agreed-upon Goals and Priorities

The flexibility and adaptability of roles also appear to support the family's capacity for resilience. If family members are willing to accept new tasks (such as children taking on more household tasks) or assume new roles (such as a father getting children ready for school), then they are more likely to be able to weather crises. In one family, the mother agreed to stay at home in the short term in order to take care of the children. In another more vulnerable family, the father was *not* willing to adapt his activities to support his wife's career goals.

I want to go back to school and my husband will not support me... If it doesn't affect him that's great.. But aside from that he doesn't, you know, I want to take this, I want to start a catering business... He's not willing to support me starting a business, financially or just about in any other way.
(Marsha King)

Communication Framework

Open, clear, consistent, and frequent communication served as a cornerstone for all of the above processes. The Singh family, for example, displayed a number of strengths, including excellent communication. As Kushwant Singh explains, "I share with her all the information, all my secrets, all my beliefs, and other things, and treat her equally in all respects, and I'm comfortable with her, telling her whatever is on my mind, whatever is in my mind."

Consistent Contact with External Friends, Relatives or Community

The families that seemed able to maintain the more pronounced capacity for resilience were also

those that had a strong, consistent link with at least one other household (either friends, family or members of a religious community). For example, the Mason family's capacity for resilience was strengthened by the support of a close friend. In contrast, during Jane Octavia's recent crisis, there was relatively little external support, which thereby contributed further to the family's vulnerability.

8.6 Family Rankings on the Strengths-Liabilities Continuum

The identification of families with similar clusters of attributes and processes facilitated the creation of a strengths-liabilities continuum. The attributes and processes discussed above appeared to be strengths or protective factors among the families in the sample, particularly in establishing agreement or congruence among family members. The strengths of these families derived not from a hierarchical division of tasks considered appropriate by members of one cultural group or on a democratic decision-making structure prevalent in another. Such transactions may be considered appropriate or desirable for other reasons, but they did not have a direct relationship to family placements along the strengths-liabilities continuum.

Instead, we argue that the presence of a greater number and more intensely experienced set of these attributes and processes can be treated as a proxy to indicate a greater capacity for resiliency. An important consideration, however, was the degree to which individuals in the family truly possessed the attributes and accepted the processes specified. If one member openly agreed with a transactions process but secretly was in disagreement, then this undermined the capacity for resiliency (i.e., that family would appear to be less likely to be able to sustain resilience over time). Stated differently, the degree to which each family member possessed an attribute such as "shared optimism and positive outlook" provided an operational measure of one of the above dimensions along the strengths-liabilities continuum.

Table 13 places the families in the study on a continuum ranging from the possession of more strengths to more liabilities. For ease of further analysis and discussion, the continuum has been divided into three categories: thriving, surviving, and struggling. These categories, which are essentially empirically derived, receive a more extensive definition below. The three categories provide a preliminary description of the family’s capacity for resiliency, since no formal scales or measures of resiliency have been previously established. The placements on the continuum have been validated further by comparing the participants’ self-reported health and well-being (see Section 8.7).

The rankings presented in Table 13 are cross-tabulated with family status (lone-parent versus

two-parent). In addition, each family’s original employment status is listed in parentheses, i.e., “NED” (no employment disruption), “JOBFOUND” (job lost and recovered), “JOBLOST” (job lost and not recovered), and “CU” (continuous unemployment). Such information provides a useful way of breaking down a complex array of information into more discrete and analytically digestible units that are consistent with the overall focus of the study.

In terms of the strengths-liabilities continuum, “thriving” families considered themselves to have successfully overcome crises in the past and exhibited most, if not all, of the attributes and processes identified previously. These families reflected family situations that were typically viewed quite positively by the members. In addition, the measures of

Table 13
Families and the Strengths-Liabilities Continuum

Continuum categories	Two-parent families	Lone-parent families
Thriving	Suarez (NED)	
	Pinto (NED)	
	Singh (JOBFOUND)	Wilson (CU)
	Young (NED)	
Surviving	Stevenson (NED)	Bradshaw (JOBLOST)
	Bolton (CU)	Brown (CU)
	England/Edwards (JOBLOST)	
	Fairholme (JOBLOST)	Ironhand (JOBFOUND)
	Jefferson/Jones (JOBFOUND)	Mason (NED)
	Demasse/Dempster (JOBLOST)	Gauthier (JOBFOUND)
	Longchamp (JOBFOUND)	Anderson (JOBLOST)
	Quentin (NED)	
Struggling	King (JOBFOUND)	Octavia (NED)
		Adams (CU)
		Vandyke (CU)
	Campbell/Collins (JOBLOST)	Holmes (JOBLOST)

Source: Qualitative analysis of interview transcripts.

health and well-being were highly correlated. Life might not be “perfect” in every sense of the term, but these families’ strengths far outweighed their liabilities. A total of 7 of the 25 families were identified as “thriving,” including 5 two-parent families and 2 lone-parent families.

Families that were “surviving” featured fewer of the attributes and processes, or a mixture of strengths and liabilities (typically from four to six). These were families wherein the individuals generally viewed themselves as doing reasonably well, though by no means functioning at their optimal level. These families were coping well in some areas but having difficulty with others. The members could identify certain strengths that helped to provide some anchors in their lives, but at the same time were quick to point out liabilities or problem areas that created a sense of vulnerability or negatively affected their health and well-being. Roughly half of all families fell into the middling category, including similar proportions of two-parent and lone-parent families.

The “struggling” families by definition were experiencing a high degree of vulnerability to crisis and change. These were families that appeared to possess only one or two of the attributes and processes that cumulatively were the pillars of strength in other families. Their liabilities clearly and pervasively outweighed their strengths. The families could be characterized as “vulnerable” or “at risk” by most standard definitions, with relatively lower levels of self-reported health and well-being. There were proportionately more lone-parent families in the category (36.4 percent), though two of the two-parent families were “struggling” as well.

An examination of the 25 families in this study indicated that most (80.0 percent) had experienced one or more recent crises or traumatic events in the past 12 months (e.g., financial crisis or bankruptcy, separation or divorce, death or serious illness of a loved one, an unwanted pregnancy, etc.). In fact, the data reveal that roughly one-third had experienced three or more such experiences in the past year. These families and households were especially

important to examine, since crisis or change are the key periods during which the capacity for resiliency is most tested.

8.7 Corollaries of the Capacity for Resiliency

8.7.1 *Health and Well-being Correlates of Resiliency*

As explained earlier, health and well-being served as indices to be correlated with placement on the strengths-liabilities continuum, or the “capacity for resiliency” among these families. The results from several specific correlates are summarized in Table 14. The factors examined included general health status, physical and emotional health status compared to 12 months previously, general life satisfaction, self-reported stress, and GFS scores.⁸

For example, when asked to compare their health to others their age, more than half of those in the “thriving” and “surviving” categories indicated that their health was very good or excellent. Only 28.6 percent of those in “struggling” families indicated a similarly healthy status. As one moves from the thriving to the struggling end of the continuum, the percentage of participants reporting better physical health than 12 months ago increases substantially. No one in the thriving category indicated that his or her health had deteriorated in the past year, compared to 17.2 percent of those in the surviving category and 14.3 percent of those in the struggling category.

When asked to compare their emotional state or mental health at the time of the interview compared to 12 months previously, there were no significant differences between respondents in each of the three categories. Nevertheless, a higher percentage of those in the surviving and struggling categories reported improved emotional health in the past year compared to those classified as thriving. On the other hand, when asked about specific behavioural indicators there were indeed differences (specific numeric results not shown). More individuals in the

Table 14**Selected Correlates of Capacity for Resiliency**

Selected health/quality of life correlates	Thriving (<i>n</i> = 18)	Surviving (<i>n</i> = 25)	Struggling (<i>n</i> = 8)
	(Percent)		
Health status compared to others?			
Excellent or very good	55.6	56.0	28.6
Good	27.8	28.0	57.1
Fair or poor	16.7	16.0	14.3
Physical health compared to 12 months ago?			
Better	33.3	47.8	57.1
Same	66.7	34.8	28.6
Worse	0.0	17.2	14.3
Emotional health compared to 12 months ago?			
Better	40.0	72.7	60.5
Same	40.0	27.3	26.3
Worse	20.0	9.1	13.2
General life satisfaction?			
Very satisfied	47.1	28.0	0.0
Somewhat satisfied	41.2	52.0	44.4
Dissatisfied	11.8	20.0	55.6
General life stress?			
Very stressful	11.8	24.0	44.4
Somewhat stressful	52.9	52.0	44.4
Not stressful	35.3	24.0	11.1
GFS average scores and standard deviations	18.5 (4.4)	22.9 (5.7)	24.6 (7.4)

Source: Study questionnaire data file, combined with qualitative analysis of transcripts.

struggling and surviving families reported an increase in medication use, more changes in sleeping behaviour, increased feelings of nervousness and anxiousness, less feelings of calmness and peace, and greater feelings of sadness or depression. These results were corroborated during in-depth interviews, wherein there was a greater likelihood that some members of less resilient families would identify stress-related illnesses and depression.

As a proxy measure of well-being, almost 9 out of 10 (88.3 percent) individuals in more resilient families were somewhat satisfied or very satisfied with their lives. The levels of life satisfaction decline proportionately as one moves into the “surviving” category of families and falls off even more dra-

matically among those classified as “struggling.” In addition, a much higher percentage of individuals in more vulnerable families described their lives as “very stressful” in comparison with those who lived in families classified as having a greater capacity for resiliency.

There was a strong relationship between family capacity for resilience and certain kinds of attributes and processes (including family dynamics and informal external support). The “thriving” families exhibited a package of different strengths, which correlated positively with health and well-being. As a final consideration, the GFS results of family functioning correlated moderately with the family placement on the continuum. For example, none of

the families classified as “thriving” fell within the “dysfunctional” range. Indeed, their average scores of 18.5 were just slightly less than the population mean. The “surviving” families averaged 22.9, while those in the “struggling” category had a mean of 24.6.

8.7.2 Transactions Data

Finally, we analyzed the strengths-liabilities for correlations with the transactions data. In general, there did not appear to be connections between specific types of transactions, such as child care and financial management, and a family’s capacity for resilience. However, the degree to which families could be characterized as thriving versus surviving or struggling did seem to be related to the processes by which the transactions took place. For example, the fact that housework was completed or not was irrelevant. Placement along the strengths-liabilities continuum was also not dependent on the specific roles that individuals accepted. Whether the division of labour was “traditional” (where the domestic tasks and caregiving were performed by adult women) or “non-traditional” (where the male partner assumed more equal responsibility) did not make a difference. The degree of acceptance of roles, however, was a factor as discussed previously.

As well, the specific patterns of transactions did not differentiate between those families with more strengths versus those with more liabilities. Families that often performed activities together, such as eating dinner collectively every evening, did not necessarily display a greater capacity for resilience than others who rarely spent physical time in the same place. Nor were those families where decisions were made democratically automatically less vulnerable than those where transactions were dictated by one member.

A greater number of individuals from the more resilient families had a positive attitude about control over most or all decisions (87.5 percent) as compared to individuals (64.7 percent) in more vulnerable families. The finding has particular significance if one considers that both more resilient

and more vulnerable families in the sample had experienced financial difficulties. An important difference, however, was that the lack of a sense of control appeared to be one of the elements hindering more vulnerable families from moving forward.

8.8 Limitations of the Analysis

The qualitative analysis, supplemented by certain quantitative measures, has not produced the definitive measure of family strengths or resiliency. Rather these concepts have been explored in an attempt to develop a more systematic means of measuring or characterizing families in terms of key attributes and processes that may be associated with resiliency, as distinct from a focus exclusively on family functioning, health or well-being. The assumption guiding the analysis, however, has been that these factors should be correlated with each other. The potential for developing an integrated measure has been buttressed with the confirmation of the expectation that inter-correlations should be present across these factors with the more quantitative measures.

The creation of the strength-liabilities continuum cannot yet be considered a scale or validated measure of the “capacity for resiliency.” It serves only as a preliminary construct based on verbal descriptions provided by study participants in response to a series of interview questions, and without any attempt to more formally construct a relative “weighting” for each issue identified. The test of the potential predictive validity of the continuum or scale necessarily requires longitudinal data, which may be provided in part with a follow-up of these families.

The most difficult issue, though, concerns positive outcomes that one wishes to measure or predict on the basis of a formal scale of resiliency or even our informal strengths-liabilities continuum. The concept of resiliency and the definitional requirement that an entity (individual, family, or some other unit of analysis) should “bounce back” from some type of crisis or adversity begs the question of what outcome might be considered desirable – a highly

normative endeavour. Some may prefer to assess the degree to which the family remains intact or “family stability” as a desirable outcome, while others may view change in family composition as an inevitable or even healthy outcome in some circumstances.

Another outcomes focus might be on “optimal family functioning” at the level of the group, or “self-actualization” at the level of the individuals within the unit, but both of these require value-based judgments of what should be considered optimal and require baselines against which to compare changes in prevailing conditions. Even the concept of labour market attachment as a desirable outcome (e.g., the capacity to recover employment once a job has been lost) can be considered problematic in that priorities often shift as a consequence of traumatic events; one may not want to

“bounce back” to the same place where one had been in light of recent experiences or new understandings of the world.

Hence we believe that the concept of resiliency will continue to be problematic, but by no means without merit in considering the strengths and assets – both internal and external – that individuals and families may draw upon in coping effectively with life’s challenges. In addition, discussions of resiliency require a comparative context to help protect against the reductionist tendency to view individuals and families as isolated entities unaffected by the broader social contexts, environments, and communities in which they are situated. With these qualifications in mind, we consider the concepts of transactions and resiliency in relation to labour market attachment among the present sample of 25 families.

Transactions and Labour Market Attachment

The preceding analysis has examined a range of transactions and has identified a number of characteristics that appear to be related to resiliency among these 25 families in one community of British Columbia. It has been noted that the seminal issue, cutting across all families in the study and articulated as such by participants, was that of striking a balance between economic and family values. From a transactions perspective, this meant balancing the competing demands of employment and child care. In addition to the emphasis on child care transactions, the research has dealt with transactions relating to emotional support, household tasks, and financial arrangements.

There were several intervening variables, both situational and cultural, that had differential effects on the type and combinations of transactions. These variables mitigated transactions that supported attachment to the labour market or those which resulted from labour market attachment. The situational factors included any condition that automatically changed over time, such as the age of children, or circumstances such as whether the family included one or two parents, the number of people working in a family, parents' employment history, levels of education, and the availability of external support. The category included events that were either unexpected or temporary, such as a crises, deaths, illnesses, domestic violence, or loss of work.

The second category of intervening variables might be called *cultural* (or values-based), including

issues such as child care philosophy, work ethic (compulsion to work outside of the home for pay), and identification with community or religion. Some of these various factors had an impact on the kinds of transactions a family engaged in and, in some cases, on the capacity of resiliency among families and their potential labour market attachment.

It is important to note that the distinction between transactions that support labour market attachment and those which result from labour market attachment appears to be blurred. The same transactions that are necessary to secure employment (such as children taking on chores) in some families are those that result from employment situations in other families. It is difficult, therefore, to define a large number of transactions that have a direct relationship with labour market attachment, apart from the process of balancing employment and child care. We were nevertheless interested in determining whether or not there were specific transactions that distinguished families in different labour market situations. We discovered that there were few transactions within families leading to labour market attachment that distinguished individuals in the four original categories of labour market attachment (no employment disruption; employment lost, recovered; employment lost, not recovered; continuing unemployment). There was more variation among families within each category than there was across categories. The mitigating factors seemed more important than the transactions or the process of the transactions themselves.

Many transactions helped individuals to perform their jobs optimally and to advance in their careers, such as the receipt of emotional support from spouses, the performance of chores by teenagers, and the provision of child care by relatives. In many cases, the transactions were necessitated as a result of labour market attachment and the need to maintain that employment. For the most part, these were not transactions that would make or break an employment situation. Some families were more successful at managing transactions of all kinds and achieved the important, sought-after balance between economic goals and family values. Other families were less successful and some could be classified clearly as “at risk” psychologically, economically, or as a family unit, depending on the specific outcome in which one might be interested.

The original categories, while useful in defining the parameters of labour market attachment to sample a range of families for the study, were not as useful for the analysis of the data. A preliminary review of the data generated a new schema for understanding labour market attachment, with four new categories of attachment. These categories were not suggested by whether or not employment had been disrupted, lost or regained, but rather in terms of the nature and the security of the attachment.

9.1 Strategies for Labour Market Attachment

In this section, an important assumption informs the analysis: individuals, or families as collective entities, have some degree of “choice” in attempting to attach to the labour market. Their choices are affected by a number of factors, including the primacy of child care responsibilities. The choice to find employment, defer labour market attachment or be involved in training all appeared to be conscious strategies selected by the study participants within their particular community context.⁹

In most cases, choices concerning employment were inseparable from decisions about child care. In this study, a majority of the families had at least

one individual who entered the labour market and secured some degree of attachment. The percentage of two-parent families with some form of employment, however, was more than double that of lone-parent families: 11 of the 14 two-parent families (78.6 percent) compared to 4 of the 11 lone-parent families (36.4 percent). A closer examination of the employment patterns of families where at least one parent had achieved labour market attachment revealed that the mere fact of employment in and of itself was an insufficient indicator of the success and the capacity of resiliency of different families. There was a range of attachments to the labour market. Among those families in which one or more adults were employed, there was considerable difference in their form of attachment to the labour market.

Table 15 shows how the families in this study have been re-categorized by labour market attachment. The new categories capture the variability in the attachments observed and provide the opportunity to investigate the characteristics of those families with more or less successful labour market attachments. These categories further help to identify more precisely the characteristics of more vulnerable families and point to key policy issues.

Category One includes families in which there was a strong *standard labour market attachment*. In general, the adults in these families held at least one full-time continuous job, often with benefits. In many two-parent families, the mother remained at home full-time or part-time to care for the children. There were eight two-parent families and three lone-parent families in this category.

Category Two includes families in which there was weak, compromised, or *non-standard labour market attachment*. In these families, at least one parent had a part-time or short-term employment situation, generally with low pay and no benefits. Often one person was less than satisfactorily employed and the other was looking for paid work while doing child care. There were three two-parent families and one lone-parent family in this category.

Table 15**Labour Market Attachment by Family Type**

Family type	Category One: standard attachment	Category Two: non-standard attachment	Category Three: transitional attachment	Category Four: deferred attachment
Two-parent families	Suarez Pinto Singh Young Stevenson Quentin Jefferson/Jones Longchamp	England/Edwards King Campbell/Collins	Fairholme Demasse/Dempster	Bolton
Lone-parent families	Ironhand Gauthier Octavia	Mason	Brown Bradshaw Anderson	Wilson Adams Vandyke Holmes

Source: Study questionnaire data file, combined with qualitative analysis of transcripts.

There are two categories of families with no current attachment to the labour market. Some of these were placed in Category Three, or *transitional labour market attachment*. The adults in these families had no current employment but were actively focussed on the goal of becoming employed in the near future. In these situations, there were either one or more adults undertaking training or education, preparing to do so in the short term, job hunting, or planning their own home business. Child care was a priority against which these plans were offset: the ability and/or inclination of an unemployed person or family to undertake transitional activities were directly affected by child care responsibilities. The category included two of the two-parent families and three of the lone-parent families. All of these families received income assistance.

We placed the final group of families in Category Four, or *deferred labour market attachment*. The attitude toward gaining employment was passive in the short term. More specifically, the parents were not actively attempting to attach to the labour market, either through looking for work or through education and training. In these families, the main activity of the adults was child care. This did not

necessarily indicate a sense of failure or defeat. Rather these families concluded that they could not achieve a positive balance between income and the cost of child care, or that they had deliberately chosen to look after their children and not seek employment. Two-parent families clearly had more options in making this choice than lone-parent families. The category included four lone-parent families and one two-parent family, all receiving income assistance.

9.2 Resiliency and Labour Market Attachment

The previous analysis of strengths and liabilities revealed that there were clusters of attributes, processes and corollaries that seemed to suggest that a family might have either a greater or lesser capacity for resiliency over time. Yet there did not seem to be a significant connection between that capacity for resilience and the original categories of labour market attachment. The strengths-liabilities continuum provided a different lens for looking at labour market attachment. Table 16 presents each family on the labour market grid divided by the categories of the strengths-liabilities continuum.

Table 16

Strengths-Liabilities Continuum and Labour Market Attachment

Strengths-liabilities continuum	Family structure	Category One: standard attachment	Category Two: non-standard attachment	Category Three: transitional attachment	Category Four: deferred attachment
Thriving	Two-parent	Suarez Pinto Singh Young Stevenson			
	Lone-parent			Bradshaw	Wilson
Surviving	Two-parent	Jefferson/Jones Longchamp Quentin	England/Edwards	Fairholme Demasse/ Dempster	Bolton
	Lone-parent	Ironhand Gauthier	Mason	Brown Anderson	
Struggling	Two-parent		King Campbell/Collins		
	Lone-parent	Octavia			Adams Vandyke Holmes

Source: Study questionnaire data file, combined with qualitative analysis of transcripts.

The preceding logic provides the basis for a new approach to labour market attachment. With this revised grid, the following question can be addressed: What are the attributes of those families that have achieved and can sustain successful labour market attachment, compared to those that are either in the labour market but potentially at risk or those currently not in the labour market at all?

While there appears to be a reciprocal connection between capacity for resilience and security of labour market attachment, it is not possible to assign cause and effect in this relationship. Do families with a greater capacity for resilience have a better chance of achieving labour market attachment? Or do families with a successful attachment to the labour market have a better chance of being resilient? Those questions cannot be answered definitively using this cross-sectional data, but the reciprocal connection is clear.

The information in Table 16 highlights several general points that will be explored in the following analysis. On the one hand, there were some families who fell into categories representing classic stereotypes: a total of five two-parent families with standard labour market attachments who were thriving; three lone-parent families with deferred attachments who were receiving income assistance. On the other hand, the majority of the families were distributed across many of the other cells in the table, with some notable exceptions. For example, the small sample did not contain any families with non-standard attachments who were thriving, while two of the lone-parent families without any current labour market attachments were in fact thriving. There were also situations wherein two-parent families with at least one individual employed were nevertheless classified as “struggling.” Hence the following analysis examines differences between lone-parent and two-parent families, as well as identifies some

of the gender issues that arise in a study of transactions, the capacity for resiliency, and labour market attachment.

9.3 Standard Labour Market Attachment

In this study, two-parent families had greater opportunity for standard labour market attachment and were more likely to be characterized as “thriving” in comparison with their lone-parent counterparts. There were still other two-parent families that had achieved some degree of labour market attachment, yet who were struggling and should still be identified as more vulnerable or at risk. In total, eight of the two-parent families in this study had standard labour market attachment. This did not mean that they were not seeking career advancement or a more stable financial situation, but they did enjoy greater security and often less financial stress than other families in the study. Five of these families displayed several of the strengths that characterize “thriving” families, while the other three were “surviving.” None of the two-parent families with standard labour market attachments was classified as “struggling.”

In the “thriving” families where one parent worked and the other looked after children, there was agreement on this division of labour, as well as a clear sense of shared values and priorities. Also, in these families, there was some flexibility concerning gender roles. For instance, even where the woman engaged in child care as a primary responsibility, she often had aspirations to be in the labour market and in some cases did casual work or thought about starting a business from home.

Three of these families were first-generation immigrants (the Suarez, Pinto, and Singh families), in which only one adult worked full-time outside of the home for pay. All of these families were considered to be “thriving.” They enjoyed a great deal of informal external support from their extended families who provided financial, emotional, and household task support. They all had tertiary education, a

strong sense of belonging to an ethnic community, and strong religious beliefs. They identified the values of their families and community as priorities in their lives.

Among two-parent families with standard labour force attachments, there were some families that exhibited some definite strengths but were not necessarily “thriving.” These families suffered a recent major calamity or change that had affected their attachment to the labour market and tested their resiliency. They were “surviving” but faced some serious challenges. These families were under significant financial stress such as debt and bankruptcy. Roles were often divided by gender, though not accepted by both parents.

In this study, there were no lone-parent families that both demonstrated a high capacity for resilience and had a standard attachment to the labour market. Of the 11 lone-parent families, only 4 had achieved labour market attachment of any kind. Two of the three lone-parent families with standard attachments to the labour market were headed by men. In one of these families (Gauthier), the children were teenagers; their father had a full-time job and also a small business on the side. While daily child care was not an issue because of the ages of the children, there was considerable external support provided by a neighbour who frequently supervised the children. In the other male-parent situation, the Ironhand family, the children were young. The father had a good full-time job and was the only parent in the study who paid for household help. Both of these families were considered to be “surviving” as they exhibited some, but not all, of the identified strengths.

In the Octavia family, the mother was fully employed but having considerable financial difficulty. The children’s father had recently left the family, which caused considerable emotional and financial disruption. Jane had a permanent, full-time, unionized job but coping financially was difficult and very stressful. In order to maintain their previous lifestyle, Jane and her younger daughter tried different avenues to gain extra money such as delivering advertising mail, taking in boarders,

collecting pop bottles, and taking care of neighbours' plants while they were away. With limited external informal support, the family was ranked as more vulnerable and "struggling."

9.4 Non-standard Labour Market Attachment

The two-parent families in the study with non-standard labour market attachments were also the two-parent families more likely to be at risk. What was most striking about these families was their precarious, varied, and frustrating employment situations. In this group of three families, one could be described as more resilient ("surviving") and the other two were "struggling." All of these families identified very high levels of financial stress. The various part-time positions and rigid schedules typically proved frustrating for both partners, though these families were coping to varying degrees either through a combination of internal strengths, informal support networks, or through a greater reliance upon formal, external sources of support (e.g., professional counselling, Employment Insurance).

In the "struggling" two-parent families with employment, there were two issues that suggest further research and that have policy implications. The first was the fact that in both of these families, the attachment to the labour market was not full-time. It was a patchwork of part-time and casual work, shift-work, work at more than one place of employment, and multiple shifts that in one case totalled 60 hours per week. The second issue concerned the significant dissonance on the subject of gender roles in child care responsibilities and household task transactions. The more resilient families were comprised of people who accepted their roles. For some families, however, there was less agreement on who did what, on the "proper" role of the woman as the non-working partner, and on the re-attachment of the woman to the labour market. Further research into families such as these would help to identify the connections between these two issues.

The dynamics unveiled in the analysis suggest that further research might be done on the relative opportunities for male and female lone parents to achieve satisfactory labour market attachment and manage child care responsibilities, or indeed on the different priorities that male and female parents might have. Historically, there have been gender disparities in wages and salaries for comparable work. Do these conditions still apply and are they a factor in determining the extent to which single men and women are able to earn sufficient income to make the choice to work rather than to look after children (at least where favourable economic conditions prevail)? Given similar levels of potential income, do male and female parents make gender-specific choices about child care, paying for household help, and relying on family for child care?

9.5 Transitional Labour Market Attachment

A pair of two-parent families (Demasse/Dempster and Fairholme) in the study demonstrated a transitional attachment to the labour market. Both families were undertaking an active approach in the short term to achieving employment. While child care was a major responsibility (and even a problem) in both families, there was strong interest in re-attachment to the labour market and a clearly articulated sense of determination if not outright optimism. Both of these families had a number of strengths and were considered to be "surviving." For example, both families were actively working towards regaining employment through varying combinations of retraining, additional education, social service support programs, and volunteer work. Thus even though they were not at the time attached to the labour market and were receiving income assistance, they were probably less at risk than certain families that did have some employment. They were experiencing similar financial stress, but perhaps not the emotional and physical stress that derives from holding one or more part-time jobs. Their energies were directed more towards obtaining desirable employment in the future as opposed to accepting an unsatisfactory working

situation such as through certain non-standard employment situations.

The lone-parent families with transitional labour market attachments included a range in the capacity for resilience, but none of the families in this group was at the bottom of the capacity for resiliency continuum. The families were either “thriving” or “surviving.” Thus there did appear to be a correlation between capacity for resilience and the decision to seek further education or training in order to achieve or re-achieve attachment to the labour market. Moreover, the two more resilient lone-parent mothers in this group had solid external support with respect to child care, financial and emotional support. For example, Elaine Bradshaw was a young lone-parent mother with a 1-year-old baby girl. She had been working part-time but she did not believe that the work paid enough. She decided instead to leave the job and receive income assistance, while at the same time taking a school preparation course. She managed to get by financially with the help of her child’s father, assistance from her close-knit family, and some babysitting on the side, which she did not claim.

9.6 Deferred Labour Market Attachment

There was only one two-parent family in the third category of deferred attachment to the labour market. The Boltons were something of an anomaly in this study, although it is instructive to examine their coping strategy and what it might say about policy considerations. The Boltons were both receiving income assistance and had six children under the age of 7. The parents were committed to full-time, shared child-rearing practices and were confident that they would be able to achieve attachment to the labour market in the future as their health continued to improve. They did *not* identify financial stress as significant, they were mutually supportive, shared tasks easily, and were very clear on their priorities. The family was ranked at the top of the “surviving” category, with an arguably high capacity for resilience.

The final group of lone-parent families were those with a deferred approach to labour market attachment. It is interesting that this group contains both the lone-parent family exhibiting the greatest strengths *and* the families in the study that appeared to be most at risk. For example, we placed Alison Wilson at the high end of the strengths-liability continuum, even though she had been unemployed and on income assistance for five years since the birth of her daughter. Alison’s parents had been a strong source of support by offering loans, gifts in kind, child care, transportation, companionship, advice, and emotional support. Alison stated that she had benefited greatly from taking life skills courses offered through income assistance, which had enhanced her ability to cope. She planned to return to school to finish high school courses in the future and go on to college, but was not at the time of this study in any way actively engaged in attempting to achieve labour market attachment. She was very positive about the future. Thus, although Alison Wilson’s attachment to the labour market was deferred, she was confident, she had used resources that had given her coping skills, she was financially secure in the short term, and she clearly imagined successful re-entry into the labour market.

Marjorie Holmes is a lone-parent with two preschool children. She was on an occasional workers’ list and had been looking for a part-time permanent job, but with no success and had given up hope. She was embarrassed to be on income assistance but saw little way off it. She worried that even if she were to find work in her preferred field, she would not make enough to make it worth giving up income assistance. Marjorie had minimal external supports and took care of most of the household, financial, and child care tasks. Her own mother was not as interested in being with her grandchildren as Marjorie would have liked.

The lone-parent mothers whose families demonstrated a significant lack of capacity for resilience consisted of women who had been on income assistance for a while and who did not see a way to work and manage child care responsibilities. The women were isolated, did not belong to support groups or

receive formal counselling, and were under a great deal of financial strain. These lone parents had for the most part given up even looking for work. The likelihood of successful re-entry into the labour market (in the long term since they were unable to even contemplate the short term) seemed remote. Despite their ongoing struggles, none of these three families had experienced a recent significant change or crisis. Policy issues that would affect them include such things as mandatory workfare, decreased

levels of income assistance, training and education opportunities that fit with child care responsibilities, and the availability of good community external supports. Some research has demonstrated, for example, that income earnings supplements can increase the likelihood of single parents on income assistance to increase employment, earnings, and total family income, as well as decrease the rate of income assistance among those who had been receiving welfare for at least one year (Berlin et al., 1998).

Conclusions and Policy Implications

The present study was driven by the interest of policymakers and researchers with respect to the nature of labour market attachments and the family transactions that might support or undermine the capacity of families to remain attached or become re-attached to the labour market. More specifically: What are the conditions that encourage or lead to consistent labour market attachment? What influences the ability of a household or specific family members to regain employment after losing their jobs? Are there particular transactions that matter more, or that can mitigate the disruptive impact of traumatic events or crises?

The overarching hypothesis being tested was that there were correlations between the types of transactions in which families (broadly defined) engaged and their attachment to the labour market. The analysis of the 25 families in this study suggests that those connections are not as direct as might have been imagined, with the child care issue a key consideration affecting most powerfully the attempts to balance family and job-related activities.

10.1 Evidence-based Conclusions

There are several evidence-based conclusions that can be drawn from this study based on the various analyses conducted that are consistent with the original objectives of the study. These have been

summarized under the following categories: balancing labour market and child care demands; transactions; strengths, liabilities, and family resiliency; and the nature of labour market attachments.

10.1.1 *Balancing Labour Market and Child Care Demands*

The families in this study were often trying to balance competing objectives, the most fundamental of which involved balancing work and child care responsibilities. On the one hand, the parents in these families generally attempted to maintain labour market attachment, increase economic security, and achieve career objectives. On the other hand, considerable energy and effort were expended on focussing on values-based objectives such as caring for one's own children, staying together as a family, and raising a family according to a shared understanding of appropriate roles and responsibilities. Thus, while maintaining attachment to the labour market was a fundamental priority for families, there was also a "social bottom line" that families wanted to achieve such that the state of family finances was *not* the only consideration. Stated differently, labour market attachment was by no means the only or always pivotal driving force behind the coping strategies that these families used to strike an appropriate balance.

While many families might identify bringing up children as their first priority, they would choose

very different ways of realizing that objective. For example, one family attempted to cope by having both parents employed in order to achieve a high family income. Another family opted for short-term unemployment in order to maintain uninterrupted parental child care while the children are young.

The result of the struggle to achieve balance among these competing objectives meant that some families deferred labour market attachment as a priority, or accepted a limited attachment to the labour market in the short term in order to raise their family. The consequences of these decisions included a lower standard of living, the sacrifice of the career development of one member of the family (usually the mother) and, in some cases, a reliance upon non-standard employment (e.g., working part-time or at a number of jobs).

The lone-parent families clearly experienced more of a challenge and had to confront much starker trade-offs with fewer resources at their disposal to achieve their “social bottom lines.” Not only was there one less caregiver in these families, there was also one less potential wage earner and, in general, a more attenuated network of social support available. Even where employment was an option, the potential earnings and problems associated with daycare might outweigh the short-term benefits of employment. A number of the parents in families that deferred employment nevertheless maintained a strong desire for future labour market attachment. As a long-term goal, adult members of such families engaged in training or education programs, which tended to be viewed positively.

10.1.2 Transactions

The results of the current study have shown that the types and number of transactions that households engaged in were not predicated upon their employment categories. Most of the basic tasks, household requirements, and general supports were consistent across the spectrum of family types and

configurations. The organization of transactions around child care, emotional support, household tasks, and financial assistance and independence all appeared to affect a parent’s ability and willingness to enter, remain, and be successful in the labour force.

The actual organization of transactions within these families varied widely, particularly in regard to the division of labour. Families could successfully organize their transactions in different ways, providing there was widespread agreement and understanding about roles and responsibilities. The transactions that occurred across households were mainly important in the realms of child care and financial supports and, to a more limited extent, in the area of emotional support. Rarely did individuals who were *not* co-residing with the family assume responsibility of household tasks.

In general, women tended to be less satisfied with the prevailing arrangements than men. Women were less likely to be employed outside their homes, more often sacrificed their career aspirations and income opportunities to look after their children, and more often rated their family functioning at a level lower than that of their partners or husbands.

While there clearly were many connections between labour market attachment and transactions, there were a number of overriding considerations that had a greater impact on transactions than the simple fact of whether or not people were employed. The first category of such factors was situational, either something that changed automatically over time, such as age of children, or a circumstance such as whether or not the family included one or two parents, the number of people working, or their level of education. The category also included events that were either unexpected or temporary, such as a crisis, a death in the family, illness, domestic violence, or loss of work. The second category of intervening variables might be called cultural or values-based, including concerns such as child care philosophy, work ethic, and identification with community/religion.

10.1.3 Strengths, Liabilities, and Family Resiliency

The current study confirmed the importance of informal supports and recent crises as correlated with a number of self-reported health and quality of life measures. These factors appeared to be more significant than gender, family structure, income assistance, and the presence of young children. These two general factors were correlates as well of family functioning.

The information gleaned from both quantitative and qualitative analyses led to the identification of families along a strengths-liabilities or “capacity of resiliency” continuum. Each family received a classification of “thriving,” “surviving,” or “struggling” based on the presence or absence of key attributes and/or processes identified in the literature. The attributes included: 1) shared optimism, goals and priorities, sense of family, and sense of control; and 2) processes of problem solving, communication, role acceptance, flexibility and adaptability, and external sources of support. The classification system was then verified further by correlating the measures of health, well-being, and family functioning with family placements in one of the three aforementioned categories.

Furthermore, the study has shown that families consider and engage in a complex range of strategies and activities in order both to achieve goals and to rationalize some of the choices they make. Some of the strengths of these families are neither the result of labour market attachment nor necessarily one of the causes contributing to labour market attachment, but rather reflect supportive patterns of transactions *and* access to more extensive informal and formal sources of support.

10.1.4 The Nature of Labour Market Attachments

The most resilient families were not always those with uninterrupted attachment to the labour market. Although there was some correlation, there

were nevertheless examples of resilient families in which there was continuous unemployment or interrupted employment, as well as families in which there had been no employment disruption where resiliency was compromised. Employment status (working or not working) was neither a predictor of family strengths nor of the family’s capacity to cope. Rather the evidence from the current study suggests that the *nature* of labour market attachment played a more important role in the ability of these families to function well. Four categories of labour market attachment were derived from the empirical analysis that more accurately reflected the situations of these families: standard, non-standard, transitional, and deferred.

Two-parent families were employed at higher rates than were lone-parent families, more often attached through standard employment, and considered to be less vulnerable on average than many other families in the study. These families tended to have more external supports available, though some were classified as vulnerable by the definitions employed in the study. In fact, *none* of the two-parent families with standard labour force attachments was classified as “struggling.” Just as compelling, *none* of the families currently engaged in non-standard work was considered to be “thriving” – regardless of the family composition.

Those families experiencing “transitional” labour force attachments were coping relatively well, while those in the “deferred” attachment category were more divided in terms of their placement along the strengths-liabilities continuum. Thus income and employment status (employed versus unemployed) were not strong predictors or correlates of capacity for coping. Contrary to the popular stereotype, some 70 percent of the families currently receiving income assistance were either “thriving” or “surviving,” while 30 percent were clearly rated as having more vulnerabilities or “struggling.” In short, a reliance upon income assistance did *not* necessarily mean that families were any more likely to be characterized as “struggling” in comparison with those where there was at least one individual in the formal labour market. On the other hand,

those lone-parent families who were relatively more isolated and who were receiving income assistance were more likely to be struggling.

Gender and family composition (lone-parent versus two-parent families) were important correlates of employment status and the nature of labour force attachment, but only weakly correlated with coping capacity. For example, the lone-parent males were in standard employment and privy to more external resources than were typical lone-parent females.

10.2 Policy and Program Implications

As a result of an in-depth, qualitative analysis of a small sample of families, the current study raises the general question, *What policy levers contribute or could contribute to the ability of family members inside and outside a given household to support labour market attachments?* While the study was not designed specifically to assess the impact of particular policies such as income assistance, another objective of the study was to identify possible policy implications resulting from the analysis. The exploratory results are suggestive in several important arenas, such as the debates around child care, supports for labour market attachment, and family resiliency.

Child Care

Child care issues rated as the largest obstacle to further training and labour market participation in the current study. The participants identified several barriers to using external child care, including affordability, accessibility to safe child care, and values around parents providing child care themselves. Daughters and outside supports in the form of grandmothers, extended kin, or neighbours were often critical to supporting families, partially helping to resolve the dilemma surrounding child care. For most, however, the struggle to balance employment and child care profoundly influenced their

choices regarding career and family responsibilities. An absence of formal child care policies essentially meant that families privately chose to draw a social bottom line wherever they felt comfortable and in a manner consistent with the resources at their disposal. The lone-parent families consistently had fewer options available in attempting to arrive at a decision surrounding paid employment and child care alternatives.

Supports for Labour Market Attachment

The present study re-affirmed the importance of continuing education and training, though the specifics may vary somewhat from conventional views. For example, short training courses were considered to be relatively ineffective and tended to have little long-term value among those interviewed. There was an emphasis, however, on the importance of a sustained effort for parents to complete their education, particularly by those who were younger. Life skills and parenting courses were typically viewed as helpful by the study participants as well.

The non-standard jobs were characterized particularly by their insecurity and low pay. Both of these factors potentially had negative impacts on family functioning, although most families in the study were at least somewhat concerned about their financial position. A key policy issue that applies to non-standard work would be to consider measures that might enhance the security of non-standard work, such as earnings supplements.

Another important support pertains to those families with young children in school, who are often under pressure to find acceptable supports to balance their labour market attachment with their child care responsibilities. With children in school, parents need flexible work arrangements to get home before schools close, or outside support to manage the time between school and the end of the working day. Both two-parent and lone-parent families were under pressure not only financially to secure adequate transitional daycare, but were

confronted with the challenge of being constrained by their work schedules. Similarly, many parents were struggling to develop or access back-up systems for coping with their children's illnesses.

Support to Family Resiliency

Resiliency, the ability to bounce back from stress or crisis, is an extremely important and desirable quality, especially in these times of high unemployment and changing family compositions. The study revealed certain characteristics contributing to resiliency in families, which could be broken down into attributes, processes, and corollaries. Several factors within each of these dimensions – and the interaction among them – could strengthen resiliency in families.

Higher family resiliency appears to be slightly positively connected to attachment to the labour market through standard employment *or* through preparation for attachment to the labour market. Thus the study also raises the question, *What policy levers could contribute to the resiliency of families?* Support of resiliency may increase the likelihood of adult family members finding and keeping employment. For example, in a tight labour market, or the perception of a tight labour market, more and more families may move around to find employment. Since one of the elements of resiliency appears to be connection with other households or a community, government policies and programs must investigate how they will promote this.

Programs (assessment kits and activities) could be developed, or may be already available, that could improve the process characteristics of family resiliency. Many families referred to positive experiences with community supports that helped them to negotiate roles, enhance their parenting abilities, and handle conflict. Furthermore, before participating in the study the parents in the Campbell/Collins household were about to separate. Simply by understanding that most of their dissent was around the division of the tasks of child care and financial management, they had something to work on and decided to stay together.

10.3 Final Considerations

The study results demonstrate that the fact of labour market attachment was less significant than the nature of labour market attachment. The vulnerability of families appeared to be tied to the nature of their labour market attachment, but the causality of the relationship could not be established. Certain transactions appeared to enhance employability, including provision of emotional support with the family, family composition, and external supports for child care.

Several specific questions become relevant to enhance our understanding of labour market attachment and the choices the individuals and households as a whole make around the issue of employment: What kind of work? How many hours per week? How many part-time jobs? Is there job security? Is there an economic or career plan? How are the child care responsibilities handled? Are both partners satisfied with the choices the household has made? The answers to these questions potentially provide a much deeper understanding of the households and the policy implications of the research.

Clearly these questions can only be raised by this qualitative study of 25 families, but they do suggest a number of possibilities for further research. Perhaps most importantly, this study changes how we define or understand labour market attachment and expands our understanding of the capacity for resiliency of households. The study also reinforces again that resources are not necessarily divided equally among household members. Current policies and programs should be screened to ensure that they not change the balance of dynamics between household members and thereby negatively affect individual household members and their attachment to the labour market.

Subsequent research requires a broader sample or cross-section of Canadian families to identify or further confirm the types of transactions, external support, and family strengths that enhance employability. There would seem to be a need in particular

to examine the conditions and circumstances under which families change their labour market attachment, as well as those factors that enhance their capacity to recover as a social and economic unit over time. Hence future research should ideally include families from multiple communities, with

an additional consideration of tracking effect over time to help clarify the nature of causality and to gauge long-term outcomes. The possibility of linking key questions about labour market attachment and family resiliency to existing longitudinal data sets should be considered as well.

Appendices

A

Sample Selection Criteria

The following selection criteria were employed at the outset of the search for participants:

Family Configuration

- ◆ Households that had at least one dependent child under 16 living at home
- ◆ Twelve lone-parent families and 12 two-parent families

Location

- ◆ Households in a medium-size, rapidly growing city in British Columbia

Labour Market Attachment

- ◆ No Employment Disruption (NED): Six households with one or more adult members employed who had experienced no employment disruption over the 14 months before the start of field work (since May 1995)
- ◆ Employment Lost, Recovered (JOBFOUND): Six households where one or more adult members had lost employment within 8 to 14 months of the start of field work (between May and November 1995) and had found comparable employment
- ◆ Employment Lost, Not Recovered (JOBLOST): Six households where one or more adult members had lost employment within 8 to 14 months

of the start of field work (between May and November 1995) and had not found comparable employment

- ◆ Continuing Unemployment (CU): Six households with one or more adult members who had been receiving social assistance over the 18 months before the start of field work (since January 1995)

Gender of Adults

- ◆ In the JOBFOUND and JOBLOST categories, half of the adults experiencing change in their employment situation were to be women and half were to be men

Ability to Meet Logistical Requirements

- ◆ Every member of the household willing to be interviewed for the study
- ◆ Every member of the family willing to have his/her interview audiotaped
- ◆ Permission for researchers to go to the household to perform the interviews and family discussion
- ◆ Willing to identify family members not living within household or other people with whom participants had important interactions regarding family and household matters for interviews

B

Overview of Data Collection and Analysis Procedures

Data Collection Procedures

The field work was carried out between August 14 and September 18, 1996. During this time, 91 individual interviews were conducted with family members and their external family and friends, 24 family group interviews were conducted (one family comprised one eligible member and no support people, so a family interview was not held), and 4 focus groups were conducted.

The Research Team

Given the breadth of the qualitative study and the short timeline, a number of people were engaged for brief periods to complete specific tasks. These were interviewers, transcribers, a data analysis expert, and coders. The main research team during the data collection phase comprised five members identified as the principal investigator, three interviewers (researchers), and a co-ordinator/researcher.

The relative similarities of the interviewers (researchers) with each other was a benefit and a limitation. The team worked extremely well together. Every researcher had experience with qualitative interviews and brought different academic perspectives and practical skills to the team. All researchers were women in their thirties with no children. No researcher had experience interviewing children in a research setting. Although two were from Vancouver, there were no researchers from the

Surrey area. It is important to acknowledge in such research that the perceptions of the researchers, coming from positions of social privilege and power, do affect the focus of the research and the interpretation of the findings.

The research team was divided into two interview teams, one comprising two researchers (the two based in Vancouver), and the other comprising the remaining three team members. The three-member team rotated roles as they were each responsible for administrative and coordination tasks, in addition to interviewing. Each team determined how they would organize the parts of the interview processes between them.

Issues of safety for the researchers, especially when interviewing single male external support people, were discussed by the team. The research team decided to attempt to arrange interviews with external people in the home of the family who identified them. If there were two or more external people, they would be scheduled for the same time block and the same location, if at all possible. If the external person was to be interviewed in her or his own home, both members of a research pair would provide the introduction and then one would withdraw to the background while the other carried out the interview.

For the purpose of the focus groups, the interview teams were organized so that one member of

each would co-facilitate a focus group. This was to ensure each participant would know one of the two facilitators. Due to illness, one exception had to be made to this arrangement. Rotations were also organized so that the principal investigator could observe two focus groups, and facilitate one, in order to become acquainted with participants she had not interviewed.

The team met on a weekly basis through most of the fieldwork phase to discuss such aspects as the background and intent of the study, planning of the study, research tools, workload, scheduling, administration, issues arising, interview process concerns, transcribing, working as a team, focus group content and arrangements, themes or patterns emerging from interviews, the main research questions, coding transcripts, and logistics.

One team meeting was devoted to discussing the families researchers had interviewed in terms of their economic and employment situation, family transactions, and family resiliency. This was primarily to provide the principle investigator with an overall sense of the families interviewed, particularly those she had not interviewed.

The final team meeting served as a debriefing and evaluation session. The team discussed some of their observations about the project and verbally evaluated it considering their individual contributions; what they really liked about the project; things that made the project particularly stressful; and things that should be changed should a similar project be conducted in the future. A written evaluation form was also distributed, which was to be individually mailed to the project director.

Scheduling Interviews with Participants and Focus Groups

Given the timeline of the project, if participants did not call within a couple of days of receiving their information packages, the researcher assigned the task called them and asked the contact person if her or his family was still interested in participating in the interviews and, if so, what would be a

convenient time for family members to be interviewed. The interview process and time requirements were once again explained and interviews were scheduled.

Interviews were scheduled for morning, afternoon or evening each day of the week, including Saturdays and Sundays. The researchers attempted to meet at the families' convenience.

Twelve families were assigned to each interview team, with an attempt to balance the number of interviewees as well as the interview time required for each family. The 25th family was assigned to the interview team able to commit the extra time.

Once interviews were assigned, each interview team was responsible for inquiring about external support persons. If family members identified a support person(s), either the interview team arranged the interview time themselves or they asked the family to call the project office to arrange a time.

Focus group locations were selected using the following criteria: their availability, that they be centrally located, that they be easily accessible by public transit, that they have two rooms, that they be places participants found comfortable, that they preferably have children's facilities, and that they be inexpensive. The two places decided upon were the Newton Recreation Centre and the Surrey Family Place.

Once the focus group categories were identified, each category was assigned one of the four pre-arranged focus group times and places. Factors taken into consideration were: that afternoons might be more convenient for single parents, the fact that Surrey Public Transit is slower on Sundays, safety for single women without cars, and wanting to introduce families in the unemployed categories to the Surrey Family Place, if they were not already familiar with it.

After determining the four focus group categories, a researcher called each family contact person to

inform the family of the time and location of the focus group, to answer any questions the family might have, and to see whether that family would need on-site child care.

Two rooms had been booked for each of the four focus groups, one for the focus group and one for child care. Participants were encouraged to find their own child care, but if they could not do so, CPRN provided this service. Parents who brought their children were asked to sign a waiver and fill in a form identifying their child's food allergies or dislikes. Child care was provided either by a researcher or hired child care worker at the focus group site.

Tracking

Tracking individuals became very important. Each family was coded according to its employment category and whether it was a single- or two-parent family. It was then assigned a number within these categories. For example, the first single parent No Employment Disruption family interviewed was assigned the code "NED-SP-1." Each individual in the family, including any external support person, was assigned a letter. The "identifying" person, i.e., the spouse within the family who had lost and regained his/her job, or lost a job, was assigned "A" each time. Thus an "identifying" person's code would be "NED-SP-1-A." The identifying person's daughter might have been "NED-SP-1-B."

Issues of Intervention and Confidentiality

During preparations for and while carrying out of the fieldwork, the research team recognized and responded to a number of issues. For example, it was important to recognize the interviewing process as an intervention into the dynamics of a family. The team discussed the need to be conscious of this when interviewing and to adjust one's questioning appropriately if certain issues or events in a family seemed particularly sensitive or disruptive. Since the research team was not in a position to follow up with families in a comprehensive and ongoing manner, it was important that the team's intervention did not have negative repercussions on the family.

Given that the research team was guaranteeing confidentiality to interviewees, it was important to identify any exceptions as a team and to the project participants. It was established through discussion and research that the only legal exception to maintaining confidentiality was indications of child abuse. The initial letters of consent signed by participants did not contain this clause so it was mentioned in the family introductions. Later letters of consent included a clause to this effect and it was determined that the issue did not need to be mentioned verbally. The team discussed what steps it should take should abuse be at all apparent. It was decided that the appropriate resource group would be contacted if evidence of child abuse was discovered.

During the fieldwork phase, requests were made by individuals who had been interviewed for copies of their interview tapes. Upon discussion, the team resolved to release copies of final transcripts only. These would be copies of the transcripts that might in time be made available to the public, at the discretion of CPRN. Such transcripts would be released only under extenuating circumstances, such as if the interviewee was limited by a physical or emotional condition. It was felt that release of tapes involved too many variables and countered the confidentiality agreement made between individuals and researchers.

Follow-up

There was no formal follow-up with participants. Individuals were encouraged to contact the principle researcher or the Network Director by telephone, fax, e-mail, or letter at any time if they had any questions or concerns about the study. Each family received a personalized thank you letter at the end of the data collection phase. The families also received the executive summary and an invitation to request the report, if they wished.

Data Analysis and Writing

Transcribing the Audiotaped Interviews

All interviews were audiotaped and transcribed because:

- ◆ it was difficult for researchers to take detailed notes while interviewing participants;
- ◆ it was necessary in order to use the computer qualitative data analysis program; and
- ◆ word for word transcription ensured that the essence of the interview was preserved and subjective judgments about how to summarize or what to leave out were not made.

In all, there were 119 interviews of various types: 91 individual interviews, 24 family interviews, and 4 focus groups. Interviews varied in length. Adult interviews for adults within the family were up to two hours each. Children's interviews and external support person interviews were approximately one hour each. Focus groups were approximately two to three hours each.

It was estimated that it would take approximately five hours of transcribing per hour of individual interview, six hours of transcribing per hour of family interview, and seven hours of transcribing per hour of focus group. In all, there were approximately 380 hours of interviews and 1,020 hours of transcribing for the project.

The transcribers were located through the employment centres at both Simon Fraser University and the University of British Columbia in Vancouver and through Capital Stenographic Services in Victoria. Approximately 16 transcribers were hired so as to complete the transcribing within a month's duration.

Transcribers received written information about the project and CPRN, and transcribing guidelines. Transcribers also signed agreement forms consenting to maintain confidentiality and to return the diskettes free of computer viruses. The transcribers were paid by the hour of transcribing up to a maximum amount per one hour of interview. Transcribers were responsible for providing their own transcribers, computers, and software.

Tapes were kept track of using a Tracking Grid, which kept information about the interviewee, the

length of the interview, the date of the interview, who the interviewer was, who the transcriber was, and when the interview had been transcribed.

Transcripts were then checked for gross errors by a researcher. The following adjustments were also made:

- ◆ all proper names for people and places were replaced in each transcript with codes based on the codes used for tracking. These codes were still fairly straightforward for use by an external researcher. For example, a friend named Mary Jones would always be known as Friend-1 in any of the family's interviews;
- ◆ any personal information inadvertently shared by the interviewer was summarized to protect interviewer confidentiality; and
- ◆ the principle researcher removed what she considered to be extraneous conversation, such as interruptions to the interview to deal with separate demands.

Identifying Patterns and Themes

During team meetings, the members discussed patterns and themes that emerged during the interviews. The researchers remained cognizant that these surfacing patterns and themes could be misleading because they were based on a subset of the sample, and that they were bringing their biases to their perceptions. Nevertheless, such a discussion was useful in order to identify important aspects in order that they could be probed more deeply during the individual interviews and the focus groups. It was also necessary to get preliminary thoughts in order to update the Advisory Committee and the Network Director.

Analysing the Questionnaire

There were 72 questionnaires. The steps for analysing the data were as follows: the questionnaire was checked to ensure that all information was completed correctly; a code book was developed;

an SPSS program was set up, which included a data entry module; data were entered onto the computer; the data were cleaned; and preliminary runs were made.

The questionnaire was quite comprehensive. It allowed us to compare our participants with the general population of Surrey and Canada as a whole. We were also able to describe participants quite thoroughly, especially with regards to those characteristics that the literature indicates are connected to labour market attachment and family resiliency (see Chapter 5, Section 5.3, Demographic Characteristics of Participants). In addition, we looked at the relationship between combinations of variables, but used much caution at drawing conclusions because of the small cell sizes.

Analysing the Interviews

It was intended that the qualitative data analysis program, NUD*IST, would be used to assist with the analysis of the 119 transcribed interviews. The steps for preparing to use NUD*IST were as follows:

- ◆ each interview was formatted to be compatible with NUD*IST;
- ◆ specific demographic information was added to the top of each interview to assist with searches;
- ◆ preliminary codes for each anticipated subject of interest were developed, after closely reviewing several transcripts; and
- ◆ codes were then developed into a preliminary coding tree – to be expanded during the analysis process.

The first two processes proved to be extremely time consuming because of the large volume of transcripts. As a result, the budget and time frame could not support the continuing use of the NUD*IST pro-

cess. Nevertheless, steps were put in place so that additional mining of the rich interviews could be performed using the computer program. For this study, it was decided to reach a compromise by using the process of finely coding each line (used in NUD*IST) and the traditional methods of analysis.

Each line of the transcripts was finely coded by hand using the coding tree developed. Several researchers were contracted to assist with this activity. Aware that researcher differences would play a role in the coding, a first training session was held. After each researcher had coded one or two transcripts, a review session was held to ensure that there was consistency. Each researcher was given an entire family/household process to code. The transcripts that the researchers worked with had all proper names replaced. The time spent coding the 119 transcripts was approximately 375 hours.

A summary of each individual's characteristics and his or her family situation included the following information: labour market situation; general health and well-being; attributes; transactions; links between labour market situation and attributes, transactions, and general health and well-being; overall situation; and resiliency. The extremely large amount of data available meant that we had to be focussed on the research questions and be selective for this initial analysis.

All interviewees are referred to by pseudonyms. We also used additional measures to preserve anonymity, such as changing characteristics or events in a way that does not alter the analysis, and used examples abstracted from their context or without a name attached, in some specific instances. The intent was to provide both a richness of detail in describing these families in some depth and a respect for the specific realities that they were confronting, while at the same time protecting their privacy. We hope to have achieved a healthy balance in this regard.

C

Study Instruments

I – Adult Long Form Questionnaire

CODING

1. Family Identification Code _____
2. Individual Identification Code _____

INDIVIDUAL INFORMATION

The next few questions ask basic information about you.

3. What is your date of birth?
Day____Month____Year ____

(Age is calculated and confirmed with respondent.)
4. Are you male or female? *(Enter or ask)*
 1. Male
 2. Female
5. What is your current marital status? *(Don't read list. Read back appropriate category to confirm.)*
 1. Single (never married, never lived common-law, never lived with a partner)
 2. Married
 3. Common-law
 4. Living with a partner
 5. Separated (from legal spouse, common-law spouse, or partner)
 6. Divorced
 7. Widowed
 8. Other *(please specify)* _____
 98. Chose not to answer
 99. Not asked

6. In what country were you born? (*Do not read list*)
1. Canada [*Go to 8*]
 2. Country other than Canada (*please specify*) _____
 3. Don't know [*Go to 8*]
 98. Chose not to answer [*Go to 8*]
 99. Not asked [*Go to 8*]
7. (*If not born in Canada*) In what year did you first move to Canada as an immigrant or a refugee?
1. 19_____
 2. Don't know
 3. Canadian born
 98. Chose not to answer
 99. Not asked
8. What language do you speak most often at home?
1. English
 2. French
 3. Other (*please specify*)_____
 98. Chose not to answer
 99. Not asked
9. On a scale from 1 to 5, where 1 is very important, and 5 is very unimportant, which number best describes how important your religion or spirituality is to you. (*Show card*)
1. Very important
 2. Important
 3. Neither important nor unimportant
 4. Unimportant
 5. Very unimportant
 6. Don't know
 98. Chose not to answer
 99. Not asked
- Source: Individual Questionnaire, Marshall and Woolley, Carleton University
10. Other than on special occasions (such as weddings or funerals), how often did you participate in religious or spiritual services, meetings, or activities in the last 12 months? Was it... (*Read list 1 to 5 if necessary*)
1. At least once a week?
 2. At least once a month?
 3. A few times a year?

- 4. At least once a year?
- 5. Not at all?
- 6. Don't know
- 98. Chose not to answer
- 99. Not asked

11. Are you limited in the amount or kind of activity you can do at home, at work or at school because of a long-term physical condition or health problem? (*By long-term, we mean more than 6 months*)

- 1. Yes
- 2. No
- 98. Chose not to answer
- 99. Not asked

Source: GSS Cycle 11 1996 J28

12. Are you limited in the amount or kind of activity you can do at home, at work or at school because of a long-term mental, intellectual, or emotional condition or health problem? (*By long-term, we mean more than 6 months*)

- 1. Yes
- 2. No
- 98. Chose not to answer
- 99. Not asked

13. Canadians come from many ethnic and cultural backgrounds. For example English, French, Inuit, Filipino, or Lebanese. To which ethnic or cultural group or groups did your ancestors belong? (*Do not read list. Mark all that apply.*)

- 1. Canadian (*probe for any other background*)
- 2. French
- 3. English, Irish, Scottish
- 4. German
- 5. Eastern European
- 6. Ukrainian
- 7. Other European
- 8. African
- 9. West Indian
- 10. Japanese
- 11. Chinese
- 12. Korean
- 13. Filipino
- 14. Aboriginal Peoples of North America (North American Indian, Metis, Inuit/Eskimo)
- 15. South Asian (e.g. Indian from India or Uganda, Pakistani, Punjabi, Tamil)
- 16. South East Asian (e.g. Vietnamese, Thai, Laotian)
- 17. West East Asian or North African (e.g. Armenian, Syrian, Moroccan)
- 18. Other (*please specify*) _____
- 98. Chose not to answer
- 99. Not asked

EDUCATION

14. What is the highest level of education that you have attained? (*Do not read list.*)
1. No schooling
 2. Some elementary school
 3. Elementary school
 4. Some secondary/high school
 5. High school diploma
 7. Some trade, technical, vocational school or business college
 8. Some community college, CEGEP or nursing school
 9. Some university
 10. Diploma or certificate from trade, technical or vocational school or business college
 11. Diploma or certificate from community college, CEGEP, or nursing school
 12. Bachelor's or undergraduate degree (e.g. B.A., B.Sc.,)
 13. First professional degree in medicine (MD.), dentistry (DDS., DMD), veterinary medicine (DVM), law (LLB) optometry (OD), or divinity (MDIV.), or 1-year B.Ed.
 14. Some graduate studies at the master's level
 15. Master's (eg. MA, M.Sc., M.Ed.)
 16. Some graduate studies at the doctoral level
 17. Earned doctorate (e.g. PhD, D.Sc., D.Ed.)
 18. Other (*please specify*) _____
 98. Chose not to answer
 99. Not asked

Source: GSS Cycle 11 1996 H20

15. What year were you last in school, college, university, or a training program?
1. 19____
 2. Don't know
 98. Chose not to answer
 99. Not asked
16. Have you considered or pursued any kind of training for work in the past 12 months?
1. Yes, considered
 2. Yes, pursued
 3. No [*Go to 21*]
 98. Chose not to answer [*Go to 18*]
 99. Not asked [*Go to 18*]

17. What was your main reason for considering or pursuing study? (*Do not read list. Circle one reason only*)

- 1. To prepare for a first career
- 2. To change career
- 3. To improve career
- 4. To improve earnings
- 5. To improve knowledge
- 6. Because of interest in the subject
- 7. High school
- 8. Other (*please specify*) _____
- 98. Chose not to answer
- 99. Not asked

18. Are you currently attending a school, college, university, or training program?

- 1. No [*Go to 21*]
- 2. Yes
- 98. Chose not to answer [*Go to 21*]
- 99. Not asked [*Go to 21*]

19. Are you currently enrolled as a full-time or part-time student?

- 1. Part-time
- 2. Full-time
- 98. Chose not to answer
- 99. Not asked

20. What is the name and level of the program you are enrolled in?

- 98. Chose not to answer
- 99. Not asked

21. What supports would be necessary for you to pursue additional training?

- 98. Chose not to answer
- 99. Not asked

HOUSEHOLD AND FAMILY INFORMATION

22. Would you describe your family as... (*Show card. Mark all that apply*)

1. Single parent family
2. Two parent family
3. Step family (some of the children from one parent's previous relationship)
4. Blended family (some of the children from two parents' previous relationship)
5. Extended family
6. Family of friends (unrelated people)
7. Family of related people and unrelated people
8. Other (*please specify*) _____
98. Chose not to answer
99. Not asked

23. We would like further information about the children in this household because we are not asking children under 16 this detailed questionnaire. (*Repeat questions 23 to 28 for each child. Check Participant Recruitment: Form 2 for some of the information.*)

Whose child is _____? What is the relationship of _____ to the adults in the household?

98. Chose not to answer
99. Not asked

24. What are the living arrangements of each child? (*Show card if necessary*)

1. Both biological mother and biological father together in the same household
2. Mother only
3. Father only
4. Shared time basis, mostly mother
5. Shared time basis, mostly father
6. Equally shared time, mother and father
7. Other (*please specify*) _____
98. Chose not to answer
99. Not asked

25. Where was the child born?

98. Chose not to answer
99. Not asked

26. Is the child male or female?

98. Chose not to answer

99. Not asked

27. What grade at school is the child in?

98. Chose not to answer

99. Not asked

28. How old is the child?

98. Chose not to answer

99. Not asked

Name	Relationship of child?	Living arrangements	Country of Birth	Sex (male or female)	Grade	Age

INCOME

I would now like to ask you some questions about the money that comes into your household.

29. What has been your personal three main sources of income over the past twelve months in rank order (from the source providing the most money to the source providing the least money)? (*Show card.*)

1. ___ Wages and salaries
2. ___ Income from self-employment
3. ___ Unemployment insurance
4. ___ Severance or redundancy package
5. ___ Worker's compensation
6. ___ Provincial or municipal social assistance (welfare, family benefits)
7. ___ Disability Insurance
8. ___ Undeclared income (under the table)
9. ___ Child support
10. ___ Alimony
11. ___ Child Tax Benefit
12. ___ GST credit
13. ___ Student loans, grants, or scholarships
14. ___ Benefits from Canada or Quebec Pension Plan
15. ___ Retirement pensions, superannuation and annuities
16. ___ Old Age Security and Guaranteed Income Supplement
17. ___ Investment income (dividends and interest on bonds, deposits, and savings, mutual funds, etc.)
18. ___ Rental income
19. ___ Financial help from relatives
20. ___ Financial help from friends
21. ___ Lottery, bingo, or other wins
22. ___ Illegal activities
23. ___ Other (please specify)_____
24. ___ None
25. Don't know
98. Chose not to answer
99. Not asked

30. Please estimate all the money, before taxes and deductions, your personally received from all sources in the past 12 months. (*Show card.*)

- | | |
|--------------------------|--------------------------|
| 1. No income | 11. \$50,000 to \$59,999 |
| 2. \$1 to \$500 | 12. \$60,000 to \$69,999 |
| 3. \$500 to \$999 | 13. \$70,000 to \$79,999 |
| 4. \$1,000 to \$1,999 | 14. \$80,000 to \$89,999 |
| 5. \$2,000 to \$4,999 | 15. \$90,000 to \$99,999 |
| 6. \$5,000 to \$9,999 | 16. \$100,000 and above |
| 7. \$10,000 to \$19,999 | 17. Don't know |
| 8. \$20,000 to \$29,999 | 98. Chose not to answer |
| 9. \$30,000 to \$39,999 | 99. Not asked |
| 10. \$40,000 to \$49,999 | |

31. Thinking about the total income of your household, from which of the following sources did the members of your household receive any income in the past 12 months? (*Show card*)

1. Wages and salaries
2. Income from self-employment
3. Unemployment insurance
4. Severance or redundancy package
5. Worker's compensation
6. Provincial or municipal social assistance (welfare, family benefits)
7. Disability Insurance
8. Undeclared income (under the table)
9. Child support
10. Alimony
11. Child Tax Benefit
12. GST credit
13. Student loans, grants, or scholarships
14. Benefits from Canada or Quebec Pension Plan
15. Retirement pensions, superannuation and annuities
16. Old Age Security and Guaranteed Income Supplement
17. Investment income (dividends and interest, stocks, mutual funds, etc.)
18. Rental income
19. Financial help from relatives
20. Financial help from friends
21. Lottery, bingo, or other wins
22. Illegal activities
23. Other (please specify) _____
24. None
25. Don't know
98. Chose not to answer

32. Please estimate the total income before taxes and deductions of all household members from all sources in the past 12 months.

- 1. Less than \$10,000
- 2. \$10,000 to \$19,999
- 3. \$20,000 to \$29,999
- 4. \$30,000 to \$39,999
- 5. \$40,000 to \$49,999
- 6. \$50,000 to \$59,999
- 7. \$60,000 to \$69,999
- 8. \$70,000 to \$79,999
- 9. \$80,000 to \$89,999
- 10. \$90,000 to \$99,999
- 11. \$100,000 to \$109,000
- 12. \$110,000 to \$119,999
- 13. \$120,000 to \$129,999
- 14. \$130,000 to \$139,999
- 15. \$140,000 to \$149,999
- 16. \$150,000 to \$200,000
- 17. \$200,000 and above
- 18. Don't know
- 98. Chose not to answer
- 99. Not asked

33. Is your dwelling owned by a member of this household or is it rented?

- 1. Owned
- 2. Rented
- 3. Other (*please specify*) _____
- 98. Chose not to answer
- 99. Not asked

Who makes the following decisions about the family and household finances?

34. Who is responsible for general financial management in this household? (*eg. paying bills, cashing cheques, depositing monies in accounts*)

-
- 98. Chose not to answer
 - 99. Not asked

35. Who does the overall planning of money matters in this household? (*eg. RRSP contribution, insurance, opening new accounts*)

98. Chose not to answer

99. Not asked

36. Who makes the day-to-day spending decisions in this household?

98. Chose not to answer

99. Not asked

37. Who really controls the money which comes into this household?

Source for 34 to 37: Individual Interview, Marshall and Woolley, Carleton University

38. During the past twelve months, have you provided financial support to anyone outside your household?

1. Yes

2. No

98. Chose not to answer

99. Not asked

39. During the past twelve months, has anyone from outside your household provided you with financial support?

1. Yes

2. No

98. Chose not to answer

99. Not asked

40. Please tell me what best describes your responses to the following questions about finances using the scale of Strongly Disagree, Disagree, Neither Agree nor Disagree, Agree, and Strongly Agree. (*Show card.*)

		1 SD	2 D	3 NA ND	4 A	5 SA	98	99
1.	Our household is doing well financially.							
2.	I am optimistic about achieving financial goals for the next year.							
3.	We have difficulty deciding on how to handle our finances.							
4.	Use of credit cards and charge accounts has been a problem for us.							
5.	Paying back our debts is a big worry.							
6.	I am concerned about how to make ends meet on a day-to-day basis.							
7.	Having enough money for retirement is a concern.							
8.	We do not know how to handle our money wisely.							

Source: Adapted from Individual Interview, Marshall and Woolley, Carleton University

WORK

I will now ask you some questions about your paid and unpaid work.

41. Please indicate which top three activities usually occupy most of your waking hours in rank order where 1 is the activity which occupies the most time (*Show card*).

1. _____ Caring for children and family members
2. _____ Working for pay or profit
3. _____ Looking for work
4. _____ Establishing a new business
5. _____ Studying (school, self-interest, private, etc.)
6. _____ Doing household work
7. _____ Participating in leisure/recreation
8. _____ Doing volunteer work
9. _____ Recovering from illness/on disability
10. _____ Other (*please specify*) _____
98. Chose not to answer
99. Not asked

42. How many different jobs have you held over the past two years? If you have been self-employed with many different contracts, you may wish to consider your period of self-employment as one job.

1. _____ [If none, go to 45]
2. Don't know
98. Chose not to answer
99. Not asked

43. Are you currently working for pay or profit?

1. Yes
2. No
98. Chose not to answer
99. Not asked

- I'm now going to ask you questions about every paid job you have held over the past two years. That would be all the paid work you have had between August/September 1994 and now.
- If you have been a self-employed contract worker, you may wish to consider your contracts during your time as a self-employed person as one job.
- Please answer with the most recent job first.
- Please be brief because we will talk in greater depth during the actual interview.

44 (repeat as many times as necessary to capture all employment)

1. What kind of business, service or industry was/is it? (For example: federal government, restaurant, forestry, berry farm, construction, canning industry)

98. Chose not to answer
99. Not asked

2. What kind of work were/are you doing? (eg. medical lab technician, accounting clerk, factory worker, forestry technician)

98. Chose not to answer
99. Not asked

3. How many hours per week did/do you usually work at this job or business?

98. Chose not to answer
99. Not asked

4. Did/do you work mainly: (Read list)

1. For others for wages, salary or commission
 2. In your own business, farm or professional practice
 3. As an unpaid family worker
 4. Other (please specify) _____
98. Chose not to answer
99. Not asked

5. How did you find this job?

98. Chose not to answer
99. Not asked

6. When did you start working at this job or business?

98. Chose not to answer
99. Not asked

7. When did you stop working at this job or business?

- 98. Chose not to answer
- 99. Not asked

8. Which of the following best describes the hours you usually worked/work at this job? (*Show card*)

- 1. Regular daytime schedule or shift
- 2. Regular evening shift
- 3. Regular night or graveyard shift
- 4. Rotating shift (change from days to evenings to nights)
- 5. Split shift
- 6. On call
- 7. Irregular schedule
- 8. Other (*Please specify*) _____
- 98. Chose not to answer
- 99. Not asked

9. Did/do you usually work on Saturday or Sunday at this job?

- 1. Yes
- 2. No
- 98. Chose not to answer
- 99. Not asked

I'm going to ask you how satisfied or dissatisfied you were/are with this job's tasks, working conditions and income. I'll ask a question about each aspect separately.

10. First of all, how satisfied or dissatisfied were/are you with your overall tasks in this job? (*Show card.*)

1. Very satisfied
2. Somewhat satisfied
3. Somewhat dissatisfied
4. Very dissatisfied
98. Chose not to answer
99. Not asked

11. Could you be specific about why you were/are satisfied or why you were/are dissatisfied with your overall tasks?

98. Chose not to answer
99. Not asked

12. How satisfied or dissatisfied were/are you with the working conditions (hours, employer, other employees, physical conditions)? (*Show card.*)

1. Very satisfied
2. Somewhat satisfied
3. Somewhat dissatisfied
4. Very dissatisfied
98. Chose not to answer
99. Not asked

13. Could you be specific about why you were/are satisfied or why you were/are dissatisfied with the working conditions?

98. Chose not to answer
99. Not asked

14. How satisfied or dissatisfied were/are you with the income? (*Show card.*)

1. Very satisfied
2. Somewhat satisfied
3. Somewhat dissatisfied
4. Very dissatisfied
98. Chose not to answer
99. Not asked

15. Could you be specific about why you were/are satisfied or why you were/are dissatisfied with the income?
-

98. Chose not to answer
99. Not asked

16. Why did you leave that employment or contract? (*Do not read list. Mark all that apply.*)

1. Own illness, disability
2. Pregnancy
3. Caring for own children
4. Caring for elder relatives
5. Other personal or family responsibilities
6. Going to school
7. Quit job for no specific reason
8. Found new job
9. To concentrate on other job
10. Lost job or laid off job - paid workers only
11. Changed residence (moved)
12. Dissatisfied with job
13. Temporary job/contract ended
14. Company moved
15. Company went out of business
16. Project ended
17. Retired
18. Other (*please specify*) _____
98. Chose not to answer
99. Not asked

Go back to 44-1 if necessary

45. *(Repeat as necessary)* What was the reason that you were not working for pay or profit during the past two years? Dates _____

1. Own illness or disability
2. Pregnancy
3. Caring for own children
4. Caring for elder relative(s)
5. Other personal or family responsibilities
6. School or educational leave
7. Labour dispute
8. Temporary layoff due to seasonal conditions
9. Temporary layoff - non-seasonal
10. Permanent layoff
11. Unpaid or partially paid vacation
12. Can't afford child care
13. Role within family is not to work
14. No jobs
15. Other *(please specify)* _____
16. No period not working for pay or profit in the past year
98. Chose not to answer
99. Not asked

46. *(If not currently working)* What is the reason that you are currently not working for pay or profit?

1. Own illness or disability
2. Pregnancy
3. Caring for own children
4. Caring for elder relative(s)
5. Other personal or family responsibilities
6. School or educational leave
7. Labour dispute
8. Temporary layoff due to seasonal conditions
9. Temporary layoff - non-seasonal
10. Permanent layoff
11. Unpaid or partially paid vacation
12. Can't afford childcare
13. Role within family is not to work
14. No jobs
15. Other *(please specify)* _____
16. No period not working for pay or profit in the past year
98. Chose not to answer
99. Not asked

47. *(If not currently working)* Are you satisfied or dissatisfied not to be working at a paying job? Would you say you are... *(Show card)*

1. Very satisfied?
2. Somewhat satisfied?
3. Somewhat dissatisfied?
4. Very dissatisfied?
5. Don't know
98. Chose not to answer
99. Not asked

48. *(If currently working)* Do you think it is likely you will lose your job or be laid off in the next year? Would you say it is....

1. Very likely?
2. Somewhat likely?
3. Somewhat unlikely?
4. Very unlikely?
5. Don't know
6. Chose not to answer
7. Not asked

49. Are you currently looking for work?

1. Yes
2. No *[Go to 51]*
98. Chose not to answer *[Go to 51]*
99. Not asked *[Go to 51]*

50. *(If yes)* What are you doing to find work? *(Don't read list. Mark as many as apply.)*

1. Contacting employer directly
2. Getting help from friend or relative
3. Placing or answering newspaper ads
4. Using employment agency
5. Getting referrals from another employer
6. Going through the union
7. Other *(please specify)* _____
98. Chose not to answer
99. Not asked

51. If you are not looking for work, what were the reasons? (*Do not read. Mark all that apply.*)

1. Own illness, disability
2. Caring for own children
3. Caring for elder relatives
4. Other personal or family responsibilities
5. Going to school
6. No longer interested in finding work
7. Waiting for recall (to former job)
8. Has found new job
9. Waiting for replies from employers
10. No work available (in area, or suited to skills)
11. No work available with adequate income
12. Tired, disillusioned, given up
13. No reason given
14. Working already
15. Role in family is not to work
16. Other (*please specify*) _____
98. Chose not to answer
99. Not asked

52. (*If working for pay*) How satisfied or dissatisfied are you with the balance between your job and family and home life? (*Show card.*)

1. Very satisfied
2. Somewhat satisfied
3. Somewhat dissatisfied (*Ask question 53.*)
4. Very dissatisfied (*Ask question 53.*)
5. No opinion
98. Chose not to answer
99. Not asked

53. Why are you dissatisfied? (*Do not read list. Mark all that apply.*)

1. Not enough time for family (*include spouse/partner and children*)
2. Spends too much time on job
3. Not enough time for other activities (*exclude work or family related activities*)
4. Cannot find suitable employment
5. Employment related reason(s) (*exclude work or family related activities*)
6. Health reasons (*include sleep disorders*)
7. Family related reason(s) (*exclude not enough time for family*)
8. Other reason(s) (*please specify*) _____
98. Chose not to answer
99. Not asked

54. Last week, how many hours did you spend...

Doing unpaid housework, yard work or home maintenance for members of this household or other people (*some examples include: preparing meals, doing laundry, household planning, shopping and cutting the grass. Show card*)

1. None
2. Less than 5 hours
3. 5 to 14 hours
4. 15 to 29 hours
5. 30 to 59 hours
6. 60 hours or more
98. Chose not to answer
99. Not asked

Source : GSS cycle 11, 1996 H2

55. Last week, how many hours did you spend...

Looking after one or more of your own children, or the children of others, without pay? (*some examples include: bathing or playing with young children, driving children to sports activities or helping them with homework, and talking with teens about their problems. Show card*)

1. None
2. Less than 5 hours
3. 5 to 14 hours
4. 15 to 29 hours
5. 30 to 59 hours
6. 60 hours or more
98. Chose not to answer
99. Not asked

Source : GSS cycle 11, 1996 H3

56. Last week, how many hours did you spend...

Providing unpaid care or assistance to one or more seniors? *(Some examples include: providing personal care to senior family members, visiting seniors, talking with them on the telephone, and helping them with shopping, banking or with taking medication. Show card)*

1. None
2. Less than 5 hours
3. 5 to 14 hours
4. 15 to 29 hours
5. 30 to 59 hours
6. 60 hours or more
98. Chose not to answer
99. Not asked

57. Last month, how many hours did you spend...

Doing volunteer activities for a non-profit organization, a religious organization, a charity or a community group? *(Some examples include: organizing a special event, advocating for a cause, canvassing or fundraising, coaching or teaching, serving on a committee or board of directors)*

1. None
2. Less than 5 hours
3. 5 to 14 hours
4. 15 to 29 hours
5. 30 to 59 hours
6. 60 hours or more
98. Chose not to answer
99. Not asked

QUALITY OF LIFE AND HEALTH

Now, I'd like to ask you various questions about your quality of life and your health.

58. Are you satisfied or dissatisfied with your life in general?

1. Very satisfied
2. Somewhat satisfied
3. Somewhat dissatisfied
4. Very dissatisfied
98. Chose not to answer
99. Not asked

Source: GSS Cycle 11 1996 J25A and B

59. Would you describe your life as...

1. Very stressful
2. Somewhat stressful
3. Not very stressful
4. Not at all stressful
5. No opinion
6. Don't know
98. Chose not to answer
99. Not asked

Source: GSS Cycle 11 1996 J25

60. How much control do you feel you have in making decisions that affect your everyday activities? (*Show card. Mark only one.*)

1. No control
2. Control over few or some decisions (not very much)
3. Control over most decisions
4. Control over all decisions
5. Don't know
98. Chose not to answer
99. Not asked

Source: GSS Cycle 11 1996 J26

61. How would you rate your ability to handle the day-to-day demands in your life, for example, work, family and volunteer responsibilities. (*Show card.*)

- | | |
|--------------|-------------------------|
| 1. Excellent | 98. Chose not to answer |
| 2. Very Good | 99. Not asked |
| 3. Good | |
| 4. Fair | |
| 5. Poor | |

62. How would you rate your ability to handle unexpected and difficult problems, for example, family or personal crisis?

- | | |
|-------------------------|--|
| 1. Excellent | |
| 2. Very Good | |
| 3. Good | |
| 4. Fair | |
| 5. Poor | |
| 98. Chose not to answer | |
| 99. Not asked | |

63. Do you have someone you can really count on to help you out in a crisis situation?

- | | |
|-------------------------|--|
| 1. Yes | |
| 2. No | |
| 3. Don't know | |
| 98. Chose not to answer | |
| 99. Not asked | |

64. Do you have someone to turn to for advice if you were having problems?

- | | |
|-------------------------|--|
| 1. Yes | |
| 2. No | |
| 3. Don't know | |
| 98. Chose not to answer | |
| 99. Not asked | |

65. Do you have someone that makes you feel loved and cared for?

- | | |
|-------------------------|--|
| 1. Yes | |
| 2. No | |
| 3. Don't know | |
| 98. Chose not to answer | |
| 99. Not asked | |

66. Compared to other people your age, how would you describe your state of health?
Would you say it is...(Show card)

1. Excellent?
2. Very good?
3. Good?
4. Fair?
5. Poor?
6. Don't know
98. Chose not to answer
99. Not asked

Source: GSS Cycle 11 1996 J24

67. Compared to twelve months ago, how would you rate your physical health now?
(Show card)

1. Much better now than 12 months ago
2. Somewhat better now than 12 months ago
3. About the same as 12 months ago [Go to 69]
4. Somewhat worse now than 12 months ago
5. Much worse now than 12 months ago
98. Chose not to answer
99. Not asked

68. Has this affected your work, family, or recreational life?

1. Yes, positively
2. Yes, negatively
3. No
4. Don't know
98. Chose not to answer
99. Not asked

69. Compared to twelve months ago, how would you rate your emotional and mental health
or state now? (Show card)

1. Much better now than 12 months ago
2. Somewhat better now than 12 months ago
3. About the same as 12 months ago [Go to 71]
4. Somewhat worse now than 12 months ago
5. Much worse now than 12 months ago
98. Chose not to answer
99. Not asked

70. Has this affected your work, family, or recreational life?

- 1. Yes, positively
- 2. Yes, negatively
- 3. No
- 4. Don't know
- 98. Chose not to answer
- 99. Not asked

71. Have any of these activities or conditions increased, stayed the same, decreased, or stopped over the past 12 months?

		1 I	2 SS	3 D	4 S	98	99
1.	Drinking Alcohol						
2.	Smoking						
3.	Physical Activities						
4.	Medication/Drug Use						
5.	Weight						
6.	Sleeping						
7.	Feeling nervous or anxious						
8.	Having lots of energy						
9.	Feeling calm and peaceful						
10.	Feeling sad, depressed or blue						

72. Over the past twelve months, how many times have you contacted (seen, talked on the telephone, or written to) a health care professional for each of the following activities? Think about yourself only. (e.g. *general practitioner or family physician, eye specialist, other medical doctor, a nurse, dentist or orthodontist, chiropractor, physiotherapist, social worker or counsellor, psychologist, speech, audiology, or occupational therapist, etc.*)

- 1. Treatment of a physical health problem _____
98. Chose not to answer
99. Not asked
- 2. Treatment of an emotional or mental health problem _____
98. Chose not to answer
99. Not asked
- 3. A regular check-up (or for regular pre-natal care) _____
98. Chose not to answer
99. Not asked
- 4. Care of an injury _____
98. Chose not to answer
99. Not asked
- 5. Any other reason (*please specify*) _____
98. Chose not to answer
99. Not asked

73. Over the past 12 months, how many times have you contacted (seen, talked on the telephone, or written to) an alternative or non-traditional health professional for each of the following activities. Think about yourself only. (e.g. *acupuncturist, naturopath, homeopath, massage therapist, spiritual healer, self-help group, etc.*)

- 1. Treatment of a physical health problem _____
98. Chose not to answer
99. Not asked
- 2. Treatment of an emotional or mental health problem _____
98. Chose not to answer
99. Not asked
- 3. A regular check-up (or for regular pre-natal care) _____
98. Chose not to answer
99. Not asked

- 4. Care of an injury _____
 98. Chose not to answer
 99. Not asked

- 5. Any other reason (*please specify*) _____
 98. Chose not to answer
 99. Not asked

74. In the past 12 months, have you been a patient overnight in a hospital, nursing home or convalescent home?

- 1. Yes
- 2. No
- 3. Don't know
- 98. Chose not to answer
- 99. Not asked

RECENT CRISES

Now I'd like to ask you about some things that may have happened in the past 12 months. How one feels at any particular time is affected by life experiences. Some of these experiences happen to most people at one time or another, while some happen to only a few.

75. In the past 12 months, have you experienced any of the following traumatic events?
(Show card)

		1 Y	2 N	98	99
1.	A major financial crisis or bankruptcy?				
2.	A separation or divorce?				
3.	The death or serious illness of a spouse, partner or loved one?				
4.	An unwanted pregnancy?				
5.	A miscarriage or abortion?				
6.	Failing school or a training program?				
7.	Increased frequency of arguments with your partner?				
8.	Violent physical attack or abuse?				
9.	Violent psychological abuse?				

RESILIENCY

76. The following statements are about families and family relationships. Listen carefully because each question may only differ slightly. For each one, please indicate which response best describes your family: strongly agree, agree, disagree, and strongly disagree. (*Show card.*)

		1 SA	2 A	3 D	4 SD	5 DK	98	99
1.	Planning family activities is difficult because we misunderstand each other.							
2.	In times of crisis we can turn to each other for support.							
3.	We cannot talk to each other about sadness we feel.							
4.	Individuals (of the family) are accepted for what they are.							
5.	We avoid discussing our fears or concerns.							
6.	We express feelings to each other.							
7.	There are a lot of bad feelings in our family.							
8.	We feel accepted for what we are.							
9.	Making decisions is a problem for our family.							
10.	We are able to make decisions about how to solve problems.							
11.	We don't get along well together.							
12.	We confide in each other.							
13.	We share similar values and beliefs as a family.							
14.	Things work out well for us as a family.							
15.	Family members respect one another.							
16.	We are proud of our family.							

Source: National Longitudinal Survey of Children, Family Functioning: FNC-Q1A to -Q1L

II – Interview Guides

Interview Guide: Individual Interview **(Individuals 13 and older within the household)**

Up to 2.5 hours

The individual interviews will occur after the household/family introduction and before the household/family interview. The majority of the information for the study is expected to be collected from the individual interviews.

There are three versions of the individual interview:

- children 6 to 12 within the household
- individuals 13 and older within the household
- individuals 13 and older external to the household

The transactions of interest cover all five domains identified in *Examining the Concept of Transactions as the Basis for Studying the Social and Economic Dynamics of Families*. These are Instrumental Supports; Transactions of Finances or Material Goods; Advice, Management and Assistance; and Socio-Emotional Supports. The focus of the interview are transactions which involve time and finances. The questions cover the situational level dimensions, or the specific circumstances under which transactions occur, identified in the paper.

Each individual 13 and older completes a questionnaire at the beginning of the individual interview.

There are four versions of the questionnaire. The adult long form contains the most questions. The other three questionnaires contain selected questions from the adult long form.

- individuals within the household 15 and older (adult long form)
- individuals within the household 15 and older (adult short form)
- children 13 to 15
- individuals external to the household

Many of the questions are taken from the Survey of Labour and Income Dynamics (1995), the National Population Health Survey (1994), the National Longitudinal Survey of Children (1994-95), and the General Social Survey Cycle 7 (1992), all from Statistics Canada.

Introduction (5 minutes)

1. Introduction of Researcher
2. Go over agenda
 - Objectives
 - Sections
 - Timing

Honorarium
Confidentiality and Consent

Questionnaire (30 - 45 minutes)

3. Questionnaire:
- Individual Information (age, sex, language, race, etc.)
 - Education
 - Household and Family Information
 - Income
 - Work
 - Quality of Life and Health
 - Recent Crises
 - Resiliency

Employment and Economic Situation (15 minutes)

4. Tell me about your employment situation. (*Attempt to get the participant to tell his/her "story."*)

Prompts as appropriate:

- Describe your personal employment situation?
- Describe your household's employment situation? How is your family situated in the labour market?
- How do you feel about your current employment situation?
- How did you feel when you lost/quit your job? Was it a crisis or a positive event?
- Are you worried about job security? If so, what are you doing to prepare for losing your job?
- What strategies are you using to maintain employment?
- What strategies are you using to achieve employment?
- Would you prefer to be in the labour market?
- Do you see your job now as a way of achieving a better job?

5. Tell me about your economic situation.

Prompts as appropriate:

- Describe your current economic situation?
- Describe your household's economic situation?
- How do you feel about your current economic situation?

6. Have you noticed any change in your health, happiness or well-being due to your current employment and economic situation? Can you briefly mention the changes?

Have you noticed any changes in the health, happiness, or well-being of other household members due to your current employment and economic situation?

7. What are your employment and economic goals?

Prompts:

- In what situation would you like to see yourself in the next two years?
- In what situation would you like to see your family in the next two years?

Household Transactions (40 minutes)

8. Let's recap who lives in this household with you. The researcher writes each name on the top of a separate piece of paper.
9. Describe your role in the household. How do you feel about your role?
10. We're interested in the way you share tasks and supports in the household and organize and negotiate family responsibilities. Thinking of the people who live in your household, can you briefly list the tasks that each of them does for you and that you do for them?

Let's talk about each person one at a time.

Researcher to prompt from the broad categories below and to write a list under each person's name.

child care
household tasks
transportation
personal care
emotional support
obtaining information, making appointments
information about job employment
information about school, adult education, training
borrowing money from friends and family
lending money to family and friends
financial management, banking and bill paying
financial advice

Is there anything you do for the whole household which you haven't already mentioned? If so, what is it?

11. The researcher then chooses approximately six transactions to focus on. The transactions should be:
 1. from the categories of child care; emotional support; information about job employment; information about school, adult education, training; financial
 2. a transaction between the respondent and one or more members of the household

How does the entire household organize and negotiate responsibilities around [the transaction]?

The researcher asks the appropriate questions from the following list to fill in the detail of the transactions.

How (Process)

- Can you tell me something about how that helping arrangement works? Describe what's involved in this arrangement. Give an example of a recent occurrence.
- Who is responsible for planning the task? Who is responsible for doing the task?

- Who does what proportion of the work?
- Is the support or assistance asked for or offered?
- How are these decisions about the arrangement made? Do you have any control over how decisions are made?
- Do you make the decision whether you give/receive this support or assistance?
- Do you give/receive support or assistance in exchange for this support or assistance? If so, what is it? How does this occur? When does this occur?
- Do you feel this is an easy or difficult give-and-take? Is there a balance sheet? Do you feel everyone in the family is pulling their weight?

Who (Relationship)

- How did you decide to give/receive support or assistance with that particular person/those particular people?
- Would you prefer not to receive this support or assistance from a family member? Why or why not?

When (Temporal)

- How often do you give/receive this support or assistance?
- Do you give/receive this support or assistance before and/or after particular events?
- How long does it take to give/receive this support or assistance?

Where (Locational)

- Where does this helping arrangement occur?

Why (Meaning)

- Why do you give/receive this support? Is it a family obligation?
- What are the additional outcomes of the support?
- What personal values and beliefs lead you to give/receive this support or assistance?
- Is the support or assistance expected?
- Are you considered 'generous' because you give/receive this support or assistance? Is the support appreciated?
- Are you sometimes unable to give/receive this support or assistance? For what reasons?
- How useful is this interaction? How important is this interaction?
- How do you feel about giving /receiving this support or assistance?

12. Has anything changed about these helping arrangements or tasks in the last little while/since you lost your employment/ since you found employment? If so, what has changed? The researcher should use the who, what, when, where, why questions if necessary. What has been the impact?

13. Has your role in the family changed? If so, in what way? What has been the impact?

External Transactions (25 minutes)

14. Who would you say are the main/significant people who live outside of your household with whom you have important interactions regarding family and household matters or provide you with support? The researcher writes each name on the top of a separate piece of paper.)

What is his/her:

Name
Relationship
Sex
Age
Distance from household
What is his/her role in the family?
What is his/her role in your life?

15. Thinking of the people who live outside of your household, can you describe the tasks that each one does for you and that you do for them? Can you also describe the support that each one gives you and that you give them? Let's talk about each person one at a time.

Researcher to prompt from the broad categories below:

child care
household tasks
transportation
personal care
emotional support
obtaining information, making appointments
information about job employment
information about school, adult education, training
borrowing money from friends and family
lending money to family and friends
financial management, banking and bill paying
financial advice

Is there anything that he or she does for the whole household which you haven't already mentioned? If so, what is it?

16. The researcher then chooses approximately three transactions to focus on. The transactions should be:
1. from the categories of child care; emotional support; information about job employment; information about school, adult education, training; financial
 2. at least one transaction between the respondent and each person external to the household.

The researcher asks the appropriate questions from the who, what, where, when, why list to fill in the detail for each transaction.

17. Has anything changed about these helping arrangement or tasks in the last little while/ since you lost your employment/ since you found employment? If so, what has changed? The researcher uses the prompts from the who, what, where, when, why questions.

Market Transactions (10 minutes)

18. When things get tough financially, what strategies do you use as an individual and as a household to get by?

The researcher should allow participant to run out of strategies before using prompts.

Prompts:

- Sell things of value for cash
- Change buying habits
- Borrow from financial institution or other
- Use barter system
- Illegal activities
- Use of credit cards
- Use food bank, charities, church
- Going on government assistance

19. What is it that you and/or your family has stopped buying/consuming?
20. Would you prefer to receive financial assistance from a family member or an external institution or organization? Why?

Employment and Economic Situation and Interactions (10 min.)

We've talked first about your employment and economic situation. Then we talked about your organization and negotiation of household tasks and responsibilities. Now I'll ask some questions which link both together.

21. Have the various helping arrangements affected your economic/employment situation? If so, can you tell me in what ways?

How do you see the links between how things are arranged at home and the support you receive at home and your economic/employment situation?

22. Are there other kinds of help related to your economic/employment situation that you would like to get from people? If so, can you describe the help you would like to receive and from whom?

Does anything you prevent you from receiving that help? If so, what prevents you?

What would assist you in receiving that help?

23. Would you like to give more time, financial, and emotional support to other people? If so, can you describe the support you would like to give and to whom?

Does anything you prevent you from giving that support? If so, what prevents you?

What would assist you in giving that support?

24. Are there programs you use to help buffer the impacts of unemployment (to support you financially and emotionally)? If so, what are they? What about them has been useful and not useful?

Examples:

GAIN, Ministry of Social Services, Child Tax Credit, loan interest relief, mortgage loan rescheduling, food bank, etc.

25. Are there programs you use to help find employment? If so, what are they? What about them has been useful and not useful?

Examples:

training programs, student loans

Resiliency Questions (10 minutes)

26. What does your family mean to you? How important is your family to you?
27. What about your family helps you deal with your current employment and economic situation?
or
Think of a difficult situation. What was it about your family that helped you deal with the situation?
or
Think of a difficult situation when your family was not able to cope. What have you learned as a family which did help (or might help) with the next difficult situation.
28. Describe your strengths and challenges as a household. The researcher may choose to use the prompts below once the participant has run out of ideas.

Prompts:

problem solving skills
positive, non critical support
sense of togetherness
meet individual needs
communication
faith and values
determination
forgiveness
hard work
understanding and acceptance
strong sense of heritage
time you spend together as a family
emotional support

Conclusion (5 minutes)

29. Is there anything else about your employment and economic situation that you would like to tell me?

Is there anything about how responsibilities/ tasks are organized and negotiated in the household that you would like to tell me?
30. I'd like to do a little evaluation before we close. How are you feeling right now about the interview?
31. Thanks and closure

Interview Guide: Individual Child Interview (6 TO 12)

1 hour

The individual child interview will occur after the Household/Family Introduction and before the Household/ Family Interview.

This interview guide is aimed at children aged 6 - 12.

Right upon your arrival at the household, try to gain rapport with the child(ren) being interviewed. One team member can chat with the parents and the other with the children being interviewed that day. Concentrate on getting to know them, their interests, and let them show you their favourite toy or book.

When setting up the equipment, get the child to help you. Test the equipment by letting the child's talk be audio taped and play it back while the child listens.

Introduction (5 minutes)

1. Introduce yourself as the researcher again.
Take time to talk about your interests if they are similar to the child's.
2. Ask the child how he or she feels right now.
3. Go over the agenda

This is a talk between the child and the researcher.

The microphone is there to listen to the child (or it is a big ice creme cone). Try to make the situation funny and relaxed. Make as much eye contact as possible during the interview so that the presence of the microphone will be eliminated.

Everything is said in confidence and will not be repeated to parents or anybody else. Therefore he/she can say what he/she really feels and thinks.

There are no right or wrong answers. The researcher will not get angry at anything they say.

Household and External Transactions (20 minutes)

4. The researcher draws a face to represent every person who is important to the child's life. Include pets if they are a big part of the child's life. Write the name of the person underneath the face.

I would like to draw a picture of everyone who is important to you.

Who is living with you in this house? Who else is important to you that does not live with you in this house?

What colour pen should I use to draw his/her face in?

What kind of face should I draw - a happy face, a sad face, an angry face, a neutral face?

When all faces are drawn, ask for each face:

Why did you choose a _____ face?

5. The researcher asks the child to describe the interactions he/she has with each person identified one at a time.

What do you do with each family member?

What do you do for each family member?

What does each family member do for you?

Prompt from the categories below:

- child care
- household chores
- transportation
- personal care
- emotional support
- obtaining information, making appointments
- borrowing money, getting money

As the child answers the questions, probe more deeply using who, what, where, when, why questions.

6. Has anything changed about what you do or your chores/jobs for [name of person] in the last little while/ since your mom or your dad lost their job/found new job?

Has anything changed about what [name of person] does for you in the last little while/ since your mom or your dad lost their job/found new job?

Employment and Economic Situation (10 min.)

7. Use appropriate questions from the list below to ascertain the child's understanding of the family finances and the role money plays in the family:

Do you have a piggy bank or bank account? If so, how do you get money to put in the piggy bank or bank account? What do you plan to do with your money?

Do your parents ever talk about money with you? If yes, when?

Are there times when you want something or want to do something but you can't get it or do it because your family doesn't have enough money (use examples if necessary)? If so, when?

How do you feel about the amount of money your family has? How do you feel about the amount of things your family has?

How does your family make decisions about borrowing money, lending money, spending money? Are you part of the decision making process? How would you like the family to make decisions about money?

8. The next few questions are to understand the child's feeling about the parents employment situation.

Does your mom and/or dad work? Tell me a bit about your mom and/or dad's work. What do they do? When do they go to work? When do they come back from work?

What do you feel/think about the fact that your mom/dad works?

Does you mom/dad spend time with you? What do you do? How do you feel about the amount of time she/he spends with you? How do you feel about what you do together?

or

What do you feel/think about the fact that your mom/dad does not work?

What do you feel/think about the fact that your mom/dad is home with you all the time?

Does you mom/dad spend time with you? What do you do? How do you feel about the amount of time she/he spends with you? How do you feel about what you do together?

9. Do you feel that everyone in the family is doing an equal share to help the family run? Why or why not?

Do you feel that you receive everything from the family that you would like in exchange for what you give? Why or why not?

Personal Happiness (5 min.)

10. Tell me whether you feel this way all of the time, some of the time, or not at all. Tell me about when and why you feel this way.

happy

nervous, stressed, anxious

sad, blue, depressed

11. I'm going to ask you some questions about different parts of your life.

How do you feel about school? Please explain.

During the past six months, how well have you gotten along with other children such as friends or classmates? Please explain further.

Do you belong to any sports teams or other groups such as guides or scouts? How do you feel about that activity?

Resiliency (5 min.)

12. Tell me about what you really like about your family.

Tell me what you are not so happy about your family.

13. Can you talk to you mother, father, brother, sister, when you are sad? Why or why not?

Do you share similar values with other members of your family? What values do you share? What don't you share? If they are different, why are they different?

Does your family respect who you are? Does your family like who you are and what you're doing? Why or why not?

Do you get along well as a family? Why or why not?

Is it easy or difficult for your family to plan an outing/ to do something together? Why or why not? Tell me a story of when you last did something together.

Are you proud of your family? Why or why not?

Closure (5 min.)

14. Is there anything else you want to say?

Is there anything else you would like to ask me?

15. Thanks and closure.

Ask the child how he or she feels.

Start talking about something the child likes to do that is positive to ensure that the child finishes the interview in a happy frame of mind.

Adults External to Household Interview

1 hr. to 1 hr.15 min.

Introduction (5 minutes)

1. Introduction of Researcher
2. Go over description of study and agenda
 - Description of Study
 - Their Involvement
 - Honorarium
 - Sections of Interview
 - Timing
 - Ground rules
 - Confidentiality and Consent (the participant must sign the consent form)

Questionnaire (20 minutes)

3. Questionnaire:
 - Individual Information (age, sex, language, race, etc.)
 - Education
 - Income
 - Work
 - Health
 - External Involvement with the Family

Household Transactions (30 minutes)

4. Who lives in that household?
5. Describe your role in the household. How do you feel about that role?
6. Many people rely on one another. Thinking of the people who live in that household, can you briefly list the tasks that you do for each of them and that each of them does for you? (Researcher to refer back to questionnaire.)

Let's talk about each person one at a time.

Researcher to prompt from the broad categories below:

Time

child care
household tasks
transportation
personal care
emotional support
obtaining information, making appointments
information about job employment
information about school, adult education, training

Financial

borrowing money from friends and family
banking and bill paying
financial advice

Is there anything you do for the household which we haven't talked about? If so, what is it?

7. The researcher then chooses six transactions to focus on from the categories of:

child care
emotional support
information about job employment
information about school, adult education, training
financial

She asks the selected appropriate questions from the following to fill in the detail for each transaction.

How (Process)

- Can you tell me something about how that helping arrangement works? Describe what's involved in this arrangement. Give an example of a recent occurrence.
- Who is responsible for planning the task? Who is responsible for doing the task?
- Who does what proportion of the work?
- Is the support or assistance asked for or offered?
- How are these decisions about the arrangement made? do you have any control over how decisions are made?
- Do you make the decision whether you give/receive this support or assistance?
- Do you give/receive support or assistance in other kinds of support or assistance in exchange for this support or assistance? If so, what is it? How does this occur? When does this occur?
- Do you feel this is an easy or difficult give-and-take?

Who (Relationship)

- How did you decide to give/receive support or assistance with that particular person/those particular people?

When (Temporal)

- How often do you give/receive this support or assistance?

- Do you give/receive this support or assistance before and/or after particular events?
- How long does it take to give/receive this support or assistance?

Where (Locational)

- Where does this support or assistance occur?

Why (Meaning)

- Why do you give/receive this support? Is it a family obligation?
 - What are the additional outcomes of the support?
 - What personal values and beliefs lead you to give/receive this support or assistance?
 - Is the support or assistance expected?
 - Are you considered 'generous' because you give/receive this support or assistance? Is the support appreciated?
 - Are you sometimes unable to give/receive this support or assistance? For what reasons?
 - How useful is this interaction? How important is this interaction?
 - How do you feel about giving /receiving this support or assistance?
8. Has anything changed about these helping arrangements or tasks in the last little while/since ____ lost his/her employment/ since ____ found employment? If so, what has changed and why? (*Use the prompts from question 4 if necessary.*)
 9. Has your role in the family changed in the last little while /since ____ lost his/her employment/ since ____ found employment?

Employment and Economic Situation Questions (10 minutes)

10. Describe your perception of _____'s current employment and economic situation.
11. Have you noticed any change in the health, happiness or well-being of the family members due to their current employment and economic situation? Can you briefly mention the changes?
12. Have the various interactions, support, and assistance which you provide the household affected you in any way? If so, can you tell me in what ways?

Prompts:

your economic/employment situation
 family
 leisure time
 other volunteer work

13. Would you like to give more support or assistance to the household? If so, can you describe the support or assistance you would like to give?

Additional Questions:

Does anything prevent you from giving that support or assistance? If so, what prevents you?

What would support or assistance you in giving that support or assistance?

14. Are there other kinds of support or assistance that you would like to get from the household? If so, can you describe the support or assistance you would like to receive?

Additional Questions:

Does anything you prevent you from receiving that support or assistance? If so, what prevents you?

What would support or assistance you in receiving that support or assistance?

Resiliency Questions (5 minutes)

15. Describe the household's strengths and challenges.

Prompts:

time spent together as a family

problem solving as a family

emotional support

communication

positive, non critical support

ability to meet individual needs

faith and values

determination

forgiveness

hard work

understanding and acceptance

strong sense of heritage

Conclusion (5 minutes)

16. Is there anything else about the household's employment and economic situation that you would like to tell me?

Is there anything else about how responsibilities/ tasks are organized and negotiated in the household that you would like to tell me?

Is there anything else about your involvement with the household that you would like to tell me?

17. Are there any further questions about the study?
18. Evaluation.
19. Thanks and closure.

Interview Guide: Household/Family Interview

2 ½ hours

The household/family interview will occur after all of the individual interviews within a family are completed. Persons identified as important to the entire family who live outside of the household may also be invited.

The discussion questions are structured to ensure that everyone is included, that there is visual mapping using flip charts, and that there is some movement. There is an activity first, a short debrief of the activity, and more detailed discussion questions. Younger children can participate in the activity and the debrief and then sit and play during the discussion until the next section. With families whose children are under the age of 6, facilitators may choose to forgo the activity and focus on the discussion questions.

Introduction (10 minutes)

1. Welcome
2. Agenda:
 - Objectives
 - Process
 - Timing
3. Roles:
 - Researchers' roles
 - Ground rules for Discussion

Transactions (40 min.)

4. Activity
 - A. Do you think that you interact as a household:
 - a lot
 - an medium amount
 - a little
 - B. In the individual interview, we asked everyone what you did for each other. We are going to quickly remind you by doing a fun activity using balls of wool.

Hold the end of the wool, and throw the ball to another member of the household calling out what you do for him or her. Then he or she will throw the ball to you or another member and say what he or she does for him or her.

If we mention an activity, we want the person holding the ball of wool to throw it to someone else with whom they interact around the activity.

Prompts:

- child care
- household tasks
- transportation
- personal care
- emotional support
- obtaining information, making appointments
- information about job employment
- information about school, adult education, training
- borrowing money from friends and family
- lending money to family and friends
- banking and bill paying
- financial advice

C. Keep holding the wool. Describe the pattern you see.

Who has the most strands coming and going from them? Why is that? What does it mean?

Which two family members have the least strands between them? Why is that? What does it mean?

Do the different colours of wool make different patterns? If so, what are the patterns? Why is that? What does it mean?

D. What do you think about the amount of interaction you have as a household now?

Do you now think you interact as a household:

- a lot
- a medium amount
- a little?

If there is a difference from the first time you answered the question, why is there a difference?

E. How important are these interactions to you individually?

What would you like to change about the interactions?

5. Discussion

A. How does your family organize and negotiate family responsibilities around:

1. Child care
2. Emotional support
3. Household tasks
4. Finances

Each responsibility is discussed one at a time. The following questions are answered for each responsibility:

What is the process for organizing and negotiating the responsibility?

Who is responsible for managing? Who is responsible for doing?

Does everyone put in equal effort?

When there are challenging/tough times, does the organization of this responsibility change? If so, how?

Are there ways that you would like to change the organization of this responsibility to cope with challenging/tough times? If so, what are they? Why would you like to change the organization?

Economic and Employment Goals (30 min.)

6. Activity

A. Each family member writes the answers to the following questions on sheets of paper. The researchers sit next to children and help them answer the goals.

1. What are your two personal financial goals for the next year?
2. What are your financial goals for your entire family for the next year?
3. What are your two personal educational goals for the next year?
4. What are your educational goals for each member of your family for the next year?
5. What are your two personal employment goals for the next year?
6. What are your employment goals for each member of your family for the next year?
7. What are your two personal fun, social, sport, recreational goals for the next year?
8. What are your fun, social, sport, recreation goals for your family for the next year?

B. Each participant reads Goal 1 and 2 out loud, starting with an adult, a child, an adult, etc.

Do any of these goals surprise you?

Do you discuss these goals together? If so, how, when, and why? If not, why not?

The process is repeated for Goal 3 and 4, Goal 5 and 6, and Goal 7 and 8.

Discussion

- C. Let's focus on the employment and educational goals of the adults of the household.

How does the family or individual members of the family affect (contribute to or hinder) the achievement of these goals?

What can the family or individual members of the family do to contribute to the achievement of these goals?

Family Resiliency (40 min.)

7. Activity

- A. What are the strengths of this family and individuals within this family which help this family meet challenges and bounce back after tough times?

Individuals call out strengths and the researcher writes on flip chart.

If the family cannot think of more strengths, the researcher may choose to prompt from the list below:

problem solving skills
positive, non critical support
sense of togetherness
meet individual needs
communication
faith and values
determination
forgiveness
hard work
understanding and acceptance
strong sense of heritage

- B. The flip chart paper(s) are put on the wall.

Each member then sticks a prepared yellow face (happy, somewhat happy, neither happy nor sad, somewhat sad, and sad) underneath each of the characteristics.

A happy face would mean, "I think our family has this strength"

A sad face would mean, "I think our family needs to work on this"

Discussion

- C. When this is completed, the researcher takes each strength at a time, recaps the range of happy faces. She then asks the family why they think there is this range.

It is important that the researcher end the discussion on a positive note. At the end of this part of the discussion, recap the strengths where there was agreement with the happy and somewhat happy faces.

- D. What other factors within families promote family resiliency, or the ability to bounce back, in difficult times?

What factors outside of families help families bounce back in difficult times?

What factors within families hinder family resiliency, or the ability to bounce back, in difficult times?

What factors outside of families hinder families' ability to bounce back in difficult times?

Definition of family (15 min.)

Activity and Discussion

8. A. We are interested in coming up with a general definition of family. What is your definition of "family"? Don't only think about your family.

Prompts:

What do families do for each other?

What do families do together?

Who is part of a family (related, unrelated)?

What do family members mean to each other?

Points are written on a flip chart.

Briefly review definition.

Conclusion (15 minutes)

9. Do you have any last comments or questions about your family interactions or your employment and economic situation?
10. Do you have any further questions about the study?
11. The focus group time for the adults is [date], [time], and [place]. If it is impossible for you to arrange child care, please let us know.
12. We would like to do a little evaluation of this session. How do you feel about the family interview?
13. Thanks and closure.

Interview Guide: Focus Group of Similar Families

2.5 to 3 hours

The focus groups will be held after the family interviews and the individual interviews. Up to two adults from each family will attend. There will be four focus groups:

1. Families where one or more adults lost employment in the past and have not found comparable employment since;
2. Families where one or more adults lost employment in the past and have found comparable employment since;
3. Families where the adults have had no employment disruption;
4. Families who have been receiving social assistance over the past eighteen months.

Each focus group will be asked the same questions. The fixed agenda takes about two and-a-half hours. In addition, there will be opportunity to follow up on points raised in the individual and household/family interviews for up to another half-hour if necessary and if there is time. Given bus schedules and child care responsibilities, it is usual for parents to come in late over the first half an hour.

Introduction (20 minutes)

1. Introductory Activity
Name Bingo
2. Introduction of Researchers and Group Members
Name
Number and ages of children
Favourite thing (or things) to do
3. Agenda:
Objectives of focus group
Expand on the issues discussed in the individual interviews and family interviews
Questions and discussion
Introduction
Labour Force Participation
Family Transactions
Family Resiliency
Conclusion
Relaxed discussion as if around a kitchen table
4. Logistics:
Timing and breaks
Refreshments
Washrooms
Honorariums

5. Confidentiality and Consent:
Confidentiality
Audio recording
6. Ground rules of Discussion
Review ground rules on chart
Anything missing?

Labour Force (50 minutes)

7. Let's talk about the current labour market.

How do you see the job opportunities in Surrey?

What do you think about the current job market in the lower mainland?

Are the job opportunities the same for men and women?
8. If your son or daughter were about to choose a career direction, what would you encourage him or her to get into? Why?

Is on the job training possible still?
9. What factors make a job or self-employment situation a "good" job? Why?
10. Do you see some jobs as a way of moving back into the labour force or dead end jobs? Why?

Is it worth taking these jobs or is it better to stay at home?

What would make it worth your while to take such a job?
11. Given all of what you have just said, why did you decide to live in Surrey?

Family Transactions (50 minutes)

12. Everybody has to shuffle different priorities. Think about your main priority in these different areas (indicate poster):

Fun time spent with children
Guidance to children regarding school, work, values, behaviour
Your career (including training for career)
Time with partner or close friends
Your leisure time
Volunteer activities
Ability to save money for retirement, large purchases
Household tasks

Write down what is most important to you right now in each category.

Then prioritize the list in relation to your life.

Let's go around and read the lists.

13. People say that they are feeling a "time crunch."

Do you feel a "time crunch"?

What activities cause the "crunch"?

How do you deal with the "crunch"?

Do you talk about your time with your family? What do you say? What is their response?

How does your employment and economic situation affect your "time crunch"?

How does your "time crunch" affect your employment and economic situation?

14. People also say that they are feeling a "money crunch."

Do you feel a "money crunch"?

What activities cause the "crunch"?

How do you deal with the "crunch"?

Do you talk about your time with your family? What do you say? What is their response?

How does your employment and economic situation affect your "money crunch"?

How does your "money crunch" affect your employment and economic situation?

15. Listen to the following scenarios and tell us what is the preferred source of assistance. Try and not to think about your personal situation but think in general.

Sources of assistance might be (indicate poster):

- household members
- relatives who live outside your household
- friends
- financial institution
- government assistance
- other

(Ask the accompanying questions after each scenario separately.)

- A. A young couple with children has an old car which is desperately in need of repairs in order to be safe on the road. They are short \$800 of the \$1600 needed to make the car roadworthy. Where should they turn?
- B. A nineteen year old woman was living with her boyfriend in an apartment. She has become pregnant and her boyfriend moved out. She is no longer able to afford the rent on her own. Where should she turn?
- C. A couple with teenage children need an extra \$4000 for a deposit for their first home. Where should they turn?

Why would one chose one source of assistance over another? What are some of the additional outcomes if a particular source was chosen?

Are there some circumstances when it is alright to rely on friends or relatives and so when it is not? If so, what would they be?

If one were to borrow money from friends or relatives, should it be a gift or a loan? Why?

Family Resiliency (20 minutes)

- 16. What external factors help families bounce back in difficult times? What outside of households helps them to cope with difficult situations?

Prompts:

- government
- extended family
- services paid for
- employment

- 17. What external factors hinder families from bouncing back in difficult times?

Conclusion (10 minutes)

- 18. Do you have any last words about coping in changing employment and economic situations?
- 19. We've personally learned a tremendous amount from all of the participants in the study which we would like to share with you. We are also interested in hearing what you have learned from the study, if anything, and how you felt about the entire process.
- 20. Are there any further questions about the study?
- 21. Currently there is no follow-up planned. However, there might be in the future. If you are interested in participating in a follow-up study, please sign the sheet which we'll pass around. Please feel free to sign or not sign as you feel best.

22. Feel free to contact M-J Wason or Suzanne Peters and Canadian Policy Research Networks if you have any questions about the study. There are business cards on the table if you have not already received one.
25. As you leave, take a look at the resources on the table. Feel free to take the blue sheets, if you haven't already received the sheets (in white) during your interviews.
26. Look for our summary report, probably in December.
27. Thanks and closure

III – Letter of Consent for Adults

I, _____, agree to participate in a study for Canadian Policy Research Networks Inc. (CPRN). This study examines families and their well-being in changing employment and economic circumstances.

I understand that participation in this study may involve attendance at three sessions:

- an interview of approximately two hours with the researcher;
- an interview of two to three hours with other members of my family and the researcher;
- and attendance at a focus group of approximately two to three hours with participants from other families and the researcher.

During each individual interview, family group interview, or focus group, I will be asked to answer a number of questions about my activities and decisions and my family’s activities and decisions. Some questions will concern how I manage my time and some will concern my financial decisions and resources. I will also be asked to complete a questionnaire.

I agree to allow CPRN researchers to visit my house for the purpose of conducting the one-on-one individual interviews and the family group interview.

I understand that an honorarium of \$25.00 will be provided to me at the end of every individual interview, family group interview, and focus group I participate in.

I understand that information learned from the interview will be used in a report which may be made public. I also understand that I will never be identified as being an interviewee and that any quotations from my comments used in the report will be strictly anonymous. Thus, I have received assurance from the researchers that the information I will share will remain strictly confidential. I, in turn, assure other participants that I will treat in the same confidential way any information I may obtain in the context of this project. *

I understand that the interview will be audio-taped. Upon completion of this study, all interview audio tapes will be destroyed.

There are no anticipated risks. However, participation is voluntary; I am free to withdraw from the project at any time, before or during an interview, to refuse to participate, and to refuse to answer questions without any penalty. (However, the \$25.00 honorarium will be provided at the end of each completed interview.)

Information concerning the research purpose and procedure, the ethical conduct of the project, or the results can be obtained from Dr. Suzanne Peters, Director, Family Network, Canadian Policy Research Networks, 31 Havelock St., Toronto, Ontario, M6H 3B3. She can also be contacted at (416) 532-4152.

Signed: _____ Signed: _____
Adult participant’s signature Principle Investigator’s signature

Dated: _____ Dated: _____

* The researchers, however, like all residents of British Columbia, are required by law to report incidence or suspected incidence of child abuse.

IV – Family Dynamics and Resiliency Index

April 16, 1997

Everybody defines their own family in different ways. Your family may be the group of individuals, perhaps related or not, perhaps living in the same household or not, whom you consider to be your family. However, if you don't consider that you have a family around you right now, please fill in the circle below and do not complete this questionnaire. If you do have a family around you right now, please continue.

No family around right now

Think about a particularly stressful time for you and your family recently. The stress can be a birth of a child, change in residence, illness, loss of a job, conflict between family members, etc. You decide on what stress you will think about.

The following statements are about what happens between family members. For each one, fill in the circle for the response which best described your family during that time of stress: strongly agree, agree, disagree, and strongly disagree. Every family responds differently: there are no right or wrong answers!

		1 Strongly Agree	2 Agree	3 Disagree	4 Strongly Disagree
1	We discussed our goals and priorities for the family with each other.				
2	We spent time together as a family.				
3	We had friends who provided us with support.				
4	Solving problems was difficult for us as a family.				
5	We were satisfied with our day-to-day tasks for the family.				
6	We all wished we could have had more input into decisions about the family.				
7	We accepted our roles within the family.				
8	We talked about our roles and tasks with each other.				
9	We were satisfied with how decisions were made in the family.				
10	As individuals, we were hesitant to take on new household and family tasks.				
11	We avoided talking to each other about important things.				
12	We were proud of our family.				
13	We could not depend on our relatives.				

		1 Strongly Agree	2 Agree	3 Disagree	4 Strongly Disagree
14	We were willing to change our roles within the household to meet our family's goals.				
15	We believed that what could happen in the future to our family was beyond our control.				
16	We each had different goals and priorities for the family's future.				
17	We had a sense of commitment to the family.				
18	We believed that things would work out well for us as a family.				
19	We had stress related mental and physical illnesses.				
20	We were satisfied with our overall situation.				

D

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Notes

- 1 Social policy traditionally has been viewed either as responding positively to the impact that shifts in the social organization of production have had on the population (Wilensky, 1975; cf. Skocpol and Amenta, 1986), or negatively as a means of defusing class conflict or exerting greater control over labour (O'Connor, 1973; Offe, 1984). Unemployment insurance, workers' compensation, old age pensions, family benefits, social assistance and so forth are viewed by advocates of both perspectives as the byproducts of industrial development within a capitalist system, or the state's mechanism to provide residual supports for those who are either unable or no longer have the capacity to attach successfully to the labour market.
- 2 Similarly, households are perceived as discrete entities, to be treated as the units of analysis in discussions of resources and processes (cf. Wheelock and Oughton, 1996).
- 3 In all instances, pseudonyms are used and all critical identifying information, except for ethnic heritage as implied by these names, has been changed to protect the identities of the participants.
- 4 See Appendix B for a summary of additional details on the procedures used in data collection and qualitative analyses. The "quantitative" summary tables are based on the questionnaire results.
- 5 The results should be interpreted with caution due to the small sample size and non-probability approach to sampling. Chi-square tests were used to test for statistically significant associations in a series of cross-tabular analyses. The results are by no means generalizable to the population, but rather point to possible relationships between variables that should be explored further with other larger and more representative samples.
- 6 Once again, these results were not "statistically significant" as measured by the chi-square tests. The differences observed in terms of raw percentages are suggestive and ideally should be investigated further in other contexts.
- 7 In fact, the evidence from a recent national study of 1,445 individuals and families accessing family service agencies (i.e., those in crisis or seeking supportive services of some type) determined that the average GFS score was 27.3, which just exceeds the somewhat arbitrary "dysfunctional" cutoff (Michalski, 1999). Hence the previously established measurement norms of healthy family functioning receive further validation in this context.
- 8 The results summarize the responses of the parents and older children co-residing in the same households. The total numbers of parents and children within each category are listed at the top of each column. The number included in specific analyses varies, however, depending upon missing data for certain questionnaire items.
- 9 There are naturally a number of other factors that affect employment, including structural and community-level variables, which are not the central focus of the current study. In addition, the fact that these families resided in the same community eliminates an important source of variation or the possibility of a comparative analysis examining these more systemic factors.

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