# Employment Insurance in Canada: The Gendered Implications

## Leslie Nichols[1]

## Introduction

In current social policy, women's issues are generally subsumed under what Nancy Fraser terms "familialized policies," as opposed to policies that address the individual. These policies conceive of women only insofar as they play a traditional "female" role within the family, doing the work of social reproduction (1987, 109), which Kate Bezanson defines as the diverse, everyday tasks required to regenerate and maintain the working population (2006). Given this, it is little surprise that the welfare state has maintained a distinction between individual policies, directed mainly at men, and family-based policies, which are directed mainly at women; they do so in order to keep the unpaid labour of social reproduction unquestioned and maintain society working smoothly. These forms of gendered social policy tacitly assume, and thereby reinforce, women's limited social power by linking men to work and consumption and positioning women as needing "relief programs" in the home (Fraser 1987, 110, 111). This illustrates how gender is intrinsic to social structures (Padamsee 2009, 425).

Indeed, issues affecting women have been subject to "the politics of needs interpretation," in which women's needs are assumed and dictated by those in power (Fraser 1987). Thus, while the assessment of social needs for policy creation claims to take place on gender neutral grounds, certain values and ideologies about gender roles and relations remain unquestioned and entrenched (Orloff 1993; Fraser 1987, 105).

This paper will explore how Employment Policy in Canada has helped to structure women as caregivers who are not in need of protection from labour market fluctuations.

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[1] Ryerson University, Canada. E-Mail: lesliejane.nichols@ryerson.ca

I will argue that until normative assumptions are questioned, welfare policies are likely to continue to overlook the realities of women's lives and negatively impact their daily lives.

Many feminist theorists argue that the best way to address gendered policy distinctions is to shift the assumption of caring duties to both men and women (O'Connor 1996, 102). These theorists believe that this approach is most easily integrated into processes of policy creation, allowing the policy to stay static while changing the hidden household duties to be more equitable (Brush 2002). However, while we might work to shift our view of the caring role onto both genders or onto the state, this tactic does not confront the norm of caregiving itself (Sarvasy and Van Allen 1984). The problem is that there is an expectation that women, regardless of the other circumstances of their lives, will perform the caring duties. As Wendy Sarvasy, Judith Van Allen and Daniel Béland argue, it is crucial to move beyond existing policy legacies to envision women in their diverse social roles in order to get at the root causes of gender inequality in social policy (Sarvasy and Van Allen 1984, 98; Béland 2010, 583). In short, we need to confront and question the normative discourses that structure our ideas, particularly, in this case, those connected to gender, caring and access to the labour market (Dietz 1987).

We can locate gender inequality in our most basic cultural assumptions, for example in our conceptualization of citizenship. As Frances Fox Piven states, "ideas undergird political action" (1990, 257). Women's marginalization from welfare policies is part of a process of denying them full citizenship, that is, full access to the goods of citizenship. Traditionally, there has been a tension between the idea of the civil citizen, which is tied to the notion of personal liberty, and T. H. Marshall's concept of social citizenship. This notion has been very influential on policy formation. The notion of social citizenship involves a more expansive view of citizenship rooted in welfare state notions of already existing social rights and responsibilities (Fraser and Gordon 1998, 126). The basis of social citizenship is the idea of social rights, which include rights to education, healthcare and privacy, and freedom from discrimination (Marshall 2009, 153).

As Janine Brodie (among others) notes, however, social citizenship rights have traditionally assumed and been predicated upon full time employment, and, as a result, have rendered many women invisible in the political process (2008). Nancy Fraser and Linda Gordon argue that our view of citizenship should be based less on employment and property ownership and more on issues of social solidarity.

They argue that there can be no democratic citizenship without the presence of social rights, which should be claimed on moral grounds, not on grounds of economic viability (1998, 126). Furthermore, Fraser and Gordon insist that we need to conceptualize female political citizenship in such a way that it involves not only access to, but also participation in, political power in order to modify the framing of social policy. Therefore, we clearly need to have various women's voices in order to ensure their diverse experiences are taken into account within policy formation. If we subscribe to this view then we can move beyond the simple *assumption* of women's care-giving role within our culture to a critical *assessment* of the way our ideas about citizenship are built on these assumptions and in fact work to normalize them. An important element of addressing the limitations of the feminist analyses of familial policies mentioned above would be to broaden the concept of citizenship to address the wide variety of roles women actually play in society, as workers, consumers, politicians, moral agents, and caregivers, thereby, granting them fuller access to political, civil and social citizenship strategic to our culture (Fraser and Gordon 1998; Orloff 1993; O'Connor 1993).

A probable outcome of including women within policy formation allows for examining unspoken assumptions in policy formations. Since our notions of what constitutes citizenship are asserted and confirmed in social policy, it is crucial to examine the ways welfare state policies are formed and conceptualized in order to get at the ways women are marginalized within them. When examining policy formation, assessing the language used is key to understanding the broader political context and power relations at play (McKeen 2001, 39). For instance, entrenched ideologies of gender are shaped within discursive processes, which claim to be "natural," thereby reinforcing and effectively producing dominant ideas about women as caregivers (Padamsee 2009, 424).

The ideology of the traditional family unit also has negative implications for women, situating them as "dependent on men, and therefore subject to them, even for access to the public world"; in this way we might argue that familial ideology is itself an institution of social control (Piven 1990, 252, 253; see also Fraser 1987).

It is important to question how policies were formed and created, particularly the extent to which they impact social relations and create different kinds of social citizens (Hankivsky 2009, 126). The positioning of women as "carers," however, both expresses and exacerbates women's socially marginalized position (McKeen 2001, 41).

Analyzing language and the discursive frames of policy issues, then, can reveal power relations, specifically the patriarchal assumptions and investments that have, at least so far, led to women's familialization within much social policy (39). We need to ask, as Wendy McKeen points out, what would happen if we took the familialism out of the framing question (42). What is at stake in the continued framing of women as caregivers within the family? Does it reveal power interests that would like women's work in the home to remain unpaid and unrecognized? How might we move beyond this paradigm?

## UI to EI

Foundational to this discussion is a consideration of the cultural, political, and economic context in which UI developed (McKeen 2001; Padamsee 2009). UI was an intrinsic element of the development of the welfare state after World War II, in which social policies were intended to aid citizens readjusting after the war (Mulvale 2001). The ideology that informed the growth of the welfare state was Keynesianism, which advocated for government support of citizens through social programs (Mulvale 2001). The federal government administered the initial unemployment insurance program and contributed an additional twenty percent of the combined employee and employer contributions to the funds available for benefit payouts (Lin 1998, 42).

Keynesianism emerged out of the harsh conditions of the 1930s Depression and was developed to prevent similar periods of turmoil and social deprivation in the future (Harvey 2005, 9). Keynesian ideas were designed to make capitalism more "humane" and to avoid the political conflicts that lead to the two World Wars. One of the central goals was to create and maintain domestic peace by bringing about a "class compromise" between labour and capital.

This was to be effected by simultaneously ensuring reasonable wages and social protection for workers through various forms of regulation, and by ensuring the advance of industry by developing a stable and loyal workforce (Harvey 2005, 10; Scott-Marshall 2007, 24; McBride 1992, 166 - 168).

Under the influence of Keynesian economics, the state regulation of market activities and entrepreneurialism "sometimes restrained and in other instances led the way in economic and industrial strategy" (Harvey 2005, 11).

Keynesianism stresses the active role of government in ensuring the basic compromise between the market and labour or social interests; it advocates that "state power should be freely deployed alongside of, or if necessary, substitut[e] for market processes" (Harvey 2005, 10). Part of the compromise involves the state actively stimulating the economy by setting fiscal and monetary policies, "dampening" the effects of crisis–prone business cycles in order to maintain reasonably full employment, and establishing an equitable standard of social security. Other forms of state involvement include imposing standards for a social wage, including health care, education and family benefits, and these processes are now commonly seen to comprise the "welfare state" (Harvey 2005, 10, 11; Scott-Marshall 2008, 24; Silver et al 2005a). Yet, the development of UI could be seen as the key element of Keynesianism as it is a main compromise between the labourers and the owners of business. While full employment, with Keynesianism ideals was not full addressed, it was a key goal within the Canadian Government to maintain high levels employment and stabilize the labour market (McBride 1992, 4).

As Orloff (1996) notes, many welfare state policies are based on the liberal position of maintaining the family wage (Christopher 2002). The clear goal of UI, then, was to support male workers in times of need; unemployed women workers were rendered invisible (Orloff 1996). This assumption of the male breadwinner was maintained even though a growing majority of both men and women worked outside the home (Orloff 1996; Brodie 2008; O'Connor 1993, O'Connor 1996; Sarvasy and Van Allen 1984; Orloff 1993; Shaver 2002). Throughout the 1970s, the UI program saw lots of changes, which initially expanded but later restricted access and benefit payouts (MacDonald 1999, 61).

Benefit rates for those deemed eligible grew to a payout rate of 66 percent of previous earnings during the mid 1970s, and then decreased to 60 percent in 1978 and even further to 55 percent (with 60% for those with dependents) in 1994 (MacDonald 1999, 61, 62). For instance, an UI claimant would on average receive $595 per week (Battle 2009).

The gender impacts are large, and a 1996 Human Resource Development Canada (HRDC) study indicated the possibility of more women being disqualified, potentially up to 47,000 (MacDonald 1999, 67). With the increased requirements for receiving the benefit, which impacted anyone who worked less than 35 hours per week, women were targeted more often than men since the average number of hours worked were 30 for women and 39 for men during the mid 1990s (MacDonald 1999, 67).

Thus, while the qualification requirements were set in "gender neutral terms, the impacts are gendered" with more men than women qualifying (MacDonald 1999, 67). In addition, there was even an increase of male qualification.

As a result of increases in taxation levels and a perception that certain areas of the country—those with high levels of seasonal work—were being unfairly subsidized as a result of EI benefit payouts (MacDonald 1999, 61), however, resistance to these modifications also grew throughout the decade, and a movement for "income security reform" began to form (McKeen and Porter 2003, 117). In 1977, a resolution was passed that introduced a variable entrance requirement based on unemployment in specific regions of the country, and also put a limit on benefits to a maximum of 52 weeks (MacDonald 1999, 61). These changes marked the beginning of trouble for the welfare state model (McKeen and Porter 2003).

The Canadian welfare regime is based on means-tested support, little universal transfers, and modest social-insurance plans. This form of welfare regime is based on the Esping-Andersen (1990) liberal welfare regime, in which the market is viewed at the proper support, while the state should only get involved as a last resort (Esping-Andersen 1990, 26-27). The liberal welfare regime is based on the ideology of the adult worker model, where all individuals are seen not only as capable of work but also as obliged to do so (Esping-Andersen 1990, 42). Thus, all social supports should reinforce labour market involvement within Canada.

During the era of Brian Mulroney's conservative government, from 1984 to 1993, there was a concerted effort to reduce usage of many social support systems in order to drive down costs (Evans 2010). In terms of UI, the goal was to increase the number of hours required to receive UI benefits while also reducing support systems like re-training programs, in order to encourage re-entry into the labour market (Evans 2010).

Dominant neoliberal discourses (see below) at the time were also encouraging the idea that there were many unemployed workers taking advantage of the system, and that these people were draining the public purse and ruining things for everybody. This fuelled the position that there had to be reductions in government social spending (Mudge 2008).

In order to further understand this phenomenon, an exploration of neo-liberalism and social investment theory must be undertaken. Neoliberalism has been a dominant governmental ideology since the 1980s in Canada; it holds that the individual should primarily be responsible for all social risks (Gindin and Stanford 2006; Harvey 2005). The neoliberal outlook has resulted in a view of workers as nothing more than mechanisms through which to accumulate profit (Gindin and Stanford 2006, 385; Harvey 2005). This set of ideas argues for laissez-faire economic policies that include the privatization of state-owned services and the liberalisation of government restrictions on trade and other economic ventures (Harvey 2005, 8; Mudge 2008, 715, 704; Silver et al 2005b).

The tenets of neoliberalism, initially propounded in the theories of Milton Friedman, advocate against central state planning, market regulation, and labour protections. State activity should only include the implementation of policies that help to reinforce and protect the full and free functioning of markets. State fiscal policy should focus primarily on controlling inflation in order to make the nation more attractive for entrepreneurial investment (Mudge 2007, 705, 706). Other neoliberal economic policies encourage export-led growth over imports, foreign direct investment, the development of free trade agreements, and the privatization and deregulation of natural resources (Harvey 2005, 7, 8). Under neoliberalism, social programs and services are deregulated or cut off from state funding entirely, and labour laws and organizations are weakened (Pulkingham and Ternowetsky 2006, 280; Silver et al 2005a, 34).

Thus, a key goal of neoliberalism is to strengthen the power of private business and competitive markets over labour (Gindin and Standford 2006, 384; Harvey 2005, 7).

Through privatization and the reduction of state control, Keynesian concerns about maintaining social security and stability through full employment disappear (Scott-Marshall 2007, 22, Harvey 2005, 23, 8; Pulkingham and Ternowetsky 2006, 289; Silver et al 2005a).

Neoliberalism advocates for global free markets over national standards and protections for citizens and workers (Mudge 2008, 704). The result of the shift to neoliberalism over the past decades has been increasing class inequality across the globe, where the rich are richer and more mobile than ever, while the middle and working classes are increasingly indebted and impoverished (Harvey 2005, 16, 38).

Through neoliberal ideology workers and labour organizations are positioned as either resources to be exploited or impediments to be overcome. For instance, stable jobs are no longer considered "cost-effective," a change that undermines unions' traditional goals of job and income protection (Scott-Marshall 2007, 27; Gindin and Standford 2006, 385; Silver at al 2005a; Silver et al 2004, 7). Based in the neo-liberal ideology is human capital theory, in which an individual has access and maintains their bases in the labour market based on their human capital (McBride 2000) – therefore, they are capable of avoiding social assistance.  Indeed, the influence of labour unions has declined by 30 percent in Canada since the 1980s (Scott-Marshall 2007, 30; Gindin and Standford 2006, 384, 388). Overall, workers under neoliberalism experience widespread wage stagnation, job deskilling, fewer full-time jobs, the deterioration of opportunities for job advancement, and increases in expected overtime hours (Scott-Marshall 2007, 22, 29). The shift from UI to EI demonstrates this; under the new EI policy more hours are required for benefits, thereby privileging long-term, stably employed workers. As eligibility has decreased and less money is paid out, more Canadians have been forced into precarious, unstable jobs (Panitch and Swartz 2006, 347). For instance, the Toronto Census Metropolitan Area (CMA), indicated that the number of people who, between the years of 1997 to 2011, describe their job as temporary increased by 40% (United Way Toronto 2013, 16). Under neoliberalism, then, the economic and social vulnerability of workers intensifies (Harvey 2005, 16, Pulkingham and Ternowetsky 2006, 290).

Social investment theory works in tandem with neoliberalism, and is premised on the view that citizens should be well-equipped for the future.

It specifies the places where government should provide aid to citizens, including education, health care, and labour market support, but insists that these be provided at a minimal level (Dobrowolsky 2009). While both neoliberalism and social investment theory support the view that policy decisions should be the results of laissez-faire and the proper role of women within the household (Dobrowolsky 2009, 10), social investment theory fills in the gaps that cannot be explained fully through neo-liberalism. Social investment theory "has been likened to a trampoline, where citizens would be equipped to spring forward into the future" (Dobrowolsky 2009, 10). Therefore certain investments such as education are seen to benefit society in the long term. The main goal of this ideology is to improve economic development through a "generation of good, active, working citizens" (Nichols 2013, 224).

As a result, social investment theory, as Daly (2011) has articulated, takes the role of informing the formation of social policies in relation to current social risks, such as high unemployment, the working poor, and single parenthood.

Reflecting these political trends, further reforms occurred throughout the 1980s, as policy makers started to target those workers who were deemed "dependent" on the EI system, such as seasonal workers and women. These reforms included increasing work incentives and implementing active measures to encourage labour market attachment (MacDonald 1999, 63; Pupo and Duffy 2003). As de Wolff notes, during the mid-1980s both governments and employers attempted to create jobs through "decreased taxes, combined with lower 'payroll taxes' like Employment Insurance [then known as UI]…workers' compensation, and relaxed employment standards legislation" (2000, 56). During this period, then, the framing and underlying normative assumptions about the need for broadly-based government-run social policies shifted radically, eventually resulting in the policy change from UI to EI in 1997, the most significant aspects of which were an increase in number of hours required to be eligible for benefits and a reduction in the amount of benefits paid out (van Den Berg et al 2008, 309 – 311).

With EI policy, an unemployed worker must be able to document that they contributed for 180 days over the past two years, with a 35-hour work week (Townson and Hayes 2007).

The change to EI policy more than doubled the work hours required, since UI previously only required 20 weeks of 15 hours, compared to the 20 weeks of 35 hours required by EI—a difference in total hours from 300 to 700 hours (Finkel 2006; Townson and Hayes 2007). In terms of monetary changes, a claimant under UI would on average receive $595 per week, while in 2009 under EI the average claimant received $447 per week (Battle 2009). One of the key changes to the unemployed worker support system included a change in the definition for attachment to the labour market. To be eligible for support under the new policy, 180 days of employment within the past two years was required, as compared to the previously accepted 12 to 20 weeks of work (depending on the region of the claim). In addition, recently unemployed workers were met with a requirement of previously having worked for 35 hours per week in order to be eligible (Lin 1998).

The effects have been highly noticeable: In 2008 only 39% of individuals qualified, compared to 83% in 1990 (Mendelson et al 2010). This is noticeable in the Survey of Labour and Income Dynamics (SLID), which illustrates longitudinal data from Statistics Canada to analyze the "changes in socio-economic well-being of Canadians" demonstrating a better rounded pictures of the experiences of being an unemployed worker (Shields et al 2006, 107).  This survey allows one to determine Canadians who have been "unemployed *at some point during the year"* (emphasized in the original text), which alludes to the fact that the unemployment rate is in fact double the deemed "official" rates (Shields et al 2006, 107).  For example, during 1993 to 2001, the average "lived unemployment rate" was 19.9%, compared to the 8.7% "official" rate (Shields et al 2006, 107).  While the majority of workers do not qualify for the benefits, almost all workers are required to pay into the support system. This has lead to the EI program being a key source of revenue for the federal government, and in 2009 the Employment Insurance Financing Board (CEIF) was created by the Conservative government (Wherry 2012). This Crown Corporation was introduced to create "a new EI premium rate-setting mechanism" with preserving "a cash reserve of $2 billion provided by the government" (Wherry 2012). Beginning in 2012, the set rate of coverage was $1.83 per $100 of previous wages earned (Department of Finance 2012). There has been no attempt thus far to reinvest the collected premiums in worker training initiatives; yet the Crown Corporation has already spent $3.3 million to maintain its own role (Wherry 2012; Weston 2012). Thus, despite stating a desire to support Canadian workers, the system is not presently doing so.

b) Effects on Women of the Change from UI to EI

As noted above, women have been specifically disadvantaged by the policy change to EI (Bezanson 2006); indeed gender bias has become more entrenched as a result of this ideological shift (Townson and Hayes 2007; Battle 2009). Ken Battle, a policy analyst at the Caledon Institute, argues that the gender gap in society has grown significantly since the mid-1980s (2009). After 1997, less than 32 % of women had the ability to access EI benefits, and one-third more men received benefits than women (Battle 2009). EI policy is unconcerned with the range of reasons why workers might have to leave the labour market (Cooke and Gazo 2009).

Women, especially, are hurt by this lack of attention and are generally not supported when they do attempt to go back to work (Cooke and Gazo 2009; Townson and Hayes 2007) Under the current EI policy, marginalized individuals (who include women) are deemed new entrants or re-entrants to the labour market after a period of time away, and are not credited with any of the previous hours worked. In addition, these marginalized individuals are automatically required to have worked 910 hours within the past 52 weeks (Townson and Hayes 2007)—a demand that seriously limits their ability to claim benefits should they need to do so. The main problem here is that EI policies do not take issues surrounding women's place in social reproduction into account, and is based on a model of an adult male worker with long-term stable employment (Bezanson and Murray 2000).

The fact that many women who have been away from the labour market for a period of time are not deemed to have a significant enough attachment to it to warrant coverage, raises the question of why caring for a child or family member is not seen to function in support of the labour market or to express a significant attachment to it (Townson and Hayes 2007; Silver et al 2004, 9). Social reproduction often helps someone else in the household continue to work or enter the labour market and is in this way certainly a form of investment in it (Bezanson 2006). Indeed, the work of social reproduction can be seen as a foundational component of the Canadian economy. If all individuals are presumed to simply be workers and the market is seen to be the primary arbiter of all value, then why is not the work of social reproduction waged and protected under EI policy?

This contradiction clearly illustrates that the pragmatics of governmental policy are not always consistent with the broader egalitarian ideologies espoused by its designers. Indeed, this situation, in which women workers are not recognized for the work of social reproduction in the home and marginalized in employment policy as a result, is not unique to Canada, and it represents a form of deep-seated structural sexism that remains to be adequately addressed (Silver et al 2004, 9). Yet, there is a contradiction in this form of work, as there are some forms of reproductive work that are paid for.  Within the public sphere there are social worker, health care providers, and day care workers, yet these workers are underpaid (Tumolva and Tomeldan 2004).

This is because social reproduction may be defined as a daily process required to maintain and regenerate the working population including tasks such as household duties and caring for a child or elderly family member (Bezanson 2006, 26).  Thus, social reproduction, is either not covered for with social policies for those who need to address it or is underpaid within the paid labour market.

Olena Hankivsky argues that the framing of gender and gender analysis amongst policy makers is still based on liberal feminist assumptions (2007, 123). Liberal feminists seek the inclusion of women within already established masculine institutions and policies; they are not particularly sensitive to the wide variety of women's lived experiences and tend to universalize the category of "woman" as white, Western, and middle class (Hankivsky 2007, 123; Blackburn 1995). Indeed, this liberal universalizing of women's experience is foundational to the framing of women's "natural" role as caregivers in familial policies, as well as informing most welfare state policy writ large (O'Connor 1996). The focus on women as caregivers erases the different conditions under which women perform these functions and does not respect the fact that many women opt not to have children.

Thus, while many scholars note that unmarried, poor and subordinate groups of women do not fit within the nuclear family's gender order (Brodie 2008), they do not explore why so many social policies choose to ignore this fact. So, as Orloff claims, it is not simply a question of noting that social policy does not benefit all women, or of assessing social policies' differential effects; what is missing is a more thoroughgoing critique of the ways women are positioned, materially and discursively, as "naturally" oriented to caregiving throughout society as a whole (2009, 323).

This is also not only an issue about caregiving but about these women's paid labour participation, which would allow women to make citizenship claims through wage work, as what is missing within the caring issue is that women have other roles.

Both because of their private care work responsibilities and because of the general structural changes in the labour market, more female Canadian workers than ever are working in non-standard employment relationships, on short-term contracts, or are otherwise precariously employed, and yet fewer and fewer women are able to access the Canadian EI. While 58% of women are currently employed, compared to 65% of men (Satistics Canada 2010), and even though women make up 50% of the labour market (Monsebraaten 2009), they are overly concentrated in the part-time labour market (70%) (Statistics Canada 1995; Silver et al 2004; Silver et al 2005b).

In order to be eligible for EI, a 35-hour workweek is required, and as a result less than 32% of working women receive any benefits, while one-third more men qualify for benefits (Lewchuk 2010).

How to Examine Social Policies: The Need of Intersectional Analysis

With the change from UI to EI all workers in Canada have become disadvantaged; yet, certain individuals and groups more so than others. This transfer has resulted in decreased benefits, while eligibility is becoming more strict (MacDonald 2009a; 2009b). Some individuals are affected by this change more so than others, and because the liberal welfare state believes that all individuals can work, those who do not are not cared for. For instance, women are a group who often suffer from oppression, both in the house and labour market, and are often forced into part-time work and other precarious employment.  The status of their labour market attachment is often questioned, leading to a smaller chance of being able to claim EI benefits.

As a result, feminist critiques note that social policies are both based on and create gendered assumptions and social relations. As stated above, socialist feminists were among the first to explore the different ways that various forms of oppression interact and connect to each other, and focussed from the beginning on both gender and class (O'Connor et al. 1999, 200; O'Connor 1996, 4, 13).

Yet socialist feminist critiques need to be pushed further, to include other forms of marginalization than the ability to access the labour market, the private sphere division of labour, and the capability to have an autonomous household. Thus, we need to further explore how identities associated with different social categories are impacted by social policies. This is because the transfer of EI has further marginalized different intersections of identity, such as racialized people, people in poverty, immigrants, and those working on temporary contracts.

McKeen (2001) indicates that politics of labeling through post-structuralist "language and discourse are powerful in shaping reality and defining politics" (38). For instance, language and its definitions is related to its beliefs about power (Padamsee 2009); for instance, entrenched views of gender are molded in discursive processes, which argue that they are normal (Padamsee 2009, 424).

Currently, more primary research is needed to understand who is impacted and in what way. Intersectionality theory can help to address this lack of information, and can serve to highlight and eventually attempt to remove the present gender, race, and class (along with other identity concerns) discrimination found in Canadian EI policy. The notion of intersectionality can be traced to 1832, when Maria Stewart, an African American writer, emphasized the united effects of race and gender oppression (Bilge and Denis 2010, 3; Jordon-Zachery 2007, 255). In the 1980s, the premise of intersectionality became a highly contested issue (Anthias 2013a, 5; Bilge and Denis 2010; Choo and Feree 2010; Denis 2008; McCall 2001; McCall 2005; Yuval-Davis 2006). Most importantly, perhaps, for feminist scholars intersectionality analysis traces its roots to the scholarly work of Sojourner Truth, an abolitionist and former slave who gave a speech called "Ain't I a Woman?" at a 1851 suffragette meeting (Bilge and Denis 2010, 3; Brah and Pheonix 2004, 77, 78).[2] This phrase acted as a powerful question mark echoing across time and place, and underscores the complexity of the construction 'woman,' revealing that the 'commonality' of this category was based on the intersectional experiences of the few (white, middle-class, heterosexual women)" (Taylor 2009, 192). In the 1970s this tradition continued with the Combahee River Collective, who argued in a joint statement:

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[2] Around the same time as Sojourner Truth's work, Anna Julia Cooper and W.E.B. Du Bois were also producing similar explorations of race and its effects on other identity categories such as gender and class (Dill et al 2007, 630, see also Denis 2008, 679 for a similar explanation).

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

This statement is commonly cited as a demonstration of the beginning development of third wave feminism, which in turn led to the analytical approach of intersectionality (Denis 2008, 677; Shields 2008, 302, 303).

Third wave feminism took feminist scholars beyond a narrow focus on gender issues and, starting in the 1980s, indicated that gender is not the sole source of inequality, but rather that many sources are connected to the development of one's identities (Tyyskä 2007, 379). As Tyyskä notes, "multiple feminisms associated with this most current wave attempt to address women's local and specific experiences, with an emphasis on the interpretations of the women themselves" (2007, 378). The third wave resulted in a movement of theory and approach toward an exploration of the various intersections of identity. While it may not have been called intersectional analysis, this form of research was completed well before it was officially coined (Walby et al 2012, 225). Intersectionality theory was first termed as such in 1989 by Kimberlé Crenshaw in the United States, in order to explore employment-related issues among black American women. Its main premise is that we cannot explore social or cultural identities in a vacuum but we need to be sensitive to multiple and overlapping power relations.

Furthermore, it is important to note that main components of intersectionality theory were developed during the surge in identity politics during the 1970s and 1980s (Kauffman 1990, 75). The root of identity politics is the idea of "who defines when, which and why particular differences are given recognition while others are not?" (Ludvig 2006, 247).

The center of identity politics is the term "identity," which can be defined as the social categories that one feels a connection to (Shields 2008, 301; Christensen and Jensen 2013, 114). Therefore, identity is key to developing an understanding of who one is (Howard 2000, 367), at both the individual and collective level (Yuval-Davis 2006, 197). Clearly, intersectionality is heavily based on identity and identity politics since the main principle is not to generalize experiences (Dill et al 2007, 630).

Yet, intersectionality is considered an alternative to identity politics as it attempts to explore differences between groups and within groups (Prins 2006, 278), in addition to the generalizations associated with both of these analyses (Anthias 2013b, 3; Appiah 2006, 15).  Intersectionality "critiques identity politics for its additive, politically fragmentary and essentializing tendencies" (Phoenix and Pattynama 2006, 187). In fact, Crenshaw noted that in traditional feminist and critical race analysis, one identity is seen as privileged; therefore power "works to exclude or marginalize those who are different" (Crenshaw 1991, 1242).

For instance, Ludvig (2006) indicates that gender can only be understood in terms of the context (such as time and place) for where it was developed (see also Shields 2008, 301; Acker 2012, 214, 219). Thus, intersectionality alludes to the fact that we all have many significant elements to our identity, which are differently impacted by societal relations (Garry 2011, 827).

An intersectionality approach articulates the significance of indicating, comprehending, and exploring the connections between different forms of identity, such as for instance gender, class, and race, which are often referred to as "fundamental traits" (Manuel 2007, 174; Hindman 2011). This approach attempts to explore the variety of locations in which individuals are oppressed within society, as well as the structural systems of power that marginalized individuals within society experience—including forms of inclusion and exclusion (Hankivsky 2007, 127). Therefore, this approach is significant as it can help us gain a wider understanding of different experiences within society (Phoenix and Pattynama 2006, 187; Christensen and Jensen 2013, 110). In terms of the theoretical argument, intersectionality "argues that identity is not additive, fixed, or multiple, but rather that the coming together of race, gender, sexuality, class, and other factors creates distinct wholes" (Boris 2012, 1)

Most importantly, intersectionality theory does not need the policy scholar to "hold [the world] steady and [to] simplify in order to make policy decisions" (O'Reilly 2012, 222; Ludvig 2006, 246; Kitch 2007, 124; Denis 2008, 679), but, rather, it requires one to explore the complexity of parts required to make policy (Manuel 2007, 196)—an essential approach for the ever-changing world. Intersectionality theory allows us to take into account the fact that the world is always changing—as are personal identities, power relationships, and material conditions (Manuel 2007, 181, 184, 194). This is strategically important because, as O'Connor notes, a "single class-to-citizenship dimension of social rights does not capture the complexity of citizenship experiences in welfare states" (1996, 107).

There are some issues with the focus on identities that is part of intersectionality theory. For instance: are all identities intersectional? Has this approach obscured this knowledge on identities and their potential interconnection (Nash 2008, 9)? What about those who are powerful? Is it just individuals who have multiple sites of oppression (Nash 2008, 10)? In addition, identity categories are not removed through this process, but rather, they become more complex (Garry 2011, 830).

Also, you cannot reduce identities and disadvantages into each other, rather they have their own individual affects (Yuval-Davis 2006, 200). It is assumed that everyone fully comprehends their own identity (Appiah 2006, 15). And most importantly, there are two different views on the stability of identity categories, with some assuming that they are fluid, while others believe that they are static (Staunaes 2003, 104; Shields 2008, 304). Also, there is a need to focus on the forces surrounding the categories, such as "racialization more than races, economic exploitation rather than classes, gendering and gender performance rather than gender" (Choo and Feree 2010, 134; Christensen and Jensen 2013, 111). Clearly, a major pragmatic weakness of this approach is that it is costly and time-consuming to explore intersecting identities (Trahan 2011; Manuel 2007, 181,184, 195). Furthermore, over-inclusion of some identity groups within policies formation can lead to the lack of inclusion of others, (Manuel 2007, 183). Further, how does a policy scholar address the "multiple jeopardy" involved when individuals deal with multiple identities that have impacting results on each other (Ludvig 2006; Manuel 2007, 182)?

Intersectionality theory frequently only addresses "foundational traits" such as gender, class, and race (Hindman 2011, 191), but misses other important features such as religion or political views. Throughout our life, our identities are also constantly in a state of flux, thus how do we account for this fluidity (Manuel 2007, 178, 181, 193)? As a result, it is difficult to come to a conclusion from the research that has a clear and simple answer (Trahan 2011, 3).

The strengths of intersectionality theory however, indicate why one would take on this approach. The world is not straightforward, and as a result this theory is inherently important for exploring the complex process of experiences (Manuel 2007, 176). Through this approach we can get a closer understanding of why individuals make their choices and how they live their lives, and it therefore works to reduce power differences in policy decisions (Choo and Feree 2010). As a result, it helps to illustrate why individuals choose certain issues rather than others, and also explains how coalitions are created (Manuel 2007, 180, 192). Therefore, this approach is essential for allowing us to see the interconnections between identities and experiences, and it thus has an inherent role to play for the improvement of society as a whole (Christensen and Jensen 2013, 121).

b) Benefits of Intersectional Study to EI policy

With the unemployment support change in 1997 to EI, all workers within Canada have been impacted; yet, there are particular groups who are more impacted than others. For instance, with this policy change, benefits have been reduced while eligibility requirements have become more strict (MacDonald 2009a; MacDonald 2009b). In keeping with the Canadian liberal welfare state model in which all individuals are supposed to be working, it is significant to note that some groups are not as affected as others, by EI policy changes. As discussed above, a group that continues to be marginalized are women, both within the home and within precarious and part-time work. Their labour market attachment is often questioned, leading to a decreased chance of EI eligibility. Furthermore, feminist have critiqued that social policy, including EI policy, recreates and reinforces gendered beliefs and assumptions of social relations. Yet, this criticism has its own difficulties, as it has problems accommodating the role of other identities (i.e. race and ethnicity) and how identities intersect. It is argued here that the impacts of the change from UI to EI are further impacted by multiple and different intersections of identity.

Intersectional approach can attempt to identify as well as try to address societal bases related to identity in EI policy as a means to change the conditions for the better, for a wider group of EI recipients. Some clues to this can be found among policy analysts in the grey sector, as will be explained below.

Many analysts, including Ken Battle, Sherri Torjman and Michael Mendelson, writing from the grey sector, have recommended solutions to the problems with the existing EI policy. Ken Battle argues that, while we cannot rewind the clock, "we need a new architecture of benefits for the working age adults" (2000, 1). This is clearly an issue, as "last year, more than 700,000 unemployed Canadians were either not covered by EI or ineligible…Across the GTA [Greater Toronto Area], only about one-quarter of unemployed workers received EI" (Monsebraaten 2012, n.p.). Battle believes that we should create a three tiered system to address unemployed workers. The first tier would include time-limited financial support for unemployed workers; the second tier would provide employment retraining to replace welfare, and income programs for those with disabilities (Battle 2000). The third tier would eliminate the two-week waiting period and allow up to 50 weeks of benefits – a temporary measure brought in to address the financial crisis in the 2009 federal budget (Battle 2000, 12, 10; Battle and Torjman 2001). These three tiers will cut across different status levels of employment and non employment. It will allow a wider range of workers the support that they need, as a way to avoid falling through the cracks further.

For instance, single mother who are often impacted by increased unpaid work, could be required to have less paid work in order to qualify.

Other grey sector analysts, Monica Townson and Kevin Hayes, also make recommendations to reform the current EI policy; they assert that we need to completely rethink the way we define labour force attachment (Townson and Hayes 2007). For example, they contend that parenting commitments seriously impact time spent in the workforce and continue well beyond the one year currently allowed by EI for child care (2007). They also argue that the eligibility rules need to include all those working in non-standard employment, and suggest that the reasons for leaving a job need to be extended to more accurately reflect the realities of life both within and outside of the labour market (Townson and Hayes 2007).

In order to reduce the pressure to work overtime or get involved in insecure contract work, weekly maximum and minimum works hours required to reach benefit qualification need to be determined (Townson and Hayes 2007; Battle and Torjman 2001).

Townson and Hayes suggest a two-tiered system; one would require 360 hours in the past year, and the other would require 3 years of 360 insurable hours over the past 5 years, with this qualifying requirement remaining the same for all categories of EI (Townson and Hayes 2007).  Finally, they recommend that the benefits be raised from 55 percent to 66 percent of the claimant's best 14 weeks prior to the claim in order to better support individuals (Townson and Hayes 2007).  This would allow those with limited privilege to get the support that they require. For instance, those who do not have enough hours due to many factors including dependent care and leaving the market, would be able to opt for the second tier benefits as a means to support themselves while they look for employment.  While at the same time, those who are able to work full time standard employment would also still be able to access the employment insurance benefits.  Thus, different tier benefits would allow for a wide range of support for individuals actively searching for work.

Wayne Lewchuk argues that the increase in non-standard and precarious employment produces a need for "short-term income bridging and job search support for workers regularly changing jobs" (2010, 57).  He explores work-sharing policies, illustrating how many companies have avoided layoffs through the use of such policies (2010).

Lewchuk argues for the government to subsidize paid time-off, such as "family leave, paid sick days, paid vacations, shorter work weeks or some combination" (Lewchuk 2010, 67) in order to encourage these workers to remain employed. This would reduce individuals actively choosing to leave the labour market due to dependent care.  As Teghtsoonian (1996)  note, this choice is not a choice rather an impact of societal structure.  Therefore, through policies that support life cycles and life events would help to remove this non existence choice, which due to traditional social roles often falls on women in society.

All of these are progressive ideas, but they address only a part of what needs to be fixed when it comes to framing EI policy.

We need nothing less than a total transformation in the definition of 'work', 'unemployment' and 'social responsibility' in general in order to counteract the residual social welfare model and neoliberal ideology now dominant in Canadian social policy design. We would also need to redefine who constitutes a worker and what constitutes equitable and reasonable access to EI and its associated social programs. This reassessment can be accomplished with the use of an intersectionality approach, which can take into account the multiple identities that workers often hold. For instance, we should implement supports to further mothers with more expansive social policies which would eventually support them getting back into the labour market. Examples include more extensive daycare for all, as well as before and after school care for those with different labour market shifts. Policies such as these would reach different identities and intersections within society. As well, it would help support fathers and single fathers maintain their traditional male breadwinner status within society.

## Conclusion

An intersectionality approach, which analyzes the many sites of social oppression experienced by women and men and assesses the motives for "power and privilege, and interesting domains of inclusion, exclusion, and inequality" (Havinsky 2007, 127) can help us to better understand gendered experience. In turn, this would allow a clearer picture of the way identity positions impact women's access to social policies, and, indeed, their ability to experience the benefits of citizenship. Feminist welfare state criticism moves between those analyses that argue for more "generosity" in social services to those that argue that women should be directly involved in the framing of the issues that involve them in order to limit the welfare state's role in perpetuating inequality (Brodie 2008; Gordon 1990, 172–73).

However the only way we are going to know what is deemed generosity is through involving women in the process. For instance, women should not just be in political office but should also be consulted through the process to that it would fit the need. There should also be a review process after the policy is in effect in order to confirm that the provision actually works. As women come from a variety of positions, more direct involvement would allow a wider approach to their needs.

Another helpful approach would be a comparative analysis of women and their familial treatment in social policies across different welfare state regimes, such as those described by Gøsta Esping-Andersen (1990) – an approach commonly advocated by some feminist scholars (Orloff 1993; O'Connor 1996; O'Connor 1993; Orloff 2009).

Clearly more basic, foundational work still needs to be done in order to build better social policy programs for women. As Frances Fox Piven argued over twenty years ago, "[we] need to defend the programs, expand them, and reform them [beyond the ideology of the traditional family]. [Women] need, in short, to exert political power" (1990, 261). A major part of this reformation would include taking women out of their familial context (Sarvasy and Van Allen 1984) and considering them as full social and political citizens (Fraser and Gordon 1998; Fraser 1987; O'Connor 1993; Orloff 1993). This effect is that it would challenge the assumptions that perpetuate women's marginalization from the political arena, the workforce, and welfare; and thus provide better access to social policies such as Employment Insurance.

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