COUPLES' LIVED EXPERIENCE OF UNEMPLOYMENT DUE TO INJURY: NAVIGATING THE ROAD TOGETHER

by

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We accept this thesis as conforming
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ABSTRACT

Although there is substantial existing research on the experience of individuals enduring unemployment, relatively little is actually known about how unemployment affects couples and their families. Furthermore, no research to date has applied this systemic framework to exploring unemployment that is the result of an injury. In light of this lack of knowledge, the present study sought to explore the lived experience of married couples who had experienced a time of unemployment due to injury. Five couples between the ages of 32-44 were recruited. One member of each couple had been unemployed for at least seven months following an injury. The couples shared their lived experience of the phenomenon in two semi-structured interviews. Interview transcripts were analyzed using Osborne's (1990) method of phenomenological analysis, a process that revealed 13 emergent themes, 8 of which were core to couples' lived experience of unemployment due to injury and 5 additional themes which were experienced by some couples but not others. Core themes such as 'financial impact' and 'effects on the uninjured spouse' were endorsed by all the couples. Additional themes such as 'effects on mental health' and 'the role of children' were endorsed by three to four of the couples. No consistent hierarchy of themes emerged. Although many of the themes were consistent with existing research on unemployment, new findings included the effect of physical limitations and medical/insurance experiences in exacerbating the situation, and the long-term positive consequences for the marital relationship of undergoing this experience together. The findings advanced existing knowledge about how couples experience unemployment together, when that unemployment was due to injury, and provided some support for Fryer's (1986) Latent Deprivation model of unemployment. Limitations of the study, implications for practice, and future research directions are also discussed.

TABLE OF CONTENTS

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CHAPTER 1: INTRODUCTION

Of the approximately 25,800,000 people of working age in Canada today, over 1.5 million are currently unemployed and not in education / training programs (Statistics Canada, 2006). Many of those displaced from their jobs will be unable to find new work, with some remaining unemployed in the long term. This situation is usually involuntary, and often has many negative consequences on peoples' lives, their families, and society as a whole.

For men and women experiencing involuntary unemployment, concerns about their ability to provide for themselves and their families can cause a great deal of stress. Fryer (1986) describes these concerns in his 'agency restriction model' of unemployment. His belief is that the most prominent negative effects of unemployment are a result of the loss of sufficient income and financial stability. Study after study has demonstrated the existence of a link between overall well-being and the degree of financial strain experienced following job loss (e.g., Borgen, Amundson, & McVicar, 2002; Creed & Macintyre, 2001; Ebberwein, Krieshok, Ulven, & Prosser, 2004; Fryer, 1995; Waters & Moore, 2002a). Financial duress is common among the unemployed. Only a fraction of jobless people receive unemployment benefits, and even then many are forced to live below the poverty line (Sales, 1995). Clearly, there are many practical worries to feed the stress of the unemployed.

While financial instability is usually the most visible hardship faced by those without work, declines in physical and mental health are common among jobless individuals. Notably, there are increases in stress-related illnesses such as ulcers and hypertension, and decreases in self-esteem resulting in depression (Kokko & Pulkkinen, 1998). Jahoda's 'latent deprivation model' (1982) explains lowered self-esteem and

depression as the result of unmet psychological needs such as time structure, social interaction, common goals, status or identity and activity. Uncertainty about the future, financial instability and the loss of one's vocational identity are major hurdles for unemployed or displaced workers to overcome. In addition, there are variations in the way that financial deprivation, alternate roles and social supports impact the unemployment experience for women and men (Waters & Moore, 2002a). There are also differences in how unemployment affects different types of people (McKee-Ryan, Song, Wanberg, & Kinicki, 2005). Some people are caught off guard and are unprepared to take on the challenge. Others are able to draw upon their internal resources and the resources around them, and transition rather smoothly into positive new work environments. The former, however, is the norm.

This cycle of unemployment and discouragement has many well researched effects on the individuals experiencing it (Amundson & Borgen, 1987a, 1987b; Borgen & Amundson, 1984, 1987; Creed & Macintyre, 2001; Fortunato & Marchant, 1999; Goldsmith, Veum, & Darity, 1997; Kokko & Pulkkinen, 1998; McKee-Ryan et al., 2005; Waters & Moore, 2002b). However, research on workers who are forced to leave their jobs because a physical injury prevents them from continuing in their position is far less prevalent. This is problematic, because anecdotal evidence suggests that there may be additional injury-related circumstances that hinder their successful return to work. Some injured individuals must return to work while still battling daily with the residual pain and functional limitations that they have accrued through their injuries. Another potential consequence occurs for those who need to abandon a chosen (and often preferred) career to pursue an alternative occupation that will accommodate their new physical limitations. Finally, there may be some individuals who never return to the workforce in any capacity,

due to the severity of their injuries. These individuals would then have to spend the rest of their lives unemployed. Anecdotal evidence suggests that some injured workers may also experience conflict with agencies such as the Workers Compensation Board (WCB), the Insurance Corporation of British Columbia (ICBC), or their personal insurance agencies in order to receive sufficient compensation for their losses, and/or financial support while they recover. Such conflict can only increase the level of stress that people who are unemployed due to injury must endure. The injury-related negative circumstances that these individuals may have to deal with become additional 'road-blocks' to the ultimate goal of returning to work or finding fulfilling new employment.

Another area of the unemployment experience where there is a paucity of literature is the subject of how couples navigate this barren road together. The limited empirical research on the impact of one partner's loss of employment on the other indicates that the job-seeker and partner experience similar degrees of depression as a result of the stress of unemployment, and that this stress has severe negative implications for the marital satisfaction of both partners (Vinokur, Price, & Caplan, 1996). However, this issue remains largely unexplored. Furthermore, the existing literature is completely silent about couples' experiences when the loss of work is due to an unexpected injury.

With the number of unemployed individuals in Canada today exceeding 1.5 million (Statistics Canada, 2006), the need to explore the way that couples navigate the road of unemployment together has never been greater. Specifically, in this study, I[1] explored the lived experiences of couples as they attempted to cope with the ways that

[1] Consistent with the qualitative methodology of this thesis, the first-person form of address will be used, where appropriate. Although this is not 5th edition APA style, use of the first person is permitted within the departmental thesis guidelines, if doing so is consistent with the paradigm in which the thesis is grounded.

injury induced unemployment had altered their lives. After reviewing the current literature on unemployment and its effects on couples, I describe the participants and the phenomenological method that was used to collect and analyze the data. Next I discuss the major themes that emerged. These major themes included: Consequences of physical limitations in functioning, financial impact, effects on identity and career direction, effects on the uninjured spouse, the role of spirituality, the emergence of a stronger relationship, dealing with external systems, financial support from external systems, effects on mental health, common and specific strategies of coping, effects on the marital relationship, and the role of children. In the final chapter of this thesis, I discuss how these themes relate to the existing literature. The implications of these findings, potential contributions to practice, and limitations are also described.

CHAPTER 2: LITERATURE REVIEW

Career transitions can be difficult for anyone, with their usual accompaniment of uncertainty about the future, financial instability, and personal insecurities. These are major hurdles for unemployed or displaced workers to overcome (Creed & Macintyre; 2001; Fryer, 1986; Jahoda, 1982). Some are able to successfully draw upon their internal personal resources and support from people, organizations and institutions around them, transitioning rather smoothly into positive new work environments. Others lack the resources and supports, or are otherwise unprepared to make the transition. While losing a job due to downsizing or replacement can be devastating (Borgen et al., 2002; Fortunato & Marchant, 1999; Gowan, Riordan, & Gatewood, 1999) workers who are forced into unemployment because an injury prevents them from operating efficiently may face additional challenges. Not only may some of these individuals be forced to permanently leave a chosen (and often preferred) line of work, they would also live daily with any residual physical or mental limitations that they have accrued through their injury (Fortunato & Marchant, 1999). In addition to this, injured workers may also engage in recurrent battles with the Workers Compensation Board or their personal insurance agencies in order to receive fair compensation for their losses, and financial support while they recover. The struggles faced by these workers may also result in fear or anxiety about returning to the world of work (Sales, 1995), a lowered self image (Goldsmith et al., 1997; Waters & Moore, 2002a), and for some, an onset of depression (Kokko & Pulkkinen, 1998; McKee-Ryan, 2005; Waters & Moore, 2002b). These negative symptoms could then become another barrier to the ultimate goal of finding fulfilling new employment (Taris, 2002).

While this cycle of unemployment and discouragement has been thoroughly examined in terms of negative impact on the individual who has lost his or her job (e.g., Amundson & Borgen, 1987a; Borgen & Amundson, 1984, 1987; Borgen, Amundson & Biela, 1987; Creed & Macintyre, 2001; Creed, Muller, & Machin, 2001; Fortunato & Marchant, 1999; Goldsmith et al., 1997; Kulik, 2001; Waters & Moore, 2002a), there is a lack of empirical literature describing how the spouses and marriages of unemployed persons are affected in this process. In order to explore the phenomenon of unemployment in detail, an overview and discussion of the major theoretical perspectives will be provided. Specifically, I discuss the experience of unemployment, common contextual hurdles, factors that can facilitate and exacerbate the experience, and the effects that unemployment can have on the individual and on the relationship with his or her romantic partner.

Theoretical Perspectives

Although there is an abundance of empirical literature on the phenomenon of unemployment, it has been predominantly practice-oriented, or grounded in theories of career development rather than unemployment per se (e.g., Borgen et al.,2002; Ebberwein et al., 2004; Fortunato & Marchant, 1999; Kokko & Pulkkinen, 1998; Kulik, 2001; Sales, 1995; Vinokur et al., 1996). Consequently, development of theories of the psychology of unemployment has lagged behind the existing research. There are two main theories in the literature that specifically attempt to explain the deterioration of well-being that has been observed when people experience involuntary unemployment. In 1982, Jahoda proposed the ‘latent deprivation model’ and, in 1986, Fryer responded with his ‘agency restriction model’ of unemployment. These two theories have provided the groundwork

for much of the existing research examining the intersection of unemployment and mental health (Creed & Macintyre, 2001).

Latent deprivation. In her latent deprivation model, Jahoda (1982) argued that paid work provides both manifest (associated with financial income) and latent (associated with meeting psychological needs) benefits. People choose to engage in paid work primarily for its manifest benefits. However, they also receive the latent benefits of time structure, social interaction, common goals, status, identity, and activity, as by-products of seeking the manifest benefits. Although unemployment results in a deprivation of both the latent and manifest benefits of work, Jahoda argued that it is primarily the loss of the latent benefits that negatively impacts a person's psychological well-being. She later reasoned that individuals "have deep-seated needs for structuring their time use and perspective, for enlarging their social horizon, for participating in collective enterprises where they can feel useful, for knowing they have a recognized place in society, and for being active" (Jahoda, 1984, p.298). While some of these needs can be met by family, sports, and other social institutions, Jahoda argues that employment is the dominant structure for meeting these needs.

Agency restriction. Fryer's (1986) agency restriction model proposes a somewhat different relationship between the latent and manifest benefits of work. Fryer disagreed with Jahoda's (1982) claim that the loss of the latent functions of employment was the most detrimental consequence of unemployment. Instead, he proposes that the main negative consequence was the loss of the primary manifest benefit of employment: an adequate source of income. He argued that the loss of financial income restricts individuals' abilities to exercise personal agency, making it next to impossible for them to plan the personally satisfying lifestyles needed to develop and maintain good well-being.

In his opinion, "…unemployment generally results in psychologically corrosive experienced poverty" (Fryer, 1995, p.270), which constricts the individual's potential for a meaningful future, and leads to a reduction in psychological health. While Fryer acknowledged that the latent functions of employment play a role in mental health, he considered this role to be secondary in explaining the deterioration in well-being experienced by people who experience involuntary unemployment. To date, there is support in the research literature for both Fryer and Jahoda's theories (Creed et al., 2001; Whelan, 1992) fuelling the fire of debate between the two opposing theories.

Neither the latent deprivation nor the agency restriction models make explicit claims about the impact of involuntary unemployment on romantically involved couples. Extrapolating from anecdotal evidence and personal experience, I suspected that the loss of a significant income would have a larger impact on most marriages than the loss of latent benefits. Without a sufficient income, a couple would likely face difficulties in meeting their most primary needs (food, shelter, clothing, etc). While it would be stressful not to have one's psychological needs met, these needs are generally secondary to the aforementioned (Maslow, 1943). The exception to this situation is if the other member of the couple is able to compensate for the income that is lost, in which case the loss of latent benefits may become more powerful (especially if the person who becomes unemployed is used to having the role of the primary wage-earner for the couple). Specifically, if the partner of an unemployed individual is unexpectedly forced to meet the financial needs of the entire household, he or she may feel pressured and become resentful. In turn, the unemployed individual may experience the guilt of 'forcing' his or her partner into that role, on top of whatever feelings of shame, inadequacy, and loss of identity they may be experiencing from the job loss itself. On the other hand, it is possible

that being in a marriage may also mitigate the loss of both the latent and manifest benefits of unemployment: in addition to the partner possibly being able to provide some of the lost income, the unemployed individual may be able to take on new roles and responsibilities at home. In the absence of research literature, these are merely speculations. The issue needs to be explored empirically, to truly understand the relative merit of Jahoda's (1982, 1984) and Fryer's (1986, 1995) models for explaining how involuntary unemployment is experienced by couples.

Bioecological systems theory. While Jahoda and Fryer provide important frameworks for understanding the impact of involuntary unemployment, both their theories are somewhat limited in scope: they are focused primarily on the impact of unemployment on individuals who have become unemployed. Neither model adequately addresses the experience of unemployment within the couple or family system. The theories also pay limited attention to the role of broader social systems (e.g., government assistance for the unemployed, Workers Compensation Board, personal insurance agencies) in shaping people's experiences of unemployment. It is therefore necessary to draw on literature from outside of the employment and vocational psychology fields. One theory that may shed more light on the phenomenon at the couple/familial and broader social levels is Bronfenbrenner's "bioecological systems" theory. This theory reveals the importance of viewing unemployed individuals within the context of their social systems.

Bronfenbrenner's model of human development asserts that the interactions between individuals and the world around them are what shape people as they grow and develop (Santrock, Mackenzie-Rivers, Leung, & Malcomson, 2003). He believed that the biological potential within individuals is ignited with enduring, reciprocal, highly interactive processes between a developing organism (person) and other individuals or

objects in the environment. Simply put, individuals develop through interaction with their social environment.

Bronfenbrenner's (1977) model proposes that people exist in the center of a series of concentric circles, each representing a layer of their environments. The individual is embedded within his or her biopsychosocial model. He further proposed that the influential interactions that take place between individuals and their spouses, children, employers, etc. are 'bi-directional' (outer layers influence inner layers, but inner layers also influence outer layers). Bi-directional influences take place when individuals and groups of individuals interact and directly affect others who exist within the same layer, as well as those who are in the layers on either side of them. The first circle around the person is that individual's 'microsystem' or immediate setting, which is comprised of the home, school, workplace, neighbourhood, church, medical services, and other organizations and institutions that he or she is directly involved with on an on-going basis. The interactions and connections among the different parts of the immediate setting form the next layer of bioecological systems theory, the 'mesosystem'. Outside the mesosystem, each person has an 'exosystem', which is comprised of the social settings that affect but do not directly include that individual (e.g., spouse's workplace, community health services, daycare facilities, provincial insurance corporations). Finally, Bronfenbrenner proposes the existence of a 'macrosystem' surrounding each individual, which is his or her culture, and the laws, norms, beliefs, and values that regulate it. Together, these environmental layers create a thick context surrounding individuals as they develop.

Bioecological systems theory can readily be applied to the phenomenon of unemployment. Specifically, the interactions that take place between an unemployed

individual and his or her family, friends, community, and culture may all have a significant role in that person's experience of joblessness. For example, a supportive and encouraging family will likely inspire an unemployed individual to stay positive and look for new opportunities. On the other hand, a family that criticizes and belittles an individual for being unemployed will likely produce a more pessimistic outcome. On a larger scale, the provincial and federal government's unemployment policies and services for the unemployed could mean the difference between poverty and maintaining an adequate standard of living for some individuals. For this reason, it is important not to view unemployed individuals in isolation. Instead, they should be viewed within their life contexts in order to be understood fully as they are. Although this study will be highlighting one particular aspect of the microsystem (the person's romantic partnership), it should be noted that themes reflecting all layers of the couple's bioecological system emerged as participants described their unemployment experiences.

The Experience of Unemployment

Average rates of unemployment in Canada rose steadily from approximately 5% in the 1950s and 1960s to a high of over 9% through the 1990s (Statistics Canada, 1998). Although current rates are lower, the absolute number of people who are wanting to work but are unable to find work is still of concern. Of the approximately 25,800,000 people of working age in Canada, approximately 1,625,400 are classified by Statistics Canada (2006) as unemployed; that is, looking for but unable to find work. Historically, half of the unemployed individuals in Canada are displaced workers (i.e., unemployed through layoffs), and only 39% of these displaced workers find new jobs (Statistics Canada, 1998).

In the United States, the statistics are equally alarming. Unemployment rates in 2003 were upwards of 6%, and the average duration of unemployment was over 19 weeks (United States Bureau of Labor Statistics, 2003). Four million employees lost long-tenured jobs between January 1999 and December 2001, and nearly 30% of the reemployed displaced workers took a pay cut of at least 20% in their new jobs. These trends clearly highlight the importance of a careful examination of the experience of unemployment.

Research on unemployment reveals that it has a deleterious effect on the overall well-being of those who experience it (Borgen & Amundson, 1987; Creed & Macintyre, 2001; Creed et al., 2001; Goldsmith et al., 1997; Kulik, 2001; Waters & Moore, 2002b). Physically, there remains some debate over the cause of health concerns of unemployed workers, yet there is no denying the effects. Unemployed workers have been found to be more susceptible to disease, to require more medical attention, to be hospitalized more often, and to experience more common colds and viruses (Taylor & Gavin, 1985). Hypertension, high blood pressure, ulcers, heart disease, and other stress-related illnesses are also more prevalent among the unemployed (Kokko & Pulkkinen, 1998).

In a sample of 235 Finnish adults, Kokko and Pulkkinen (1998) found that psychological distress (depressive symptoms and anxiety) was higher in long-term unemployed workers than in the employed. In their study, financial strain and self-esteem functioned as mediators between the length of current unemployment and levels of psychological distress. Creed, Muller, and Machin (2001) found similar outcomes, as their study of 81 unemployed men and women in the United States demonstrated a significant relationship between financial strain and psychological distress. In support of Jahoda's (1982) model, these authors also found that loss of the latent benefits of

employment contributed to heightened levels of psychological distress in their participants. The depressive symptoms associated with heightened psychological distress affects the unemployed worker on many levels, as it negatively impacts the worker's self-esteem, which in turn challenges the worker's ability to retrain and re-enter the workforce (Kulik, 2001). Furthermore, the Kulik, and the Kokko and Pulkkinen studies also revealed that the longer a worker is unemployed, the more severe the psychological ramifications that they experience.

Previous research has identified a range of emotions commonly experienced by individuals over the course of their unemployment. This range, described by its authors as an "emotional roller coaster", depicts the ebb and flow of emotional responses that people commonly experience throughout the various stages of unemployment (Amundson & Borgen, 1987a, 1987b; Borgen & Amundson, 1984, 1987; Borgen, Amundson & Biela, 1987). Although the precise course of this roller coaster is somewhat different depending on the circumstances of each individual, people inevitably experience a series of highs and lows as they navigate their way through job loss, job search, and reemployment. In particular, Amundson and Borgen (1987) found that factors such as financial pressure, negative attitude, unproductive job search activities, feeling they were not contributing to society or family, and excessively engaging in unproductive activities (i.e., watching television, drinking) influenced shifts from positive to negative affect in their sample. On the contrary, social support, positive thinking, retraining, job search activities, and volunteer work all influenced emotional shifts from negative to positive.

The aforementioned research provides support for both Fryer and Jahoda's theories, showing that financial strain and the loss of the latent benefits of employment have important repercussions for unemployed individuals. Creed, Muller, and Machin

(2001) found supporting evidence for both the agency and deprivation theories, as well as additional evidence to support the idea that certain personality factors may impact the degree to which an individual experiences psychological distress during unemployment as well. Specifically, the personality trait of neuroticism was associated with higher levels of psychological distress and lower levels of self-esteem. This suggests a need to consider individual differences when explaining the negative effect of unemployment. Nonetheless, it is clear that unemployment affects people on several levels. Financial, personal, and relational difficulties are inevitable for most of the world's unemployed.

Financial Impact

Financial deprivation is one of the most common difficulties that individuals must face when they become unexpectedly unemployed. Decisions about whether to pursue temporary work or further education or training are strongly influenced by the individual's perception of financial pressure after the job loss (Ebberwein et al., 2004). The presence of a financial buffer, on the other hand, can greatly reduce the anxiety and anger associated with job loss. Ebberwein et al. also found that an individual's perspective on the job loss and self assessment of overall career adaptability are also significantly tied to perceptions of financial duress. Creed and Macintyre's 2001 study revealed a similar pattern, as they found financial strain to be the most important predictor of participants' well-being. Waters and Moore (2002a) found that financial deprivation was a major contributor to decreased self-esteem during unemployment as well. These findings are consistent with Fryer's (1986, 1995) agency restriction model, which proposes that insufficient income reduces people's ability to control their lives and activities, thus negatively impacting their ability to develop and maintain identity and self-esteem. Overall, this research and theory suggests that financial impoverishment,

often an uncontrollable by-product of unemployment, may result in the reduction of psychological well-being of people who are unable to work due to injury.

While the financial strain of joblessness clearly takes its toll on single individuals who become unemployed, individuals who have families to consider appear to face additional strain. Parents with children in the home face concerns about their ability to provide for their family's basic needs and their education, as well as concerns about their ability to provide their children with spending money (Ebberwein et al., 2004). Males tend to struggle with this more than females, as the traditional beliefs about men being the providers for the household continue to persist in society (Waters & Moore, 2002a). However, Ebberwein and colleagues suggest that both genders experience a degree of stress related to their uncertainty as to whether or not their family will have what they need.

A factor within the microsystem that mediates the experience of financial strain for unemployed individuals and their families is the support that their former employer provides during the job loss process. Individuals who are offered severance packages have a clear financial buffer, which makes a significant difference in their well-being during unemployment (Creed & Macintyre, 2001). In some situations, outplacement and career transition services are provided for displaced employees, which seem to reduce the amount of animosity that these employees feel towards their previous employers (Ebberwein et al., 2004)

When these resources are not offered by their employer, unemployed individuals must rely on support from other layers of their bioecological system, such as government or public assistance, and extended family. This financial support, however, is not without its consequences. Some may find it demoralizing to accept money from charities or social

services, or to have to ask their families for assistance. Nonetheless, for many unemployed individuals, there are no other options. Briar (1987) describes the importance of economic resources, especially unemployment benefits, in buffering the effects of long-term job loss:

> Depleted life savings, bankruptcy, poverty, and homelessness are but a few of the by-products of one or multiple spells of unemployment. Economic deprivation, in turn, may set in motion a chain of losses that compound the psychological and social stresses associated with joblessness. Fewer than one-half and at many times only one-third of jobless people receive unemployment benefits. And even if they receive such benefits, workers and their families with no other source of income are plunged below the poverty line. (p.3)

This graphic description of the downward spiral initiated by inadequate financial resources after job loss highlights the need for a greater degree of social assistance for those with nowhere else to turn. It also begs the question of how the turmoil associated with the aforementioned physical, psychological, and financial consequences of unemployment might affect people on a personal level.

Personal Impact

Losing a job, especially if that loss is involuntary, can be a tremendous blow to any individual's sense of self and personal identity. Waters and Moore (2002a) explored the effect of financial status, alternate roles, and social support on self-esteem for a sample of 201 Australian men and women (101 men, 100 women) during an average 3 month period of unemployment. Participants responded to the Deakin Coping Scale (Moore, Greenglass, & Burrows, in press, as cited in Waters and Moore), the Global Self-

Worth subscale of the Adult Self-Perception Profile (Messer & Harter, 1986, as cited in Waters and Moore), and a few independent items and open ended questions developed by the authors themselves. One of their most prominent findings was that financial deprivation is a major contributor to the decline in self-esteem that typically accompanies unemployment. These findings provide support for Fryer's (1986, 1995) agency restriction model, which claims that having insufficient income fosters a perception of general helplessness and loss of freedom in the marketplace. Waters and Moore also found that even though the level of financial deprivation was generally more extreme for women, it had a much greater impact on men's self-esteem. This suggests that it is not necessarily the amount of money lost per se, but what the loss symbolizes for men and for women that has such a strong effect on their self-esteem.

In contrast to the negative effects of financial deprivation on self-esteem, the existence of other life roles (i.e., spouse, parent, community volunteer) appears to be beneficial for individuals experiencing unemployment (Waters & Moore, 2002a). This positive relationship between the number of alternate life roles and self-esteem appears to be stronger in women than in men, with most unemployed women engaging in an average of five or more 'alternate roles' than the unemployed men in this study.

In the Waters and Moore study, the ability to fill their time with other things such as domestic tasks also helped women cope with their job loss more often than men. Similarly, having alternative venues to express their identity and experience success was beneficial. The influence of social support (defined as "the provision of positive psychological, emotional, and material resources to a person through interpersonal relationships," Waters & Moore, 2002a p. 173) also appeared to vary by gender, with

women showing much higher levels of self-esteem with increased social support while similar support had a minimal impact on men's self esteem.

A 2002 study of Newfoundland fishery workers also explored factors that were perceived as "helpful" and "hindering" to the lives of displaced workers. Using the critical incident technique, Borgen, Amundson and McVicar (2002), studied the effects of the 1992 Atlantic Groundfish Moratorium on a sample of 53 Newfoundlanders. Most of their participants were fish plant workers who had been involved in the fisheries for 10-19 years. The following discussion will outline significant "helping" and "hindering" factors identified by the study, and possible extensions to those unemployed due to injury.

Helping factors. Borgen et al. (2002) found that the extra time to spend with family and friends that is made available by not going to work was a significant factor in helping individuals cope with their time of unemployment. Participants in their study were mainly fishermen who were used to being away from home for weeks at a time. For this population, the increased contact with family that accompanied the closure of the fishery had a substantial effect. It is likely that the importance of this factor would be somewhat lower for people whose previous employment did not prevent them from engaging in social contact and family time prior to their job loss.

The factor that is perhaps the most helpful for the unemployed is engaging in action that moves them toward greater financial or vocational stability. Government-sponsored educational programs that provided opportunities to retrain for a new career, upgrade skills, or complete higher levels of education, proved to be very beneficial for the majority of the displaced workers in Borgen et al.'s (2002) study. Government support in the form of social programs, direct contact, and financial assistance were also experienced as very meaningful for these individuals. Clearly, intervention at the mesosystemic level

was useful to these individuals, which lends support to Bronfenbrenner's proposal that connection to the world around them plays an important role in people's personal development (Santrock et al., 2003). The relevance of this factor to injured workers depends on their eligibility for, and physical ability to complete Provincial or Federal programs that are designed to assist the unemployed to regain financial and vocational stability. On the other hand, these individuals may perceive physiotherapy and other injury rehabilitation programs as a way to take action towards returning to work.

Hindering factors. The most prominent hindering factor that has emerged in the literature is the negative impact of financial concerns. In the study conducted by Borgen et al. (2002), 62% of participants reported feelings of insecurity or uncertainty about financial matters, adjustment to new income levels and general concerns about property and money, even after receiving a government aid package. There was a general frustration with the government, as even those who followed all the regulations and requirements of Employment Canada failed to receive the support (financial or business support) they needed. Similar frustrations may be experienced by unemployed, injured workers dealing with government agencies in British Columbia, such as the ICBC or WCB, as the interests of these organizations often conflict with the interests of the individuals who must use their services.

An additional hindrance is experienced by individuals with limited future employment options within their original profession (Borgen et al., 2002). This finding may be particularly applicable to injured workers who are physically unable to perform the tasks required of them in their former jobs, where even light duty is physically impossible to manage. These workers face the decision of having to retrain for a new,

often less preferred, career or to try to wait out the injury in hopes of recovering to the point of being able to return to their chosen profession.

For some people, relocation to regions with more employment opportunities is the only viable solution. In Borgen et al.'s (2002) study, 34% of participants mentioned the possibility of themselves or someone they knew relocating to find work, following the collapse of the fishery. When factories, businesses, or service providers close their doors in remote communities or areas where the collapsed industry was a mainstay of the community, often the only option is to move elsewhere to survive. This factor is likely to be less salient to individuals who experience employment due to injury, because their injury will be present regardless of where they live.

Another commonly overlooked factor that hinders the progress of many unemployed individuals is the sudden reduction in activity that usually accompanies an unexpected job loss. In addition to no longer going to work, many unemployed individuals feel confined to their homes due to limited financial resources, which increases mental distress due to boredom and inactivity (Borgen et al., 2002; Waters & Moore, 2002b). Nonetheless, if these individuals are able to find some sort of meaningful leisure activity to fill their time, they may be able to alleviate this particular latent deprivation and consequent psychological distress (Jahoda, 1982). Waters and Moore (2002b) discovered that both social and solitary leisure activity promoted positive affect and self-esteem in their sample of employed and unemployed individuals. Their study revealed that frequency of leisure activity was a less important predictor of latent deprivation than how meaningful the leisure activities were perceived to be by the participants. While these findings provide a glimmer of hope for unemployed workers struggling with the loss of the latent benefits of employment, the injured worker is likely

to have a difficult time implementing this solution, because of the inherent limitations of his or her injury: Many previously meaningful leisure activities may be out of reach due to their physical or mental limitations.

For some, their newly sedentary lifestyle causes weight gain (Borgen et al., 2002), which can further impact their self-esteem and motivation to engage in new activities. The problem of declines in physical fitness and negative consequences associated with it may be even more evident in people who are forced into unemployment due to physical injury. The injury itself may restrict people's ability to engage in all physical activities, not just those associated with their former employment. The potential consequences of physical limitations, when combined with other previously discussed stressors, may also spill over into the unemployed individual's relationships.

Relational Impact

The previously described physical, psychological, financial and personal hardships of the unemployment are sufficient to take their toll on anyone. In combination with increased financial stress and other stressful ecological systems factors, the experience of unemployment can also have a devastating effect on the marital relationship. Using structural equation modeling, Vinokur, Price, and Caplan, (1996) demonstrated that the effects of economic hardship due to unemployment are linked to depression and relationship satisfaction in couples. Combining field experimental and survey methods of data collection, the researchers studied 815 recently unemployed job seekers (447 men, 368 women) and their spouses or partners, in southeast Michigan, Unites States. They found that financial strain increased symptoms of depression in both the unemployed worker, and his or her romantic partner. These increases were measured based on the self reports of both partners on an 11-item scale based on the Hopkins

Symptom Checklist (Derogatis, Lipmann, Rickels, Uhlenhuth, & Covi, 1974, as cited in Vinokur et al., 1996). These depressive symptoms limited the partner's ability to provide support to the unemployed spouse, and increased the partner's undermining behaviours (criticizing, insulting) towards their unemployed spouse. As a result, the unemployed worker's depressive symptoms increased, and his or her satisfaction with the relationship decreased.

While a traditional understanding of gender roles might assume gender differences in the way men and women were affected by unemployment, the Vinokur et al. (1996) study found no differences for couples in which the unemployed worker was a woman, than for couples in which the unemployed worker was a man. The authors speculated that this may be because their sample was taken from an urban population, as opposed to rural samples which might reveal more traditional gender role attitudes. They also noted that changes in gender and work roles in society as a whole may account for their findings.

Although the Vinokur et al. (1996) study sheds light on the potential negative impact of unemployment on marital relationships, it was not designed to explore the possible positive consequences of having a spouse or partner to assist in working through the period of unemployment. The relationship may be supportive in ways that the Vinokur et al. study was not designed to measure. For example, a job seeker with a spouse who maintains a positive and supportive attitude in the midst of the difficult time may perceive less economic hardship and experience less depressive symptomatology than a job seeker whose spouse is not such an optimist. Additionally, a spouse may be able to ease some of the economic stress of unemployment through their ability to provide an income.

Hansen (1997) provided some insight into this possibility in her case study of her own family's experience of living through her husband's unexpected job loss. The job loss was initially experienced as a shock to the family and a blow to the husband's self-concept. While his unemployment had an impact on the way the couple managed their money, they experienced relatively little financial stress in the years that followed, because of their specific life circumstances (dual-income family, in the later stages of their careers, financially stable enough for the husband to semiretire). This financial buffer proved to ease the stress of the transition for Hansen and her husband. Without the financial pressure of needing to find full time work, Hansen's husband was able to fill his extra time with a variety of meaningful leisure activities. He participated in volunteer work, sport and recreation, and spent plenty of time connecting with friends socially and through membership in professional organizations. In this situation, both the latent and manifest benefits of work were satisfactorily met. This may account for the striking difference in Hansen's anecdotal experience as compared to the experiences of couples in Vinokur et al.'s (1996) study.

Interestingly, Hansen's description of her own adjustment to her husband's job loss was not as positive. She explained the difficulty she had in "dealing with the loss of my role as partner in a dual-career family" (Hansen, 1997, p.227), an image that she had strongly identified herself with for thirty years. Hansen also wrote of her struggle to synchronize her hectic lifestyle with her husband's newly calmed one, and the difficulty that that posed for her.

Hansen's candid discussion of the way her husband's unemployment affected her sits alone in unemployment literature. In light of this, it is evident that several holes still exist in the scholarly understanding of this phenomenon. Despite the important work that

Hansen, and Vinokur and colleagues have previously accomplished, the potential benefits of being in a committed romantic relationship during a period of unemployment are worthy of further empirical investigation, as are the effects of the experience on the unemployed individual's romantic partner.

Literature on the ways that couples cope with serious illness (unrelated to employment) may also be of some relevance. In their recent review, Acitelli and Badr (2005) reported that partners who engage in dialogue about their relationship are less likely to have their marital satisfaction levels affected by changes in health status. Specifically, emotional support offered through talking can create an attitude where the illness was viewed not only as an individual challenge, but a relationship challenge as well. According to these authors, taking such a relationship perspective on dealing with the challenge of serious illness can strengthen the marital bond. If couples facing the challenge of involuntary unemployment are able to adopt a similar attitude, perhaps this will help to protect the quality of their mutual relationship.

One distressing reaction to chronic illness commonly experienced by men and women is the belief they are contributing less to the marital relationship than their healthy spouse (Wright, 2005). This often invites deeper emotional and spiritual suffering, in addition to physical suffering. Acitelli and Badr asserted that maintaining spousal communication was especially critical when one partner was chronically ill because "opportunities for couples to interact physically or to spend time together engaging in leisure activities may become limited because of the illness" (Acitelli & Badr, 2005, p.131). It is clear that couples dealing with chronic illness face additional challenges in their marriages that healthy couples do not. Extrapolating from that literature, any study on marital relationships and the crisis of unemployment due to injury should explore the

possibility that maintaining spousal communication may be experienced as beneficial by couples in these circumstances.

This Study

It is evident from the existing literature that there are many potential impacts of unemployment due to injury on the lives of individuals and their romantic partners. The physical, psychological, and relational detriments of unemployment have been clearly established by many researchers over the past three decades. Unfortunately, this body of literature has mostly neglected the specific problem of becoming unemployed due to an injury, and has tended to adopt an individual rather than a systemic framework that acknowledges the impact of unemployment on romantic relationships. Therefore, therapists and practitioners working with couples are still "working blind" when it comes to assisting them to jointly deal with unemployment due to injury. Clearly, much exploration is still needed in this area.

As a preliminary step to expanding knowledge of this topic, I explored salient elements of the experience of unemployment following injury in the present study. Using descriptive phenomenology, an exploratory method for qualitative research, I sought to understand how this phenomenon impacts couples from the perspective of those who are living it. Therefore, the central research question of my study is, "What are married couples' experiences of living with unemployment due to injury?" In addressing this central question, I will be attending to both the latent and manifest consequences of the job loss, as well as each couple's relationship as they experience this phenomenon together.

CHAPTER 3: METHOD

Design

The method of inquiry used in this study was descriptive phenomenology. This method of qualitative psychological inquiry makes a few basic assumptions about the nature of research and knowledge. First, it must be understood that phenomenology is a descriptive rather than an explanatory approach to research (Giorgi & Giorgi, 2003). Its intent is not to make causal explanations about human activity, but to explore and describe it: What is the lived experience of unemployment following injury, rather than what are the factors that predict or cause those experiences. Second, phenomenology assumes that a reciprocal interaction is always occurring between people and their environments; one is never independent of the other. It is important that researchers are attuned to these interactions throughout the exploration of any phenomenon (Osborne, 1990). The method also emphasizes the need to attend to systemic factors and the interplay between the individual and their micro-, meso- and macrosystems in developing an understanding of the experience of unemployment due to injury.

Knowledge, as seen through a phenomenological lens, is socially constructed (Creswell, 2003). This construction occurs as individuals seek to make meaning about the world in which they live and work. They develop subjective understandings of their experiences based on their ethnicity and religious convictions, where they live, how they were raised, and, thus, how they uniquely view the world. Consequently, one goal of this research method is to rely as much as possible on the participants' own perspectives of the situation being studied. This goal is achieved through the use of interviews with guiding questions that allow participants to construct and express their own meanings about a given experience, in their own words. Phenomenological researchers seek to

explore and interpret different people's subjective meanings, in order to develop an understanding of the core experience of that phenomenon.

In this study, I identified and described the meanings and salient contextual features that were associated with a particularly difficult life circumstance. I recognize that this circumstance – unemployment due to injury – held different meanings for each couple I interviewed. Nonetheless, I was also interested in those aspects that were at the core of the experience of unemployment following injury. By exploring the lived experiences of several couples, it was possible to uncover aspects of the phenomenon that are common or universal across couples. Phenomenology was an appropriate method of inquiry to address the research question posed in this study, because it was able to reveal core aspects of the experience of unemployment due to injury, while still acknowledging the additional meanings that different individuals had. Given the limited nature of the existing research in this area, an exploratory design was also more appropriate than a hypothesis-testing design.

Participants

The final sample consisted of five couples between the ages of 32-44, living in the Lower Mainland region of British Columbia, Canada. In order to protect their anonymity, none of the participants' real names were used. The couples were assigned the following alias names: Julian and Tammy, Dave and Julie, Colin and Natasha, Pete and Marin, and Tom and Andrea. All couples were heterosexual and legally married during their experiences with the phenomenon of interest. Three of the couples had children prior to the injury and unemployment, one couple adopted a child shortly after the injury (while one parent was still unemployed), and one couple did not have children. Although the

study was not designed to be limited to a particular religious faith, all five participating couples identified themselves as Christian.

I was primarily interested in couples who were in the early to mid stages of their marriage, because I anticipated that there would be less cumulative relationship stress unrelated to the injury and unemployment in these couples. Therefore, I excluded couples who had been married for more than 15 years at the time of the injury. Inclusion in the sample was also limited to couples where the person who became unemployed due to injury was a primary contributor to the household income (contributing at least 40% of the household income prior to the injury). Four of the five couples were reduced from two incomes to one as a result of the injury; the remaining couple lost its only source of income. Additionally, in order to eliminate short-term and non-debilitating injuries from my sample, I only interviewed couples for whom the experience of involuntary unemployment lasted more than six months.

Recruitment

The couples were recruited to participate in a number of different ways. First, recruitment letters and information about the study were sent to a personal contact at a workplace rehabilitation organization located in the Lower Mainland: Back-In-Motion Rehabilitation Services. Second, I enlisted the assistance of two personal injury lawyers who agreed to pass on a letter of invitation to any of their clients who met the inclusion criteria for my study. Third, recruitment materials were left with a contact person at the Community Employment Resource Center in Langley. Fourth, posters were placed in various gyms and recreation facilities around Langley City, with information about the study and contact information. Finally, volunteers were also sought through word of mouth recruitment (e.g., church groups, friends, classmates). Despite these diverse

recruitment methods, all five of the couples who participated in the study learned about it through word of mouth.

As an incentive for couples to participate in the research, they were invited to attend a weekend communication workshop for couples, entitled Building Healthy Relationships, at no charge. The workshop was also open to individuals from the general public (as paying participants) in order to protect the anonymity of the members of my study. The normal cost of attending the workshop is $60 per couple. It should be noted, however, that all of the couples declined the invitation.

Data Collection Procedures

My first contact with each of the couples was either on the telephone or through email, responding to their initial expression of interest in the study. This preliminary contact involved asking them some screening questions to confirm that the couple met the inclusion criteria for my study. Once this was confirmed, the first interview was scheduled, at a time when both members of the couple could be present. Although participants were given the choice of being interviewed at Trinity Western University or in their homes, all chose to be interviewed at home.

Data were collected through two guided interviews, supplemented by a demographics questionnaire used solely to obtain information on the background characteristics of the sample. Both the initial and follow-up interviews were guided by a series of questions. These guided interviews were conducted in person, between both members of the couple and myself. During our interaction, I attempted to maintain a stance of curiosity, allowing my participants to share their experiences as “experts” in “the effects of injury induced unemployment on couples.”

I began each of the initial interviews by reviewing the intent of the study, and what would be required of the couple as participants. I then gave them copies of the informed consent form to read and sign (Appendix A), and addressed any questions they may have had. Subsequently, I explained the purpose of the demographics questionnaire, and allowed the couple time to complete it individually (Appendix B). Next, I turned on the audio recorder and began the interview. The interview was guided by two primary questions, one about the general lived experience of unemployment following injury and the other specifically about the supports that they provide each other during the experience (Appendix C). These guiding questions served primarily as a way to open up the conversation about the phenomenon of interest. When participants identified other aspects of the experience of unemployment following injury that I had not anticipated, other questions were asked to probe and explore these emergent topics. However, because of my particular interest in how spouses help each other in the process, I made certain to include the second research question in addition to the traditionally phenomenological one. Once the interview was complete, I thanked the participants, left their home, and jotted down notes in my field journal shortly afterwards.

After the initial interview data for all the couples had been collected and analyzed, follow-up interviews were conducted with each couple, using the same guiding questions interview strategy as in the initial interviews (Appendix D). These interviews served two main purposes: (a) as a form of member-checking to ensure that the emergent themes accurately reflected their experience; and (b) to probe for the presence of additional themes identified by other participants, but not initially mentioned by that particular couple.

The follow-up interviews occurred 4-6 weeks after the initial interviews were completed. Couples were contacted by phone or email to schedule the follow-up interviews, which were again conducted in their homes. I began each follow-up interview by explaining the themes had been found from the transcripts of the previous discussions, and expressing my interest in checking these themes with them for accuracy. Participants were given a copy of the themes extracted from their particular interview, and asked to evaluate and modify the themes as they saw fit. Finally, participants were presented with any themes that had been identified by other couples but were absent from their own previous interview. They were asked whether these additional themes were or were not a part of their own experience of unemployment following injury. Follow-up interviews were not audio recorded, although some explanatory notes were written out verbatim as the participants spoke to add clarity to a theme or idea.

Data Analysis Procedures

Transcription. The first stage of data analysis involved converting the audio-recordings into a written format. A verbatim transcription strategy was used, attending mainly to the words spoken verbally by the participants, but also to non-word utterances (e.g., “um”), and partial statements. Additionally, non-verbal behaviours such as sighs, laughter, and long pauses were noted in the transcripts. I transcribed the first two interviews myself but, due to time-constraints, hired a professional transcriber to complete the final three interviews. These three transcripts were reviewed for accuracy before being used in the analysis: After receiving them from the transcriber, I read through them while listening to the audio-records, making corrections to the written text whenever my interpretation differed from the transcriber’s.

Within couples analysis. The next step of data analysis in this project was a 'within persons' analysis (Osborne, 1990), where data from each couple's initial interviews were analyzed independently before any formal comparison was made between them and others. At this stage of the analysis, Osborne's guidelines for conducting descriptive phenomenological analysis were used. For each dyad, analysis began by reading the transcript of the initial interview in its entirety, to obtain an overall sense of the data. I then reduced the data to simple paraphrases or surface themes. As common themes began to emerge within the couple, they were clustered and placed in a hierarchy of importance. This hierarchical ordering was accomplished by gauging the relative impact of each theme on the couple, with those items having the greatest impact on the top as "most important," and those generating the least impact on the bottom as "least important." This eventually defined the structure of the phenomenon, and was presented in the form of a hierarchical list of themes. Once the data from all the initial interviews were analyzed, a cross-sample comparison was completed prior to commencing any of the follow-up interviews.

Additionally, feedback that I received from the follow-up interviews regarding inaccuracies in my interpretation of their initial interview was honoured, and necessary changes were made to the within-case thematic structure. For example, Tom and Andrea wished to change the order of two of the themes in their final hierarchy, placing "children had a significant role in the experience" above "there were physical limitations in functioning". This change is reflected in their final hierarchy. None of the other couples requested changes be made to the order of their final hierarchies, or which themes were included or excluded. Nonetheless, several of the couples provided additional examples of the ways in which certain themes applied to them after reading the sub-themes

identified by other couples. For example, after seeing what Julian and Tammy and Colin and Natasha had said about the physical limitations in functioning they experienced, the remaining three couples also acknowledged that their sexual relationships were more limited and difficult because of the injury. Similar admissions were made by Marin and Tammy when asked if they, like the other uninjured spouses, experienced any resentment or bitterness towards their injured spouse at times throughout their experience with unemployment and injury.

Conclusions across the sample. In the next stage of data analysis, conclusions were made across the sample by comparing the themes generated from each couple with one another, in order to identify those aspects of the experience that could be considered 'core' to the phenomenon of interest (Osborne, 1990). Aspects of each couple's final hierarchical structures that appeared in most, but not all of the participant's descriptions, were explored in the follow-up interviews rather than excluded outright. Specifically, participants who did not allude to the apparently common aspects of the experience, were asked in their follow-up interview whether it was simply overlooked, or was not present at all in their experience. Once this member-checking was complete, a decision was made as to whether or not the particular theme was too couple-specific to be included in the final hierarchies or not. These decisions were based on the subjective importance that other couples gave to the particular theme in question, and how central it was deemed to be to their experience of unemployment after injury.

Once this process of elimination was complete, an attempt was made to group and rearrange the themes across couples, to develop a universal hierarchy of importance. However, the hierarchy that any given couple developed for their themes was so individualized and different from other couples' hierarchies that it was impossible to

create a shared thematic structure for the entire sample. For this reason, it was necessary to terminate the cross-sample analysis with a series of couple specific-hierarchies, rather than construct a single universal hierarchy of themes. These individual hierarchies are presented in Appendix E.

Self of the Researcher

My interest in the present topic is rooted in its relevance to my present life circumstances. Early in our marriage, my husband became involuntarily unemployed for almost a year, after being involved in a serious motor vehicle accident. During that time I was forced to slow down the pace of completing my education in order to work more than we had originally planned prior to his injury. This put a great deal of stress on me, as I was juggling up to three part time jobs in addition to my studies. Even then, we were barely able to make ends meet. On top of work and school, I was also forced to shoulder the majority of the household responsibilities, as my husband's injuries significantly limited what he could physically manage. He, in turn, experienced a great deal of guilt about his inability to pitch in, or to alleviate some of my stress. It was a very emotional time for us, as our patience, perseverance, emotional strength, and love for one another was constantly tested.

In light of this, it stands to reason that my view of the phenomenon of interest has been coloured by my own experiences. I have lived the phenomenon I explored, and I brought that experience into my exploration of others' similar journeys. Consequently, I had several preconceptions about how other couples may have experienced their period of unemployment. In order to reduce the influence of my pre-existing expectations on my interpretation of the participants' interviews, I attempted to engage in bracketing throughout the research process. Specifically, I kept a field journal where I recorded my

reflections and reviewed them as I conducted my analysis, attending to how much of my thinking appeared to be the result of my own preconceptions, as opposed to the content of the interviews. Additional procedures used to facilitate bracketing are described in the *Rigour* section. Finally, my beliefs and biases about the phenomenon (as they existed at the beginning of the study), are presented next, for readers to use in evaluating my interpretations for themselves.

My fundamental belief about the experience of unemployment due to injury is that it poses a serious challenge to any marriage. The number of stressors on the relationship is high, and the couple's pool of resources is, in most cases, low. Financial pressures can become overwhelming if income assistance is limited, and there are usually few ways to reduce expenses. The healthy spouse may be forced to find extra work in order to make ends meet, and the injured spouse will likely feel guilty for the stress their inability to work is causing their spouse. Depending on the nature of the injury, the injured spouse may not be able to maintain his or her previous household responsibilities, again leaving the healthy spouse to take on even more extra responsibilities. Resentment can build quickly and easily in these conditions, and if the couple does not have the relational tools to work through their frustrations, I believe resentment will grow like a weed. My belief is that couples with a strong relationship will pass this test and emerge stronger. On the other hand, couples with a weak relationship will be driven even further apart by their difficulties.

Aside from the parallels between my current life experiences and the phenomenon of interest, I also acknowledge that I hold certain beliefs and expectations about spousal relationships, work roles, family roles, and child rearing, that may also have biased my understanding of what the participants told me. I expect that working and earning an

income will hold more significance for husbands than for wives and, therefore, that involuntary unemployment will have a greater negative effect on them than their wives. I am also assuming that there is generally an equal distribution of household/child rearing responsibilities between husbands and wives prior to the injury, although the wife may shoulder more of these responsibilities in some homes. Finally, I expect that most couples will band together in the face of adversity, and at least attempt to fight the battle together. These beliefs are based on my own life history and observation of Canadian society, as I have experienced it. However, I acknowledge that there are other ways of living and being than this, and endeavoured to not to let my pre-conceived notions interfere with the process of viewing the phenomenon of unemployment after injury, through my participants' eyes.

Saturation and Rigour

Phenomenological analysis relies on the attainment of 'saturation' of data. That is, the point at which no new information or themes are observed in the data. Saturation of the themes was examined by comparing the themes extracted from the last two interviews against the first three. Although a few specific statements appeared to be new in the latter interviews, when the previous couples were asked about them in the follow-up interviews, all agreed they were part of their experience. While it is possible that other couples might identify additional themes, saturation appeared to be substantially achieved with the present pool of data, and therefore no further participants were recruited.

Several strategies were used in order to increase the rigour of the methods used in this study. Osborne (1990) describes five main ways to bolster trustworthiness and credibility in phenomenological research. I used four of them. First, my preconceptions and beliefs about the phenomenon have been explicitly stated, in order to provide readers

with an opportunity to evaluate my interpretations and conclusions, in light of my biases. I also kept a journal of my initial responses to each interview I conducted, in order to acknowledge my feelings about, and reactions to the information that arose. One of the purposes of this journal was to bracket my perspectives on an on-going basis.

Second, I attempted to keep the process of data collection as stable as possible across all participants, by beginning each of the interviews I conducted in the same way, and with the same guiding question. Although the interviews were certainly not limited to the guiding questions (Appendix C), using the same guideline ensured that all couples had the opportunity to consider potentially important aspects of the phenomenon.

Third, I used member-checking as a means of confirming the goodness of fit of my initial interpretations with my participants. Member-checking consisted of presenting my preliminary analysis of each couple's initial interviews back to them, and allowing them to offer feedback on the way their data was themed and organized into a hierarchy of importance. The follow-up interviews were designed to function in part as member-checking interviews.

Fourth, careful attention was paid to the presentation of coherent and convincing arguments for my interpretations of the data. I have refined my arguments by having two other researchers (i.e., my thesis committee) read and critique them so that the most salient of points have been included, and to prevent my biases from having too much influence on the process.

Osborne's (1990) final suggestion for bolstering rigour, member-checking with additional participants who did not participate in interviews, but fit the inclusion criteria for the study, was not used because of the time considerations associated with this study. Given the somewhat specialized nature of the sample, it was not feasible to conduct this

final step within the constraint of needing to complete a master's thesis in a timely manner.

In addition to Osborne's suggestions, I have explored and acknowledged disconfirming information within the data, and considered it when conducting my overall analysis. Disconfirming information was defined as any data that emerged, but did not agree with the final set of conclusions. For example, one of the couples disagreed with the rest about how the injury and unemployment affected the injured individual's identity and career direction. This disconfirming information caused me to look more critically at the theme itself, and to search more thoroughly for supporting evidence before including it as a major theme. The process of attending to disconfirming information provided a more complete picture of what was actually present in the data.

CHAPTER 4: FINDINGS

A wide range of salient themes emerged from the interviews. Some of them described how the experience of injury and unemployment affected individuals and their relationships, while some revealed the implications of the injury and how the family was affected. Others reflected the way couples coped and still others identified helpful and hindering factors. As no universal hierarchy for the emergent themes was found, there is no inherent order to the themes; instead, they are presented in a way that allows information from some themes to enhance the understanding of subsequent ones. Wherever quotations have been included, they have been modified to improve clarity and preserve the anonymity of the participants.

Consequences of Physical Limitations in Functioning

By definition, all the unemployed workers in this study suffered injuries that in some way limited their physical functioning on the job. The physical limitations that came with each of the participant's injuries also affected their ability to engage in daily activities, as well as having an impact on their relationships. For one couple, Dave and Julie, the limitations of his injury will continue to affect them for the rest of their lives.

> [We're] always thinking about, well, 'we can't go for a walk with these people because they're gonna go up a hill', it's all these aspects of his injury. So, it's hard to change even now over the years I still always think, 'can we go there? because is it gonna be bumpy… 'cause he doesn't do well on uneven ground…'

While Dave's physical condition did improve to the point where he could function independently again, his accident left him with a permanent disability. In their case, his physical limitations will affect their relationship, his work, and their lives together forever.

Restriction of activity. Although some of the injured individuals were more seriously affected than others, they all agreed that the physical limitations associated with their injury limited their ability to function. For example, boredom and the inability to engage in leisure activities was the biggest problem for Julian. He revealed his frustration with his limitations, and the fact that he was so physically restricted that he could not even enjoy his favourite hobby, playing music:

> I just got tired of not being able to do stuff …sitting home getting bored every day. I couldn't even sit and play guitar, which would have been amazing, but it hurt to play guitar.

Julian also described how his injury affected his relationship with his wife, saying, "physical stuff, being physical with each other became a lot more restricted." Colin echoed this concern saying, "[the injury] would have an impact on our sexual kind of intimacy and stuff like that, so that was tough too, because that has a huge impact on a relationship as well." When asked in their second interviews if they experienced similar struggles in their sexual relationships, all the other couples in the study agreed that their injuries either limited or eliminated that aspect of their relationship for a substantial period of time. As Colin expressed and others agreed, the physical disconnect had a real impact on the intimacy in their relationships.

For others like Pete and Marin, the limitations of the injury itself had the most serious affect. Pete revealed that he was confined to couch for weeks on end, a situation that resulted in frustration and hopelessness.

> I can't stress to you enough that I lived from moment to moment. And those moments were sometimes three weeks, because I knew my next doctor's appointment, or my next physio appointment, or my next whatever appointment.

> I'm waiting for the phone to ring… 'oh, the phone rang, and it's somebody looking to see if we can book an appointment'. It was living moment to moment, but you have to have some kind of a reason to get up - or to try and get up. … there was only one time where I said, 'there's no way I'm living like this'.

Pete went on to describe how the people in his life who were there to support him played a major role in sustaining him though these difficult times.

Consequences for the spousal relationship. It seems that when the injury itself was at its worst, stress within the marital relationship also reached its peak. Colin spoke of how his frustration with his limitations would boil over at times and affect his wife:

> All of a sudden you've stopped doing what you're normally used to doing and your whole world feels like it's kinda pulling apart. I'm just not happy with things, and that just all together made life difficult for us. I was probably edgy and irritable and just lashing out at times…

Natasha agreed that Colin's irritability strained their relationship on many occasions. Similarly, Marin spoke of how Pete would get angry in response to the pain and limitations of his injury, and how this affected them in the beginning:

> …he would get so angry, and I'm just like 'we have no time to deal with this right now'. So he was frustrated, or would lash out, then that's kind of when the boiling point would hit, and then the whole house would erupt.

Consequently, as the injured spouses' physical conditions improved, the stress in the relationships began to subside. Marin spoke of the relief she felt when Pete was able to engage with her again.

> ...mentally he at least was there, so he could engage… I could throw things out to him, he could provide feedback, he could help fix the situation or whatever, which

> was nice to have, finally. That part was really nice because I engage much more on the emotional level.

Similarly, Tom recalled the relief he felt when his wife, Andrea, began to recover physically from her injury. He recalled:

> The view started to look a little more positive just knowing that she'd be able to go back to work. And yeah, we'd have to deal with how well she was handling being back at work, but that was nowhere near as stressful as, nobody's working, and she can't even do anything for herself.

Andrea also expressed relief, and remembered that time in her recovery as a significant point in her and Tom's relationship. "I think that was a big thing," she said, "just... starting to be able to put emotional energy back into each other. It was a turning point."

It was evident from the interviews that the injury aspect of people's experience of unemployment following injury is an important one to consider in and of itself, as it has a negative effect on their ability to engage in daily activity, as well as their spousal relationship. Physical limitations in functioning appears to be important in a way that may not be present for people who become unemployed for other reasons, such as being laid off due to lack of work. Other aspects of these participants' experience do resonate more strongly with other forms of unemployment.

Financial Impact

All of the couples in this study indicated that their finances were impacted in some way as a result of the injury and unemployment. For some it was more substantial than others, with those who had children generally experiencing the greatest impact, and the one couple without children experiencing less severe of an impact.

Interestingly, two of the couples, those whose finances were impacted less severely, found that the injury prevented them from spending as much as they normally would on unnecessary purchases and social activities such as entertaining, which reduced their costs and helped to minimize the financial impact of the experience. Pete and Marin were one of these couples. Pete was earning approximately 40% of the household income at the time of his injury. When asked about the financial impact of the experience, Pete stated, “Financially, it didn’t really affect us… our cost of living went down.” When asked to elaborate, he explained:

> Our mortgage stayed the same, our hydro, but there was no… our social life was dead, I mean, social life, travel, everything. Our lifestyle changed to compensate for the....well, not because we didn't have any money, but because Tessa and Anna were two, Freddy was just born, and I was on that couch for nine months.”

While the injury-induced reduction in social activities was enough to keep Pete and Marin’s expenses manageable, this was not the case for many of the other couples. For example, shortly after Colin injured his back, he and Natasha adopted their first child. While it was exciting and fulfilling for the couple to receive this opportunity to finally be parents, the adoption drastically increased their living costs at a time when finances were already tight. Colin described their financial battle, saying:

> We had credit available to us, lines of credit and stuff, but we had advanced into them in order to top up our disability payments, because they were very difficult to live on. With Natasha taking parental leave, and then having an adoption, everything came all at once. And then we also had a leaky condo, so we were going through foreclosure at that point as well. Things were unravelling… it's

> really discouraging 'cause you're spiralling into this big financial hole and you're like, 'how are we ever gonna get out of it?'

Julie expressed similar distress when describing her experience. She shared:

> There was a time where we thought we'd have to sell the house and move in with his parents, or somebody, or rent. The one thing we tried to do was keep the house, but it was bad. We drained the kids' RESP's, we took out our… we had investments in stocks and we took those out… we basically drained *everything* and lived off of that as long as we could, and then we started borrowing.

For these couples, it was a struggle to maintain even a reduced level of financial stability.

In addition to the burden of paying the bills, the healthy spouses in this sample described feeling burdened by the pressure of financial provision. Well aware of their dire financial situation, Natasha felt a huge amount of pressure to continue working to support her and Colin's new family, despite her strong desire to be at home to raise their new baby. She reported "For me it was like, well should I go back to work? That would help, but I wasn't prepared to do that. So we were sacrificing, financially, for me to be home with Jared as well." Her decade-old dream of becoming a mother was tainted by the burden she felt as the only capable bread-winner in the family at that time.

The injured spouses in the study also felt a burden related to their lack of employment. Many of them expressed feelings of guilt for their inability to provide for their families during their recoveries, especially when they saw the way their families struggled without their income. Andrea reported that she felt "a lot of pressure - huge amount of pressure to get healthy enough to be able to work again and to be able to support the family." Dave also shared candidly:

> My only way to provide for the family is to crawl down the stairs and peek in the mailbox to see if there's a cheque there for us or not; that caused a lot of stress. It was always on my mind, it made me more irritable… The first year was terrible.

Clearly, financial pressure is one of the most tangible struggles faced by those touched by unemployment due to injury.

Dealing with External Systems

Another significant struggle for the couples in this study was dealing with various exosystemic agencies that were involved with their injury and recovery. All of the couples in this study reported having to deal with what they identified as "the system", at some point over the course of the injured spouse's recovery. Several commented on the provincial medical system, and the ways in which it was problematic for them. Others commented on insurance "systems" that they struggled to deal with. All of the injured individuals were involved in some kind of insurance claim or settlement associated with their injuries: One participant was involved with the Insurance Corporation of British Columbia (ICBC), as she was injured in a motor vehicle accident. Two were injured at work, and thus had to deal with the provincial Workers Compensation Board (WCB). The final two injured individuals received disability payments through their companies' insurance providers, as one of them was injured at home, and the other in a recreational accident.

While the limited compensation they received created somewhat of a financial struggle for Julian and Tammy, overall this couple noted that they were very happy with WCB and the medical care that Julian received as he recovered. Nevertheless, the other couples painted a different picture.

Medical systems. Two couples described experiencing substantial frustration with the medical care and rehabilitation the injured spouses received after their injuries. Pete and Marin were frustrated by the many different steps and procedures that they had to endure in order to obtain adequate care.

> You kept hearing about the Canadian medical system and how it poor it is, and if you didn't ever need it, you don't pay attention to it. And now all of a sudden we saw it first hand and it's like, 'oh my goodness, this is so frustrating' [Pete interjects] …when I went to go see the specialist, I got in because of a huge favour, like, that was pulling huge strings…. [Marin continues] …he said, well, basically, you're on a surgical wait list …most likely, would be like over a year. And we're thinking, 'oh my goodness, how do you function like this for another year to eighteen months'. I don't think Pete would have survived; he just mentally would have lost it. And so then, he's like, …or you could pay, whatever it was, eight or nine thousand dollars, and have the surgery done in two weeks at my private clinic in [*name of community*]'.

At that point it seemed that the only way to provide Pete with the urgent care he needed was to pay for a private surgery.

Although Pete and Marin were financially a position to be able access that type of care, many others like Tom and Andrea, were not. While the inadequacy of the care that Andrea received in her rehabilitation caused similar frustrations to what Pete and Marin experienced, she and her husband had fewer options because of their financial situation. This proved to be a major source of stress for the couple, and at times resulted in arguments and friction in their relationship. Andrea spoke with frustration about the provincial system for rehabilitation; she felt it was tailored to returning people to work as

quickly as possible, whether or not they were completely recovered. Despite doing her stretches daily, physiotherapy 3 times a week, and doing additional aquatic therapy on her own accord 5-6 times a week, her rehabilitators and insurance company continued to express doubt about the effort she was making to return to employment, and about the severity of her injuries. She described how this "contributed to depression" for her, saying, "the attitudes expressed by my physical therapists made me feel dismissed and inferred doubt of the true pain and severity of my condition." When she was physically at her worst, Andrea felt that those who were assigned the task of helping her recover were actually contributing to her discouragement. Along with several of the other couples, Tom and Andrea found that dealing with their respective insurance "systems" was also problematic.

Insurance systems. Three of the five couples in this study dealt with either ICBC or WCB throughout their healing and unemployment. The remaining two dealt with private insurance providers through their employers. All of these couples sought assistance from these exosystemic agencies during their difficult time, yet their dealings with their insurance providers proved to be largely problematic. For example, although Colin received immediate financial support from his insurance company when he injured his back, he was surprised to find that he would be receiving much less than he had expected.

> I was in sales management, so I had a base salary and then I was paid commission on top of my base… I was making pretty decent commission at that time. And so, like everybody, you think you have a great disability - 'oh, my work has a disability plan, I'm covered', but in reality, that wasn't the case. My base salary was all that was covered. And then 66 percent of that was even less…

As a result, Colin and Natasha were forced into an unexpectedly difficult financial position.

Similarly, Tom and Andrea were surprised to discover that they would not receive any financial support from ICBC until her injury claim had been settled. With Tom in university, the family had depended upon Andrea's income and this left them without any source of income while Andrea recovered.

> …because the driver that hit me was an uninsured motorist it was under that insurance policy rather than a regular ICBC case, so there's no obligation to pay you any kind of wages … [Tom interjects] …no wage loss coverage from ICBC. [Andrea continues] …until settlement. So there was a lot of unknown with that. It definitely was stressful financially to really not know where money was coming from.

Dave and Julie experienced a similar struggle with WCB, as they fought to piece their life back together after Dave's career ending injury. The uncertainty of their benefits caused them a lot of stress. Dave recalled:

> …every day it was like, 'well how long are we gonna have benefits. Is this the last cheque?' And there was times when it wouldn't come and that was the biggest stress on us I think. It caused a lot of tension with us because, it goes into that control thing. My only way to provide for the family is to crawl down the stairs and peek in the mailbox to see if there's a cheque there for us or not. Yeah, that caused a lot of stress. It was always on my mind. It made me more irritable… the first year was terrible.

For years they fought to get sufficient coverage, living on a severely reduced income during this time. Although the financial situation was difficult in itself, Dave is even more

vehement in his recollection of how his time "on the system" affected his self-esteem, his marriage, and his identity:

> **…**it's humiliating in a lot of ways. You have to go through all these hoops and you really have no… no control at all. And I think for us, we were just married, and to lose that control, like for me as a man, it really took away from our marriage. My identity as such was gone, 'cause I didn't have my job, I didn't have my career, so… it was a bit humiliating. But I think that's why when, we were cut off it was kinda like, 'well, I might not have anything but at least I'm not you're little puppet right now either'

Although many participants cited various aspects of both the medical and insurance systems as helpful, the insurance agencies in British Columbia – the exosystemic agencies that are meant to support the public when they are most vulnerable – were experienced as predominantly negative, making their experience worse rather than better.

Financial Support from External Systems

As previously described, many of the couples in this study experienced significant financial pressure and related stress during the period of injury and unemployment. This was often exacerbated by their experiences with exosystemic agencies such as insurance agencies and the provincial medical system. For these couples, the financial support that they received from other systemic sources proved to be a lifeline. The couples obtained assistance from a number of different micro- and mesosystemic resources, including family, friends, church, union sick benefits, and lines of credit.

Dave and Julie had exhausted all their savings and were facing the possibility of having to sell their home when a family member agreed to support them. Julie shared:

> The one thing we tried to do was keep the house. That was the one thing that we thought would be the best thing we could do, so once his dad agreed to help pay the bills then it was a little bit more relaxing. [Dave interjects] Yeah, 'till then we didn't know what would happen with the money. There was no promise from my dad before that, that he would help us financially. So I think once it happened it was kinda like, the people that were going to help kinda came into place right away, and so then we could see it.

They went on to describe how the burden of their finances was lightened with this timely support.

For Tom and Andrea it was not family support that sustained them, but a combination of other external resources. Fortunately for them, Andrea's union had a "sick bank" that all employees paid into, intended to support employees with longer-term health problems keeping them off the job. She recalled, "I did end up getting my union sick bank coverage, so that gave me 3 months of full time pay checks. That helped a lot in the summer in a kind of critical period there." The couple was also supported by their church. Tom shared:

> Our church was helping us out with money. They helped us out quite a bit. And then particularly around that Christmas of that same year, there were a lot of people from our church that gave us gift cards and that kind of stuff. Just about every Christmas card from people at our church we opened had something - either a check, or had other stuff. They even had a silent auction at a ladies tea, and those proceeds from the silent auction, they gave to us as well. So our church really helped us out financially, to ease some of the burden. So now we can at least pay the rent, have a roof over your head and, some kind of food in your house.

The couple spoke of the generosity of the members of their church with evident gratitude. Given their situation, the assistance from this mesosystemic resource was experienced as a vital lifeline in their time of need.

Other couples were not in such dire financial need. However, as Marin describes, just knowing that a financial safety net is there provides some peace.

> The priority was really to get him [Pete] healthy; that was sort of what it was at that point. The finance part was just really secondary, only because we also have, whether it's his family or my family or even close friends, we would've had a number of other resources that we could have tapped into in case the situation became a huge stress or a huge burden.

Evidently, whether the systems in a couple's life actually provided financial support, or there was simply the assurance that they could be if needed, this buffer was experienced as beneficial for most of the couples.

Effects on Identity and Career Direction

As this study progressed it became increasingly clear that both injury and unemployment can have a significant impact on people's identities. Many of the injured individuals described how their concepts of themselves were challenged, making them feel as if they were worthless or a failure. Andrea revealed struggling with the possibility that she might never be able to return to her job:

> There was a couple points late in the fall just wondering if I would ever be able to physically do my job again, and that was really… there were some low points too, just working through that… was really huge.

Colin also struggled to make meaning of his inability to work and provide for his family. Natasha, his spouse, articulated some of this struggle:

> I think you were really struggling with your identity, and just feeling like you've failed as a provider and you failed as a husband and that kind of thing because you weren't able to provide or work because of the injury. And I think at times you were really discouraged at that. And I wouldn't necessarily say in a depression but, depressed by the situation. So I think at times that made it hard too.

Colin agreed, emphasizing that he would compare himself to Natasha's father, a blue collar worker with a strong work ethic, and feel as though he could not live up to what he believed to be Natasha's concept of a provider. This challenged his view of himself in a difficult way.

Pete expressed a similar struggle, with his self-concept being challenged by his inability to provide for his family, as well as by the consequences of the injury.

> I've always been the head of the household, and at that point I couldn't do anything, so that was very frustrating for me. Whether it was protect the family, that sort of male thought process… I couldn't get off the couch to go the bathroom let alone stop an intruder. Those kinds of things went through my head at different times, like, 'what good am I?' The self-confidence issues, like, I'm supposed to be the provider and the man of the house. And I wasn't able to do that. So, it was, I don't know, it was dejecting, at a lot of points.

While this experience clearly affected Pete in serious ways, he reported being able to overcome the challenges, after recovering from the injury.

For others, the doubts, fears, and questions persisted for much longer periods of time. Dave and Julie continue to deal with the effects of Dave's injury and the loss of his career, nearly ten years later. Because he suffered a permanent disability, Dave was not

able to return to his previous job. This precipitated a difficult process of having to make an unplanned career transition.

> It's just school in general… it's been very stressful being older trying to re-train and have a family. And Julie's trying to juggle family and I'm away for 16 hours a day… The last couple of years has probably been the worst, just trying get it going again and not having a lot…

This career transition, combined with the sheer length of time that Dave and Julie have spent living with his injury and it's ripple effects, has rooted their experience of unemployment due to injury directly into their identity as a couple. Dave says, "we move on and everyone forgets, but it still effects us, and it still has an impact on our lives." The contrast between Dave's experience and Pete's suggests that the longer the experience persists, the more it becomes a part of the couple's identity.

It must be noted that this theme was not universally experienced; one couple provided disconfirming information in their interview. In sharp contrast to the other couples, Julian did not experience the same struggle with his identity when he was unable to work, because he did not strongly identify himself with his job. After his initial period of his injury during which he was unable to move much, he was slowly able to reintroduce some of his favourite leisure activities, painting and playing music. This brought him much more satisfaction than his job did, and opened the door for he and Tammy to evaluate Julian's career trajectory and make some satisfying shifts. Tammy commented:

> …you'd been wanting to get out of your job, and starting to look at what options were available but then when you were injured and had to stay away from your

> job you realized how much impact that was having on stress levels. So it made it easier to make that break, and start to explore options.

Julian agreed:

> I probably should have left that job a couple years before, 'cause it was stressing me out that much. And um… I'm a musician really. My day job really just has to provide income. So, it made sense to be out of that, find something that would pay better…

Thus, the impact of injury and unemployment was different for Julian than for the others. He did not experience his unemployment as a terrible, self-altering road-block, because he was not satisfied in his job to begin with. His experience did not affect his identity to the same degree because his identity was tied more centrally to his leisure activities, which he remained able to take part in, than in his work.

Effects on Mental Health

In addition to the negative effects on their identity and career, several of the participants in this study reported experiencing declines in their mental health as a result of the injury and unemployment as well. Some said they felt depressed and hopeless at times, while others reported struggling with "depression." Others described the toll that extreme frustration, stress, and worry had on them. Not surprisingly, it was not just the injured spouses who experienced these declines; uninjured spouses also felt that their mental health suffered as a result of their partner's injury and unemployment.

"Stress" and "worry" were two words that consistently emerged throughout each interview I conducted. Time and time again, couples used these words to describe the impact of financial strain, insurance battles, and the physical aftermath of the injuries they

sustained. Colin elaborated on the way that he and Natasha's financial situation and the adoption of their son affected his mental health.

> I guess I always had this fear, I think we both had a fear that, things were getting really bad financially… could this really force us into a homeless situation? I think having a newborn child, as a father, I was panicked about that. You know, thinking, here I've been blessed with this life and how am I gonna make it all work, right? So, I think I was situationally, I was probably dealing with depression. I was never on any medication for it or anything like that, but I think I was just really perplexed…

Natasha shared Colin's fear and stress over their situation, and its potential impact on their young son.

One individual, Tom, had a pre-existing history of depression. He remembers how his wife's injury affected both of their mental health in the months after it occurred, "There was a lot of depression issues for myself and for her too I think during that time." Andrea agreed:

> Yeah that Fall I definitely experienced depression. It was a really, really discouraging time just with the stress of not having an income, and trying to care for a kindergarten student, a 3-year old and an infant.

When Andrea was injured, Tom was in the final month of his practicum for his teaching degree. Tom had been spending all his spare time focusing on school in order to do well, so when Andrea was unable to work, and on top of that, no longer able to care for the children, household, or herself, a huge burden fell on Tom. He recalled the tough decision to return to school after graduating, saying:

> Part of the reason behind me going back to school was that I was needing to change some antidepressant medication, and I didn't think a workplace would be the best place to be trying to transition

He and Andrea worried that starting a new teaching job would make it difficult for Tom to manage his depression and the transition to new medication. While Tom was the only individual in the study with a formally diagnosed difficulty with mental health, most of the individuals in this study, to some, degree, struggled with stress, worry, hopelessness, frustration, and depressive moods during their period of injury and unemployment.

Effects on the Uninjured Spouse

Obvious challenges were experienced by the individuals in this study who had lost their job due to injury. In addition to the physical consequences of their injury, being unemployed also affected these individuals economically and psychologically. As was evident in Hansen's (1997) case study of her own family's experience, the challenges experienced by the healthy spouses of these injured workers are not as obvious. In addition to a more perilous financial situation and having their mental health strained by the fact that their spouse was injured an out of work, these individuals were forced to face increased demands of caring for their family, finances, and household responsibilities without the level of support that they were used to receiving from their spouses. Four of the five healthy spouses reported that these extra responsibilities overwhelmed them at times. Julie described how her entire life was changed after Dave broke both his feet in a fall.

> I worked full time an hour away, and I was going all day. I would come home, and he couldn't walk, so there was things to take care of… and then I had to clean the house. And we had a cooler next to him so I got foods prepared for the day for

> him, and drinks, and I was up until midnight and I had to get up at 6… it was awful... I was stressed but I tried not to show it because a lot of times it would just feed him, and he was more important to not get stressed out ‘cause that would tire him more and stuff so I just kinda kept it.

With Dave in the state he was in, Julie was forced to take full responsibility for paying the bills and running the household, in addition to providing extensive care for her seriously injured husband. Like many of the other healthy spouses in this study, Julie would become overwhelmed at times with all she had to do.

As beleaguered as these individuals felt at times, many of them also described feeling guilty for their inability to do more. They wanted to do everything possible to help their ailing spouses, but despite reassurance from their injured partners, they felt that their actions were never enough. Andrea voiced Tom’s struggle, saying:

> I remember you expressing guilt that you couldn’t be that support for me, the way I had in the past… [turning to interviewer] …been able to support Tom through hard times, or difficult personal things for him. I can remember him expressing some guilt and frustration that he couldn’t do that for me when I really needed it too.

This was clearly a difficult position for the uninjured spouses. In many cases, this guilt and frustration combined with physical and emotional exhaustion, leading them to feel bitter and resentful towards the situation and their spouses. Colin articulated some of what he had observed in his wife:

> There's probably a slight amount of resentment on your part, because we spent a long time wanting to - [turning to interviewer] she wanted to be a mom. She worked all her life, so when the opportunity came, where she could be home and

> be a mom, bam, at the same time, I'm not able to work. So she felt the pressure to maybe go back, where she really didn't want to. And here I was, my injury was forcing the situation to some degree.

Natasha agreed that she felt cheated of the joy she had anticipated when they adopted their son, and identified with feeling resentful towards Colin for putting her in the position to have to consider sacrificing staying home with the baby, in order to provide for the family's financial needs.

For Tammy, it was not her husband Julian's injury or unemployment that frustrated her, but the apathy he sometimes exhibited about his recovery. She battled feelings of resentment when Julian would neglect his physical rehabilitation, or try to engage in activities that were contraindicated due to his injury. While these situations were not frequent, she agreed that it was sometimes a battle not to harbour resentment.

Although the life circumstances of couples dealing with unemployment and injury play a role in how their experience affects them, the couples in this study clearly reveal that it is not only the injured spouse who suffers. Unfortunately, there are few systemic supports available for the spouses of injury victims. While insurance agencies and medical personnel provide some response to the needs of the injured/unemployed party, the needs of their spouses go largely unnoticed. While some are able to find refuge in family, friends, or social networks, others do not have support available to them from their mesosystems.

Effects on the Marital Relationship

As previously discussed, unemployment and injury have serious negative ramifications for both members of the couple as individuals. Throughout this study, the negative effects were also revealed to spill over into the marital relationship itself. There

were a number of factors that contributed to increased stress, friction, and dissatisfaction in couples' relationships throughout the time of unemployment and injury recovery. Interestingly, participants reported that it was the injury that had the most negative effect on their relationship, while being unemployed seemed to be more of a secondary stressor. For example, when Pete injured his back, his wife Marin was days away from giving birth to their third child. Shortly afterwards, Pete was bedridden and unintelligible from pain medication, and Marin was forced to care for him, as well as the couple's newborn and two-year-old twins on her own. When asked about their spousal relationship during that time, Marin replied, "I would say our relationship was pretty much on hold, only because, a lot of time Pete wasn't even coherent… we just kind of functioned."

Tom and Andrea also reported feeling as if their relationship was on hold. With three children to care for and Tom in the midst of an intensive teacher education program, life was busy enough for the couple. With the addition of a complex ICBC case and Andrea's daily physical therapy regimen, there was no time left for them as a couple. Tom commented:

> That part of our life hit the pause button while everything else kept going. …it takes time for a relationship, and energy, and when you don't have that at the end of the day, it's the one thing that gets compromised. …you're pulled in so many different directions and by the end of the day it doesn't feel like you have anything left for each other. So whatever little bit we have we give and … so I think we had to kind of climb out of that a bit.

Andrea added:

> …even though you know that your relationship is what the family is based on, the immediate, you know, diapers that need to be done and the meals and whatever…

> young children… they're there, they have to be dealt with, and so you just do the best you can.

Dave and Julie were hit hard with the reality of his injury and unemployment early on in their marriage. The tremendous financial and emotional stress that accompanied his serious injury and the potential loss of his career proved too much to handle at times. Dave remembered, "…for the first while we just fought. It was just hard and miserable. We would just get in these horrible fights, and it would just be like 'why.'" Colin described his relationship with Natasha shortly after his injury in a similar manner, saying "during that time I felt like we were being torn apart;" to which Natasha added, "…we just felt so disconnected… distant, and so frustrated with everything that, we just didn't almost wanna be around each other at times." While these two couples' individual circumstances were quite different, the relationship stress endured during that time was familiar to both. Dave put their struggle in perspective, saying:

> She's put up with a lot. I can see how couples don't survive in serious accidents, because there's the stress of it and then there's the change… and it's not even so much about the money… (pause) just the changes in personalities and what you see in people. You know, you see the worst for long periods of time, and yeah. That takes its toll, for sure…

As Dave suggested, many marriages may not survive trials like this. Although couples were required to still be married to qualify for participation in this study, during recruitment, I received several inquiries from potential participants who had been separated or divorced from their spouse after experiencing unemployment and injury. The evidence reveals that it is a trial that shakes the marital relationship to the core, and anecdotally, it appears as if many marriages may not survive the experience.

The Role of Children

Another aspect of the participants' lives that appeared to be important in understanding their experience was their children. Four of the five couples that participated in this study had children at the time of their unemployment experience. Moreover, three of the couples had welcomed new babies within close time proximity to the injury and the mothers were on parental leave from work for at least some of the time during the ordeal. These family situations proved to have an important role to play in their shaping their experience of unemployment due to injury.

There were aspects of having children that made the experience easier on the couple, while other aspects made the experience more difficult. Emotional and financial difficulties created concerns for the well-being of the children. Julie remembered, "we had Madison in preschool when we were cut off [from financial compensation], so that was really stressful because I didn't want to keep her out of preschool and I didn't want the kids' lives to be stopped." Other couples echoed Julie's desire to keep life normal for their children. Nonetheless, it was difficult to do so. For example, Andrea found it very difficult to still be present as a mother to her three young children while dealing with the tremendous pain and weakness that accompanied her injury. She spoke of the challenge of being a mother who was unable to care for her children:

> I had a really phenomenal home support worker, but I was still mom, and the kids still needed and wanted to interact with me. So whether I could do anything for them or not, it still required energy that took away from resting time and things… I didn't have the strength in my arms. So if I held the baby sitting on the couch somebody had to sit beside me to make sure he wouldn't fall – he was 10 months old the day of the accident. So that was really stressful…

Both parents were stretched thin as the injured one was focused on recovery, and the healthy one needed to take on more household and financial responsibility.

Although having children added stress to the situation, children were also a source of joy and strength during the difficult time. This provided a much needed reprieve from the stresses of their situation. Pete was heavily sedated for several months while his back healed, but he recalled "the joy of seeing my kids… I would remember feeling joy in seeing my kids." As Pete's condition improved and he was able to interact with the family more, Marin thankfully reflected on his time at home with the children, "…we then had a chance to have both mom and dad at home raising three kids. When does that ever happen, right?"

Colin and Natasha had a similar thankfulness for their time together raising their son. They also spoke of him as a bonding agent that brought them together as a couple in the midst of circumstances that could otherwise have torn them apart. Natasha explained:

> I think God knew what he was doing though when he brought Jared, 'cause I'm not sure that we would have made it. …He brought a lot of joy… also, we had waited and prayed so long for a family, and we finally got this little person. And it was like, 'ok...we don't have a choice, there's no out now. There's somebody else involved in it, and we need to make it work.'

The experience of one of the couples, Julian and Tammy, sheds additional light on the role of children during the experience of injury and unemployment. Because they did not have any children at the time, this couple faced fewer financial consequences associated with Julian no longer being able to produce an income. They were able to survive on Tammy's income, and were comfortable with living frugally, free from any stress of how their circumstance might be affecting their children.

These findings suggest that the stress and difficulty of the experience of unemployment and injury is magnified by the presence of children, and that couples who do not have children face fewer stressors in this situation. The presence of children seems to add a number of complicating factors such as an increased cost of living, physical and emotional dependence on the parents, and the parents' internal struggles with their inability to meet the needs of their children. They have to be concerned about how their children's lives are being affected by the experience for the present and the future. At the same time, children can also serve as a source of joy at an otherwise difficult time, and even as an added motivator to remain together despite the strain on the marital relationship.

The Role of Spirituality

The participating couples identified themselves with the Christian faith. It is perhaps unsurprising then, that all five discussed the role of spirituality in their experience of unemployment following injury. Couples cited aspects of their faith as instrumental in assisting them to make it through the toughest times during their experience. They also described how their experience influenced their spiritual journey. As a result, spirituality appeared to be both a resource and an outcome in their lived experience of unemployment following injury.

Many of the couples revealed that prayer was a source of strength for them. Pete remembers how supported he felt by the prayers of others:

> I've heard many, many stories about people that were praying for me and our family. And even at the time, when you hear it, it's that 'Ok. I'm gonna get through, I'm gonna get through.'

Similarly, Julie described how she and Dave's own prayers were a source of comfort to them, and how God answered their prayers for strength and provision.

> We did a lot of prayer during those times that we weren't on any assistance, so… God really provided, seriously. He *so* provided for us when we didn't have anything and it just made it feel so much easier.

Additionally, Julian and Tammy were able to construct positive meaning about their experience, based on their spirituality. Specifically, they felt that their relationship with God helped them to trust that what was happening to them was happening for a reason. Julian said, "even though it sucks to be hurt, it feels like this is God leading." After several years of remaining in a job he was unhappy with, Julian interpreted what happened to him as God using his injury to take him in a new, more satisfying, career direction. Tom and Andrea's experience also suggests that spirituality serves a meaning-making role despite their problem-laden circumstances. They felt that their faith played a major role in helping them deal with the stress and pain of the situation. Andrea stated that her relationship with God "made really, all the difference for me… and seeing purpose in life."

As a result of the support, comfort, and strength that these couples experienced through their spirituality, many also said that their faith grew and was strengthened by their experience. Julian spoke of how his own fragility reminded him of his need for God, "when you're taken down to, 'I can't move, and I can't do anything to make money really,' it's a reminder that you're reliant upon God." In a similar way, Marin spoke excitedly about how she and Pete's faith came alive as they saw God working in their situation.

> It was a true testimony of our faith… there were so many examples through that of just, ‘wow, there really is something good here’ [referring to their faith]. And Pete, a lot of times when people would pray for him, he really felt people's energy coming through their hands and stuff, like it was just... And for us, we'd never really had any of that, so it was just really a great strengthening and saying, ‘yeah, you know what? The more faithful you are, and the more honouring you are, [God says] I'm gonna give back to you’. And for us, our strength was definitely in that. We just became much stronger Christians through the whole thing - absolutely.

Evidently, for these couples, the experience of injury and unemployment appeared to deepen their spirituality and relationship with God.

Common Strategies of Coping

As has already been mentioned, all the couples that participated in this study reported that their spirituality helped them cope with their difficult journey through injury and joblessness. While the details of their circumstances varied from couple to couple, there were several additional methods of coping with unemployment and injury that were common to all the couples’ lived experience. Sometimes individuals consciously chose to draw on these coping strategies, while others occurred less intentionally.

Survival mode. One of the spontaneously occurring coping strategies for most of the couples was what they called “survival mode.” Tom remembered what it was like to be in this state:

> I was very much in a survival mode, just getting done what needed to be getting done. Being able to have even the smallest amount of time where she listened to me and gave me some support and that kind of stuff, was extremely beneficial. But, it wasn't a whole lot for quite a while.

In a relationship where he was used to relying on his wife's support, Tom struggled to function on the bare minimum during that time, relying on his survival instincts to carry him through.

Relationship. When existing in survival mode taxed Andrea and Tom to their limit, they had their commitment to one another to fall back on. Andrea shared:

> It was definitely a series of choices on our part to choose to pull together and work through the situations and still choose to, I guess, be a couple, or care about each other, you know? And really look at it as, through better and worse, and not just, 'oh well, I've had enough of this'.

Similarly, Colin described his marital relationship as a coping resource, stating "we believe that love wasn't necessarily always a feeling - that it was a commitment - and regardless of how we were feeling at the time we were committed to the relationship, in spite of the circumstances." This commitment was valued by all five couples as an important way of coping with such tough circumstances as a couple.

Positive attitude. Another trait that emerged as positive in terms of its ability to affect coping was optimism, or, a positive attitude. Even amidst seemingly insurmountable circumstances, couples shared about how one's attitude pulled them through. Dave spoke with admiration about his wife's positive attitude and determination:

> Just her general attitude of being strong, can survive on little if we have to, family is more important, as long as we have each other we'll be fine….that attitude in her started to rub off on me, and it still does at times.

Again, all the couples in this study agreed that one or both partners' positive attitudes played a role in carrying them through the period of unemployment and injury.

Systemic supports. Support from other individuals and systems in these people's lives was also a huge source of strength for each couple. In addition to the financial support that was described previously, these couples' mesosystems provided other forms of assistance. Pete described how his friends and members of his church supported him:

> I had sounding boards. I had a lot of my friends from our church that would come over sit with me, and I would share my frustrations. That was one way of being able to sort of get this 'OK, you're gonna get better. OK, we'll be here to protect, we'll pick up the slack', and that was very helpful.

While Tom and Andrea had support from friends and from their church, Andrea's sister made an impact on the couple with her willingness to do whatever she could to help.

> As much as she possibly could, she really wanted to try and help us out. Even if it meant coming and watching the kids for a while when we didn't have the in-home care there to give Andrea a chance to rest and do dishes and stuff for us, just different things, and that took some of the load off.

Tom and Andrea found this help to be invaluable during the difficult months while Andrea healed. Dave also spoke of the instrumental nature of the support he and his family received from the various systems in their life.

> We had a lot of help. We've had our church and our faith, which has helped, and we've had family that's helped. So when I look at any of those factors not being there, I don't think we would be in the situation we're in. So we're fortunate we've had a lot of community.

Specific Strategies of Coping

As stated above, there were several universal strategies that couples used to help them cope with their experience. In addition, there were also methods of coping that were not common across the participants in this study, but were instead endorsed by only two or three of the couples. Although these strategies cannot be regarded as core to the experience of unemployment following injury, they remain interesting, and shed additional light on the phenomenon. One of these more specific strategies of coping with the situation was 'avoidance'. Several participants revealed that there were times when they would purposely avoid their spouse or certain situations because they knew they could not handle it. Dave, for example, would sometimes bury himself in school; he disclosed "I've been staying in Vancouver a little bit more just to be closer to school… but also just to not be here." At the time of the initial interview, he had been finding his workload overwhelming, causing him to be irritable and grumpy with his family. He explained that it is sometimes better to stay away from the family. Others expressed a similar sentiment.

Some participants also revealed that going through 'previous times of difficulty' contributed to their ability to cope with their present circumstances. Colin and Natasha shared that they had struggled a lot in the past with their inability to have children. Although this trial was difficult for them, they felt it equipped them with strategies to cope with crisis – a lesson they drew upon many a time during their more recent struggle with unemployment and injury.

> We had just gone through a huge period and struggle with infertility, so we had gone through a hurdle and sorta learned how to deal with it from that. So, we did have some experience in dealing with a crisis, and I think that helped us a little bit.

Natasha went on to say, “I think also, when we went through infertility stuff, we did some counselling, and that kind of thing and I think that helped us as well.” Colin agreed, then sharing how ‘counselling’ made a difference for him. He appreciated the aspect of “people saying it's OK to feel that way, and so you own those feelings or you, they're validated”. Dave also endorsed counselling as a useful strategy for coping with their experience.

Emergence of a Stronger Relationship

While most of the couples who were interviewed for this study reported that their experience with injury and unemployment severely tested their relationship, they unanimously agreed that in the end, their relationships were stronger for it. There was something about the process of experiencing the trial together and succeeding in overcoming the challenge that made them feel more bonded as a couple. Tom and Andrea struggled in a number of ways during Andrea’s period of unemployment. At times they were unsure if they would even be able to put food on the table, let alone care for their three young children. Nonetheless, the experience taught them the benefits of perseverance, and that the work they engaged in to renew their relationship, after a period of leaving it on hold, proved fruitful.

> I think after all that we were closer… we worked hard at making that relationship come back together so that we were supporting each other again and even more so than we had been before the accident. So, I think our relationship has been stronger since the accident

Similarly, Colin reflected on the bond that was created as he and Natasha found ways to cope with their trial.

> It's probably caused us to love each other in better ways, if that makes sense… the fact that you've gone through something like that together and survived it, creates a bond that is far deeper than had you not gone through it. So, I'd say looking back, we're better off for it.

He then spoke optimistically about his belief that the experience would serve them in the future:

> I'm thankful at times that we've been able to survive some of those challenges, so that we can hopefully take those skills and those lessons that we've learned, and carry them forward to the next challenge.

Dave and Julie were still newlyweds when his injury forced him from his job and left him permanently disabled. Nonetheless, he believes that their battle with his injury and unemployment caused them to mature as a couple much more quickly than they would have, if they had not experienced this trial.

> After about two or three years I think you could probably look at the depth of our marriage at about a twenty year marriage for what we had to go through, and how fast we had to learn about each other, the good and the bad.

Core and Additional Patterns of Themes

Most of the emergent themes were endorsed by all the participants in this study. The following themes highlight the core aspects of the experience of injury induced unemployment: Consequences of physical limitations in functioning; financial impact; effects on identity and career direction; dealing with external systems; effects on the uninjured spouse; the role of spirituality; and the emergence of a stronger relationship. Furthermore, some strategies of coping were also endorsed by everyone in the sample: functioning in survival mode; commitment to the relationship; maintaining a positive

attitude; and experiencing support from their social system. To varying degrees, all five couples described these things as being an important part of their experience or unemployment following injury.

There were a few themes, however, that were endorsed by many but not all of the participants. In descriptive phenomenology, such themes cannot be considered part of the essence of the phenomenon, because they were not part of the lived experience of all the participants (Giorgi & Giorgi, 2003). However, they were experienced as important by a majority of the participants, and expand understanding of what unemployment following injury can sometimes be like. Thus, I judged them to be important to describe, even though they cannot be labelled "core themes." These additional experiences, as identified by this study, included: Financial support from external systems; effects on mental health; effects on the marital relationship; and the role of children. Strategies of coping that were not universally experienced included: avoiding the situation; using counselling; and drawing on what they had learned from past trials.

It is understandable that two of these themes, financial support from external systems and the role of children, were not universally experienced. As mentioned previously, one couple did not have children, which would obviously prevent them from experiencing children as having a role within the experience. Additionally, two of the couples did not experience the level of financial crisis that would require them to seek support from external sources. It is possible that they would have received the same level of support; however, they decided to change their lifestyle and live more frugally rather than seek that support. Therefore, these themes were understandably not applicable to their experience.

Another theme, dealing with external systems, was mentioned by all the couples but experienced in very different ways by one of the couples in the sample. Specifically, Julian and Tammy did not have any complaints about their dealings with WCB after Julian's accident. They found his coverage and medical care through WCB to be quite satisfactory. It is possible that Julian received very thorough and expedient care because his injury was concrete and undisputable, and relatively routine to correct, thus making his diagnosis and treatment straight forward and uncomplicated. The frustrations expressed by others in the study were a result of misdiagnoses and accusations of exaggerating the injury by medical professionals (extent of the injury was disputable), or receiving inadequate care (not relatively routine to correct). I suspect that the 'cut and dry' nature of Julian's injury and treatment plan probably made his financial benefits more secure as well. This particular couple's experience suggests the possibility that exosystemic agencies, such as WCB, may be efficient in serving those with relatively uncomplicated cases; however, they certainly have room to improve when dealing with cases that are more complex.

Julian and Tammy were also the disconfirming case for other two themes that were not evident throughout the entire sample; negative effects on the couples' relationship, and negative effects on the couples' mental health. They were the second couple I interviewed, and in my initial meeting with this couple I immediately noticed a difference in the way they spoke of their experience in comparison to the way that the previous couple I had interviewed had spoken. My perception that this couple was somehow different was only reinforced by my interviews with subsequent participants. Julian and Tammy spoke freely and in detail about the positive aspects of their experience, but seemed stifled when asked about the negative aspects. Neither reported

any significant struggle with worry, stress, or low mood, despite reduced finances and a painful injury. The couple also denied that the experience had any negative effects on their relationship. Julian spoke of boredom, and Tammy of concern for her husband, but neither described the typical friction or struggle between them that other couples described.

There are several possible explanations for the discrepancy that I perceived in this particular interview. First, I sensed that Julian was the type of person who liked to project a positive attitude, which led him to emphasize the positive aspects of his experience while minimizing the negative. Even the questions that were designed to uncover the difficult aspects of the experience were answered with some sort of positive spin. While Julian spoke more freely than Tammy, she too had little to say about the challenges of supporting her spouse through a period of injury and unemployment. This optimism was conspicuous to me, as it stood in such stark contrast to the experiences of the four other couples. Nonetheless, a second possibility is that the phenomenon of unemployment due to injury had less of a negative impact on this particular couple.

Many of the circumstances that made the experience difficult for other couples were absent from Julian and Tammy's interview. This couple had no children, so they led a much more independent lifestyle than the other couples, all of whom had children. They actually found that their lives slowed down a lot, because Julian was unable to continue the hectic practice and performance schedule he had become accustomed to with his band. In our initial interview, Tammy commented, "when he's stuck at home, he's not going off to band practice as many times, then you spend more time together and it's easier to have significant conversation rather than surface conversation." In this sense, they did not experience their relationship going 'on hold' as the other couples did. On the

contrary, they reported spending more time together after the injury. Similarly, Julian did not have the same adverse reactions to the pain medications he was taking that some of the other injured spouses described. His medications did not make him irritable or out of sorts, something that many of the other healthy spouses recalled from their injured counterparts. This was also the only couple who found medical and insurance systems to be expedient and very accommodating, rather than a source of added stress. Finally, as Julian's injury began to heal, he was able to participate in a number of fulfilling leisure activities such as painting and playing music again, which helped him to relieve stress and boost his mood. He was even able to play the odd show, which provided a small buffer to their loss of income, further lessening the financial impact. It appears that many of the stress-provoking circumstances that other couples endured were not present in Julian and Tammy's experience, minimizing the potential negative impact on their relationship and mental health. Whether due to differing life circumstances, or a preference for maintaining a positive attitude during the interviews, this couple described their experience of injury and unemployment in a very different way from the other couples. Their descriptions prevented several of the negative themes from being categorized as core to the experience.

Finally, the "additional" (i.e., not present across the entire sample) strategies of coping that were found represent a number of additional responses to the experience of unemployment and injury, grounded in different couples individual life circumstance. Although the way that unemployment and injury are experienced by couples seems to be quite universal across this sample, the way they respond or cope with it does not. Couples who were relatively early on in their marriages or had not faced many challenges were not able to draw on wisdom gained through past trials to help them cope with the present

one. Others, who had weathered storms before, found their previous experiences to be helpful as they walked through the current trial. Some couples chose to seek out counselling, and in turn, found it helpful. Other couples did not seek out counselling, and so were unable to comment about its effectiveness. Some individuals found that avoidance was a necessary survival mechanism in certain situations and circumstances, while others did not find this necessary or were physically unable to engage in avoidance because their injury prevented them from leaving the home or avoiding their partner. Despite the fact that these coping strategies are not universal, they remain useful in providing a glimpse into the unique ways that couples can cope with an obviously difficult experience in their lives and marriages.

While not all of the themes that emerged in this investigation appeared to be universal across this sample, all of them were recognizable to some degree in most of the couples' experiences. In addition to the many core aspects of the experience, there were also some additional aspects which highlighted a few of the individual differences between the couples in the sample. The individual differences between the couples and their circumstances proved to have an effect on the relative importance each couple assigned to each of the universal themes.

Hierarchy of Importance

The final stage of Osborne's (1990) procedure for conducting phenomenological analysis is to develop a universal hierarchy of importance which outlines the significance of each emergent theme across the sample. However, as I met with each couple in the final interview, it became increasingly evident that developing a universal hierarchy of importance would be impossible. Each couple prioritized the themes in their own way, and these hierarchies were very different from each other (see Appendix E). Based on the

variety of different life circumstances that were present in this sample of five couples, there are several possible explanations for this lack of universality, which will be discussed in the following chapter.

CHAPTER 5: DISCUSSION

Absence of a Universal Hierarchy of Importance

Consistent with the theory and practice of phenomenology, an attempt was made to organize the emergent universal themes into a structure that reflected their relative importance to the lived experience of unemployment following injury. The attempt to construct a single hierarchy that would adequately capture the importance of the emergent themes across the entire sample was unsuccessful. Instead, different couples appeared to perceive different aspects of their lived experience as being the most important to them. There are a number of possible explanations for this unexpected finding. First, the length of time that each couple had been married at the time of the injury and unemployment ranged from four months to twelve years. The newlyweds, Dave and Julie, were in a very different stage of their marriage than Colin and Natasha, the couple who had been married twelve years. Understandably, the former found different aspects of the phenomenon to be more salient than the latter. The insights that Colin and Natasha had into the way they interacted as a couple, their strengths and weaknesses, and the history of coping with difficult circumstances together resulted in a very different starting point when the injury occurred than Dave and Julie. Although the newlyweds had an equally difficult experience, they expressed more hope and optimism about their situation than the other couple; I suspect in part because they had not faced many trials as a couple yet, and were still experiencing the power of "newlywed bliss." The variation in length of marriage across the other couples in the sample also likely impacted which aspects of the experience they perceived to be the most important.

Second, variation in number (0 to 3) and age of children in the family also had an impact on the couples. As stated earlier, three of the five couples had new babies within a

few months before or after the injury and unemployment occurred. Andrea was injured 10 months after the birth of her third child, while Pete's wife, Marin, gave birth to their third child a few days after his injury occurred. Colin and Natasha were presented with an opportunity to adopt their first child shortly after he was injured, after wanting children for many years. Dave and Julie decided to start a family shortly after the injury occurred (thinking Dave would recover quickly) and the couple went on to have three children while still dealing with unemployment and injury. Finally, Julian and Tammy did not have children at any time during the experience. Clearly, there is a range of circumstances within the sample's experiences with children. The presence, absence, number, and timing of children in the family had a bearing on the way the couples experienced other aspects of the phenomenon.

Third, the percentage of the household's total income that was lost when their injury and unemployment occurred varied among the couples. Tom and Andrea lost their entire income when she was injured and unable to work, while Pete and Marin lost the lesser of two incomes. With the financial impact emerging as such an important factor in the way couples experience the phenomenon of unemployment and injury; it is not surprising that this discrepancy would also impact the importance that couples assigned to different aspects of their experience.

Finally, the nature of the injury and the recovery also impacted the couples' experiences. As previously stated, there was a range in the amount of time that it took for the injured partner to recover, the quickest recovery being seven months, and the longest being two years. Additionally, one individual's disability is permanent, and he is still in the process of moving towards reemployment, almost ten years after his injury. In this sense, there is a conspicuous range in the length of time each couple spent enduring the

trial of unemployment and injury. Unsurprisingly, this affected the relative importance of various themes for the couples as well.

Although the thirteen themes that emerged through this investigation are largely universal, the relative priority that specific couples placed on any particular theme is clearly as unique as they are. Although unexpected, this conclusion remains important to consider. It is also important to consider the importance of the salient findings

Summary of Salient Findings

In this study, I sought to extend the literature on unemployment by examining this life situation when it occurs as a result of injury, and as it is experienced by married couples. The research question, "What are married couples' experiences of living with unemployment due to injury?" was successfully addressed by uncovering a range of themes that deal with various different aspects of the phenomenon. The phenomenological analysis revealed that there are a number of aspects of the experience that can be considered to be core to couples' lived experience of unemployment due to injury, as well as many additional themes that are not universal, but can emerge for some couples experiencing this phenomenon. Intriguingly, it was also found that, although the core themes were part of everybody's experience, there does not appear to be any universal hierarchy of themes: the relative importance given to any particular theme varied substantially from couple to couple.

No research, not even an exploratory qualitative study such as this, exists in isolation. Consequently, it is important to locate the findings that emerged within the existing unemployment literature. Some of the emergent themes confirmed the existing literature very well, while others highlight unique aspects of this particular type of experience of unemployment. Discussion of the findings in relation to the existing

literature will begin with those findings that are congruent with the existing literature on unemployment, and then proceed to those aspects of the phenomenon that are new or distinct from the existing body of research, and conclude with a discussion of the relationship between these findings and existing theories of unemployment.

Themes consistent with the literature. Financial deprivation is one of the most well researched results of unemployment (Borgen et al, 2002; Creed & Macintyre, 2001; Ebberwein et al, 2004; Fortunato & Marchant, 1999; Kokko & Pulkkinen, 1998; McKee-Ryan et al, 2005; Vinokur et al, 1996; Waters & Moore, 2002a). With significantly reduced or eliminated incomes, individuals, couples, and families clearly face a difficult economic struggle after unemployment. Not surprisingly, this study revealed that the same issue emerges when unemployment is due to an injury. Intriguingly, there was considerable variation in the degree of financial deprivation that occurred. Some of the couples described experiencing a significant degree of distress, losing their entire pre-injury income, while others lost only part of the family's income, and framed their financial deprivation in terms of needing to live more frugally, or giving up social and leisure activities. It would be erroneous, therefore, to assume that unemployment due to injury would lead to any greater level of financial deprivation or associated distress than unemployment resulting from other causes.

Consistent with existing literature (e.g., Borgen et al., 2002; Sales, 1995) participants in this study revealed that they relied heavily on support from other means such as their churches, savings and lines of credit, and contributions from family and friends to sustain them. The majority of the couples in this study (i.e., all those who had children) also revealed concerns about the way that their financial situation and the shrinking pool of resources would affect their children. These parents battled feelings of

guilt for their inability to provide all the opportunities that they wanted to for their children, while in some cases, struggling just to make ends meet. Although parents' concern about their children has not received a great deal of empirical attention in the unemployment literature, there is some existing research to indicate that these feelings and struggles are consistent with the experience of families who are unemployed without injury (Ebberwein et al., 2004).

Together, the loss of a job and an income, the struggle to access adequate compensation and supplementary support, and concerns for the effects of this financial hardship on their families contributed to self-described declines in mental health in this sample. Among the stated effects were experiences of extreme stress, worry, frustration, depression, and hopelessness. This is another area of similarity between the experience of unemployment following injury and unemployment without injury: These same descriptors have been used by other researchers in their observations of uninjured individuals' responses to unemployment (Borgen & Amundson, 1987; Goldsmith, 1997; McKee-Ryan et al, 2005; Taris, 2002)

During this time in their lives, these couples were focused mainly on survival, and doing so took its toll on their marital relationships. This finding is consistent with the limited number of existing research studies on how relationships are affected by unemployment: Both Conger et al. (1990), and Vinokur et al. (1996) found an increase in negativity and decreases in warmth and support between spouses in response to financial pressure. It is also consistent with research from outside of vocational psychology, on marital relationships and serious injury. For example, Gosling and Oddy (1999) found many changes in the quality of marital and sexual relationships in their study of 18 couples 1-7 years after the male partner suffered a severe head injury. They highlight the

role changes that must take place, with the uninjured spouse often becoming the breadwinner for the family. The injury-related strains on the marital relationship that were found in Gosling and Oddy's study were echoed by the participants in the present study. Additionally, their research also found that there was often decreased satisfaction with the sexual aspects of their relationships following the injury, and that healthy spouses had to take on additional household responsibilities. Hansen (1997) described a similar experience of role reversal as her husband took over most of the domestic tasks in the home following his unexpected job loss, while she focused on her job. Although these findings did not emerge as universal themes in my study, many participants described the extra responsibilities they took on after their spouse was injured, as well as experiencing increased problems with aspects of their sexual relationship. Clearly, the ramifications of unemployment and injury on marital relationships that emerged in this study are well supported by the existing literature on the effects of unemployment and injury on marriages.

Findings distinct from current literature. Although many of the themes in this study are congruent with existing research on unemployment, several distinct findings also emerged. One such theme relates to the pain and physical limitations that participants experienced, which complicated not only their return to work, but also their daily functioning during the period of unemployment. These participants were not able to engage in leisure activities, or assist with household and childrearing responsibilities. Additionally, in contrast to Borgen et al.'s (2002) findings, the physical limitations would have left these participants with less ability to engage in one of the activities that has previously been found to be helpful in unemployment, spending more time with family and friends.

While the pain was difficult to deal with, injured participants appeared to struggle most with the way their new limitations affected their identities. On top of the deleterious effects on self-esteem and identity that can accompany any loss of employment (e.g., Fortunato & Marchant, 1999; Goldsmith et al., 1997; Kokko & Pulkkinen, 1998; Waters & Moore, 2002a), most participants also struggled with being unable to fulfill their customary roles in the home. In contrast to Waters and Moore's results, these participants were unable compensate for their employment-related loss of identity and esteem by becoming more involved in parenting, volunteering, leisure pursuits, or other life roles; their injury negatively affected their ability to engage in all aspects of life.

It must be recognized, however, that Julian's testimony provided contrasting evidence: He was able to engage in meaningful leisure activity, playing music and painting, and that engagement minimized the detrimental effects of unemployment on his identity. (It should also be noted that he was relatively dissatisfied with his job even prior to his injury.) Although the presence of this disconfirming case makes any conclusions somewhat tentative, it appears that the experience of people whose unemployment is due to injury is rather different from those who are unemployed for other reasons. It is not possible to compensate for the loss of work-related identity and self-esteem by taking on other 'life roles,' when the pain and functional limitations of the injury also prevents them from fulfilling their role as a parent, spouse, community member, etc. Also, the helping factor of spending more time with family and friends did not hold true in this sample; in contrast to the Newfoundland fishery workers, the physical state of the participants in this study left them with decreased ability to engage in this kind of activity.

Another finding that goes somewhat beyond the existing body of literature is the role that medical and insurance systems played in these couples' unemployment

experience. The struggle and conflict with seemingly uncaring exosystemic agencies such as WCB, ICBC, private insurance agencies, and medical systems were an important part of the phenomenon for most of the couples. It is understandable that the role of such agencies remains largely under-explored in the existing employment literature, given the fact that these agencies are less relevant for those who are unemployed in the absence of injury. Extant research on systemic agencies has focused more on the role of the unemployed worker's own employer (i.e., part of their mesosystem), with the only exosystemic agency being government agencies and programs (e. g., Borgen et al., 2002). In the latter research, participants' exosystems were experienced mostly as positive and beneficial, rather than actively making the situation worse. This discrepancy could be due to the fact that educational benefits and retraining programs are perceived as helpful and supportive to the unemployed, whereas the agencies in this study were usually perceived as adversarial.

In the end, surviving the experience of unemployment due to injury together was, in itself, experienced as important for the couples in this study. Surviving the experience demonstrated the strength of their marriage to these couples, and gave them confidence for the future. Several participants commented on how living through this phenomenon had the long-term effect of strengthening and maturing their relationship. The potentially beneficial consequences of unemployment on couples' long-term relationships have received very little previous empirical attention. Furthermore, although existing literature suggests that optimism and confidence would decline over time with an enduring injury, (Oddy, Coughlan, Tyerman, & Jenkins, 1985; Tate, Lulham, Broe, Strettles, & Pfaff, 1989), the one long-term injured couple in this study revealed a very different experience. At the time of our final interview, Dave and Julie were still dealing with Dave's injury

and working on finding him new employment, nearly 10 years after his initial injury. While husband and wife both agreed that the journey had not been easy, they each expressed firm commitment to their relationship in the present and into the future. The other four couples in this study experienced much shorter periods of injury and unemployment, ranging from 7 to 24 months of unemployment and recovery. Nonetheless, they also expressed the belief that going through the trial of unemployment and injury together made their relationship stronger.

The perception that unemployment and injury has positive consequences in the long run (i.e., forcing couples developing a closer, more mature relationship than they otherwise would have) suggests an additional direction for research in this field. The scant research that examines the phenomenon of unemployment from a systemic perspective (Hansen, 1997; Vinokur et al., 1996) highlights the negative outcomes for couples' relationships, and delves only minimally into the potential positive outcomes. It is my hope that the strength displayed by the couples in this study will inspire more strength-based research in the area of couples and unemployment. At the same time, I recognize that participants in this study were, by definition, couples who were able to remain together through their experience of this phenomenon. It is possible that a study including couples who separated due to unemployment and injury would not have revealed the same perceptions, or found the marital relationship to be an important source of support during this time.

One final aspect of this study that is relatively new to the existing unemployment literature is the finding that spirituality can be both a coping resource and an outcome of the lived experience of unemployment due to injury (in the sense that couples perceived their experience as leading to spiritual growth). Although links between spirituality and

unemployment have received relatively little attention, there is relevant research from other bodies of literature supporting the idea that spiritual resources can help people to cope with problems in various areas of life, such as psychological adjustment (Salsman, Brown, Brechting & Carlson, 2005), and living with chronic (Harvey & Silverman, 2007) and terminal illness (Tuck, McCain & Elswick, 2001; McMillen, 1999). There is also a large body of research that supports the notion that tragedy and trials can help people to grow spiritually (Fontana & Rosenbeck, 1998; McMillen, Smith & Fisher, 1997; Frazier & Burnett, 1994). Thus, it logically follows that the same spiritual growth and use of spirituality as a coping resource would emerge when the phenomenon in question is the challenge of unemployment and injury. Therefore, although this finding is 'new' in one sense, it is also consistent with a rich tradition of research on the psychology of spirituality.

Links between findings and existing theory. The findings of this study support Bronfenbrenner's claims that human experience is deeply embedded in a variety of systems, and that attending to the full spectrum of bioecological factors is important in understanding psychological phenomena. The importance that spouses, children, and social networks (micro- and mesosystems) had in all participants' experience of unemployment and injury highlight the centrality of the inner circles of an individual's bioecological system. Most couples' experiences were also substantially impacted by the medical and insurance systems they had to deal with, thus drawing their exosystem into their experience of unemployment and injury. The interactions between the individuals and institutions on all levels were important to achieving a complete understanding of each couples' experience of the phenomenon of interest. Attending to all levels of people's bioecological systems, rather than focusing on individual characteristics alone,

appears to be important in research of this nature: The experience of unemployment following injury is truly a systemic phenomenon.

This study also provides information for the debate between Fryer's (1986) latent deprivation and Jahoda's (1982) agency restriction models of unemployment. Although there were emergent themes that supported both theories, overall the findings provided an understanding of unemployment that is more consistent with Fryer's model: Financial strain proved to be one of the most significant factors in how the experience affected couples in this study. It impacted couples' relationships and mental health significantly, and its presence or absence seemed to be the barometer of crisis in many of the couples' homes. While the effects of latent deprivation were felt, they appeared to have a less critical role in the experience for this sample. Although no universal hierarchy of themes emerged, financial difficulty and the direct/indirect consequences of the injury itself (pain, functional limitations, conflict with exosystems) tended to be categorized by most couples as being more important than the loss of the latent benefits of work. It is the restriction of personal agency that was central to the distress that participants expressed, perhaps because this particular sample suffered not only from loss of income, but also the physical consequences of a debilitating injury.

In summary, there are many links between the themes that emerged in this study and the existing literature and theory on unemployment. Nonetheless, there are definitely unique aspects of the phenomenon, when a person's unemployment is accompanied by injury. In this qualitative exploratory research, I have identified a number of themes, both positive and negative, that are at the core of the phenomenon of unemployment following injury. Those themes, along with the coping strategies that were identified and aspects

that were not universal but were part of several participants' lived experience, provide several important implications for practitioners and social policy.

Implications

Counselling practice. One of the most significant potential applications of the findings of this research is recognition of the variability that can occur within the experience of unemployment and injury. Although most of the themes emerged within my sample were consistent from couple to couple, no universal hierarchy of themes emerged – meaning couples agreed on the scope of the experience, but differed from each other in terms of which themes were more or less important in their experience. It appeared as if the specific contexts of their life circumstances (e.g., type of injury, presence/absence of children, whether or not they had to deal with insurance agencies, pre-existing satisfaction with their former work) made a difference in terms of what themes were more important to them. Counsellors should, thus, be cautioned not to assume they know the significance of any given factor for any particular couple whom they are working with. For example, financial concerns may be the most significant aspect of one couples' experience, while the experience's impact on the injured spouse's identity is the most significant for the next. No two couples will live the experience of unemployment and injury in quite the same way, and thus must be approached with an open mind by counsellors and helping professionals.

Couples in this study drew upon a variety of coping mechanisms to help them survive their experience of unemployment and injury. Consistent with previous research (Fortunato & Marchant, 1999; Kokko & Pulkkinen, 1998; McKee-Ryan et al, 2005; Sales, 1995; Waters & Moore, 2002b), several participants in this study noted the invaluable role that their mesosystemic social support networks (e.g., family, friends,

churches) played in carrying them through their time of unemployment and injury, both emotionally and fiscally. Couples' commitment to one another to and their marital relationship was another source of strength during the most difficult times, a finding that was also reported by spouses in Gosling and Oddy's study (1999). While there were many unsatisfactory aspects of the relationships when the injury was at its worst, spouses' commitment to one another served as an important coping resource. Drawing on spiritual resources, maintaining a 'positive attitude' and accepting the need to function in 'survival mode' at times were all perceived to be important coping resources. Although these strategies must be adapted to the specific circumstances of their clients, counsellors may find it beneficial to incorporate some of these ideas when developing their treatment plans, and exploring coping strategies with clients who seek assistance for the presenting problem of dealing with unemployment and injury as a couple.

Policy and service provision. This study has revealed the systemic nature of the phenomenon of unemployment following injury. In addition to the potential benefits of drawing upon micro- and mesosystemic resources, it is important to recognize the potential impacts on the spouses and children of those who have been injured. The findings about the way that uninjured spouses are affected and the role that children can play in the process of dealing with employment due to injury highlight the need for service providers and policy makers to broaden their definitions of who requires assistance in this situation. Unemployment and injury, when occurring within the context of a marital relationship, are family problems, not individual ones. This study has clearly shown that spouses and children, not to mention the couple and family as units, are affected just as deeply as the person with the injury. Provincial and corporate agencies

need to become more aware of the fact that competent care must include counselling and support services for the whole family, not just the person who has become unemployed.

Limitations

Although much has been done to protect the credibility and trustworthiness of this study, there were also a number of limitations that need to be acknowledged. First, the transferability and usefulness of the findings must be considered in terms of the sample that was used. I limited my inquiry to the study of unemployment due to injury, and focused specifically on couples who were in the early to mid stages of their marriages, and for whom the experience represented a significant financial loss (the unemployed individual was a major contributor to the household income). Additionally, while it was not my original intent to draw my sample exclusively from any specific sexual orientation, religion, or cultural group, everyone who volunteered identified themselves with a Christian faith and were in a heterosexual relationship. There was also very little ethnic diversity in the sample. Apart from two biracial participants, everyone identified themselves as Caucasian.

One of the consequences of this limitation is the question of whom the findings can transfer to. For example, people without strong religious convictions may not draw a link between their experiences and their spirituality. Similarly, people who divorce after undergoing this experience may disagree with the finding that injury and unemployment strengthens the marital relationship in the long run. Additionally, the nature of the sample leaves many questions unanswered, in terms of what the experience is like for those who have been in the workforce for several decades already, for those whose employment is due to illness rather than injury, and for couples where the uninjured spouse has always been the primary source of income.

Given the fact that four of the five injured spouses in the sample were men, it is possible that these findings may not adequately represent the experience of couples where the woman is rather than the man becomes unemployed following an injury. The themes identified by Andrea and Tom about life after Andrea's injury were congruent with the others in this sample. However, with only one such couple, it could well be that other unemployed and injured women and their spouses may have had different experiences that were not tapped by this investigation. This limitation must be kept in mind when interpreting the meaning of these results.

Although this study leaves many questions unanswered, it has begun to uncover the links between injury, unemployment and couples' relationships. My hope is that the findings of this exploratory study will spark additional interest within the psychological community to engage with this topic.

A second limitation of this research has to do with myself as the researcher. I am extremely close to the material I am studying, as I am the spouse of an individual formerly unemployed due to an injury. Indeed, my husband and I meet all the criteria for inclusion in this research. Although I took pains to bracket my influence on the results of this study, my closeness to it did have an effect. Through journaling and self-reflection, I became aware that the themes that resonated most with my own experience were the ones that tended to stand out more clearly to me as I engaged with the data. I was easily able to identify these themes, and to recognize their impact. Themes that were not a part of my own experience tended to be more difficult for me to identify (e.g., the role of children in the experience), and I had to be intentional in reviewing the transcripts to ensure that I did not miss any important things that were incongruent with my own experience. The question of whether I, as the instrument of analysis, influenced the interpretations in ways

that I failed to recognize remains open. Nonetheless, I believe that sufficient rigour checks were implemented to allow the final set of themes to be a valid representation of my participants' experiences. I maintained some degree of consistency in the interview process. In the second interview, participants were given an opportunity to audit my analysis, effectively accepting, rejecting, adding to or adapting the themes I had identified in order to make them as true to their experiences as possible. I attempted to engage in self-reflection, and discussed and reviewed possible interpretations with my supervisor, to obtain a fresh perspective.

Another limitation of this study is that only two of the interviews were transcribed by myself. Due to time constraints, the remaining three were constructed by a professional transcriber, a practice that may have affected my immersion in the data, and could potentially have created inconsistencies in the transcribed material. However, to minimize the possible consequences of not transcribing the interviews myself, I reviewed those transcripts while listening to the audio-recordings, and made corrections whenever my interpretation of what was said differed from the transcriber's. This audio-review process not only served as a way to immerse myself more fully, but also ensured that the version of the transcripts used in the analysis reflected my understanding of the situation.

A final limitation of this study is in the nature of one of the guiding questions. The second guiding question in the interview focused the discussion on a specific aspect of the phenomenon, the ways that partners helped each other through the experience of unemployment due to injury. This question is more structured and narrow than is typical for phenomenological research, which attempts to let the participants take the lead in defining the scope of their experience. This choice was intentional, and conducted to address a specific need. One of the major gaps in unemployment literature is the absence,

with the exception of one anecdotal case study (Hansen, 1997), of information on positive aspects of being in a romantic relationship during a period of unemployment. This decision can be thought of as a limitation because it deviates from normal phenomenological practice, and contradicts the phenomenological assumption that participants should be the definers of their experience. Although the decision to ask about supportive aspects of the couples' relationship may explain why that theme emerged from the data set, the fact remains that participants did respond to the question by describing their experiences of support when asked about it.

Future Directions

At this point, it should be evident that the exploration of couples' experience of unemployment and injury has only just begun. The many findings and conclusions that emerged through this study beg to be extended in a number of ways. First, conducting another similar study with different kinds of couples would serve to further illuminate and extend the findings of this study: How universal are the core themes found in this study? Are there other important aspects of the phenomenon, as it is experienced by people who lose their employment due to illness, or who have different sets of spiritual beliefs, who are in a different stage of their life, or whose marriage did not survive the experience?

Conducting another study with a developmental focus could also extend the present findings. Research has suggested that individuals commonly experience an "emotional roller coaster" during unemployment (Amundson & Borgen, 1987a, 1987b; Borgen & Amundson, 1984, 1987; Borgen, Amundson & Biela, 1987); that is; the experience of unemployment varies a lot over time. Incorporating that reality into the research design and attending specifically to the "up and down" nature of the unemployment experience will be an important expansion to the present results. Methods

that can access change over time, such as a narrative method for conducting qualitative research, has the potential to provide insight into the way that couples' reactions to the injury and unemployment vary over the course of their journey.

The coping strategies that emerged in this study are also worthy of further investigation. From an applied perspective, it is important to address the question of how effective or ineffective the various strategies are in helping couples to cope with their situation. For example, couples described living in "survival mode" and using avoidance as important coping strategies; are these practices that should be emulated, or are they simply a description of what actually occurred, in the same way that conflict with insurance companies was a theme that was present? Large-scale quantitative research, aimed at identifying what strategies are most effective and what strategies are counterproductive to couples' coping with unemployment and injury, may be required to answer this question.

A final question that begs an answer is why extended families were not consistently identified as a source of support throughout the experience. Extended family can be an important part of many people's bioecological system (Bronfenbrenner, 1977), especially during times of unemployment. However, while some couples mentioned the monetary and practical support provided by some members of their families at different times, the role of extended family did not appear to be central. This leads me to wonder if this sample was more independent from their families than average, or if the level of support they sought and received from their families is the norm. I also wonder if there is a cultural component to the role that extended family can play. It would be interesting to conduct interviews with couples from collectivist cultures or from different regions of Canada to explore this possibility. For example, if this study had been conducted in rural

Newfoundland (as Borgen et al's, 2002 study was) instead of suburban British Columbia, would participants have spoken more about support from extended family networks? Alternatively, it may also be interesting to directly interview extended family networks as part of the research process, to gain an even fuller systemic picture of the experience.

Conclusion

To end this thesis, I shall return to the metaphor of a couple travelling the road of unemployment together. When I first constructed this metaphor, it was based on my personal experiences about what the journey was like for me. Now, with the knowledge of the lived experiences of several other couples who have travelled this road, the validity of the metaphor has been affirmed. Unemployment has traditionally been thought of an individual problem, rather than a couples' experience. Yet the weight of the empirical evidence in this study supports the notion of a couple, and their children, all navigating the road together, even when only one family member has become unemployed and injured. Moreover, the road that they must travel is not necessarily a lonely one, with different parts of a couple's mesosystem providing support and assistance, as they navigate through the financial challenges, psychological stresses and exosystemic barriers that appear to be an inherent part of their journey. My hope is that a systemic understanding of this experience will be carried forward for the benefit of all who are currently travelling this difficult road.

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APPENDIX A – PARTICIPANT CONSENT FORMS

Trapped in the Vehicle of Injury:
Navigating the Road of Unemployment Together

Principal Investigator: Rachelle Siemens, Counselling Psychology Department, Trinity Western University, 778-808-XXXX.

Supervisor: Dr. José Domene, Counselling Psychology Department, Trinity Western University, 604-513-XXXX ext. XXXX.

Purpose: The purpose of this research is to understand what it is like for couples to experience a relatively long period of unemployment following a serious injury. This study is also being completed in partial fulfillment for a Master of Arts degree in Counselling Psychology at Trinity Western University.

Procedures: If you agree to take part in this study, you will be asked to participate in two interviews, as a couple, the first one lasting 1-2 hours, and the follow-up lasting from ½ to 1½ hours. In these interviews, you will be asked a variety of questions about your experiences as a couple during and (if applicable) immediately after the period of unemployment. Rachelle Siemens will conduct all the interviews, with the research assistance of Jonathan Siemens. Some interviews will be transcribed by a private transcriber, Melanie Domene. The final results of this study will be made available to you through e-mail if you wish to have access to them.

Incentive: If you choose to participate, you will be offered complimentary admission to a well-established weekend workshop for couples entitled *Building Healthy Relationships - Handling Couple Conflict*. The workshop is a two-day communication and relationship skills training that aims to help couples enrich their relationships with practical tools and relational skills. The workshop will be held on May 25 - 26, 2007 at Trinity Western University, and will be free of charge for all participants in this study. Couples normally pay $60 to participate.

Potential Risks and Discomforts: Risks are minimal, but some participants may find the interview process emotionally difficult, as they will be asked to share personal information about struggles in their marriage, finances, and personal life that have occurred as a result of the injury and unemployment. If you become uncomfortable during either interview, you will be free to take a break at any time, or even stop participating in the study entirely.

Potential Benefits to Participants and/or to Society: Benefits are minimal, but some people find that sharing their experiences and feelings makes them feel better about their situation. Therefore, participation in this project may provide you with an opportunity to express the joy and the sadness of your unemployment experience together. The results of this study may also eventually be useful to doctors, counsellors, and government agencies

as a means to better understand and serve the needs of couples who are forced to endure unemployment because of an injury.

Confidentiality: Any information that can be used to identify you will remain confidential and will only be released with your permission, or as required by law. Code names will be used in all written documents and will be kept in a locked filing cabinet. You will not be identified by name in any reports of the completed study. Electronic data records will be stored only after your name and identifying information has been removed. These records will also be identified by code names alone, as they will be kept indefinitely.

Contact for information about the study: If you have any questions or desire further information with respect to this study, you may contact Rachelle Siemens or one of her associates at rachelle.siemens@XXXX.ca, or 778-808-XXXX.

Contact for concerns about the rights of research subjects: If you have any concerns about your treatment or rights as a research subject, you may contact Ms. Sue Funk in the Office of Research at 604-513-2142 or sue.funk@twu.ca.

Consent: Your participation in this study is entirely voluntary and you may refuse to participate or withdraw from the study at any time without jeopardy to your eligibility to attend the Building Healthy Relationships workshop for free.

Your signature below indicates that you have received a copy of this consent form for your own records. Your signature also indicates that you consent to participate in this study and that your responses may be put in anonymous form and kept for further use after the completion of this study.

_____ _____

Participant Signature Date

_____

Participant Name (please print)

_____ _____

Participant Signature Date

_____

Participant Name (please print)

APPENDIX B – DEMOGRAPHICS QUESTIONNAIRE

Trinity Western University
Couples & Unemployment
Participant Demographics Questionnaire

Rachelle Siemens, M.A., student – Principle Investigator
School of Graduate Studies
Counselling Psychology Program
778-808-XXXX

Participant Case #:_____
Alias Assigned:_____
Date: _____

Introduction

Thank you for choosing to participate in this research study considering how unemployment due to injury affects couples. The following questionnaire is designed to collect some basic background information about you that will aid in the interpretation of results. Please complete the questions as accurately and honestly as you can. If a question is unclear to you, feel free to ask me what is meant by the question. If there is a question that makes you uncomfortable you can choose not to respond to it or any other question. If you experience an uncomfortable emotional response as a result of a question on this questionnaire, please inform me at once and measures will be taken to reduce your discomfort immediately. Take as much time as you require completing the questionnaire.

1. What year were you born? _____

2. What is your gender:
    a) Female
    b) Male

3. What is your ethnicity?
    a) Caucasian Canadian
    b) First Nations
    c) African Canadian
    d) Latin American/Hispanic
    e) Indo-Canadian/South Asian
    f) West Indian/Caribbean
    g) Chinese
    h) Japanese
    i) Other? Please specify: _____

4. What language do you speak most of the time? _____

5. What other language do you also speak (if any)? _____

6. How long have you and your partner been married?
    a) 0-1 years
    b) 1-5 years
    c) 5-10 years
    d) Other? Please specify: _____

7. How long did you live together before you got married?
    a) Did not live together
    b) Less than 1 year
    c) 1-5 years
    d) 5-10 years
    e) More than 10 years

8. What is your present living situation? Please circle the option that applies to your primary residence:
    a) Own house, town house, condominium, or apartment
    b) Rent house, town house, condominium, basement suite or apartment
    c) Rooming House
    d) Hotel/Motel
    e) With Parent
    f) Other? Please specify: _____

9. If you own your home, do you have a mortgage?
    a) Yes
    b) No

10. What is your highest completed education level?
    a) Elementary
    b) Some High school
    c) High School Diploma
    d) GED
    e) Some post-secondary (College/University/Technical School) education
    f) Post-secondary diploma
    g) Post-secondary degree
    h) Graduate (M.A., PhD.) degree
    i) Other? Please specify: _____

11. Do you have any children?
    a) Yes
    b) No

12. If yes, how many children? _____

13. How many of your children are living with you at present? _____

14. Who was forced into unemployment because of an injury?
    a) You
    b) Your spouse

    Briefly describe the injury:

_____
_____

15. When did the period of unemployment begin (approximate date)? _____

16. How long did the period of unemployment last? _____

17. Did the injury occur:
    a) At work
    b) At home
    c) In a motor vehicle accident
    d) Other? Please specify: _____

18. Did you, or are you/your spouse seeking compensation for injuries from an insurer (e.g. Insurance Corporation of British Columbia (ICBC), Workers Compensation Board (WCB))?
    a) Yes
    b) No

APPENDIX C – SCRIPT OF INTERVIEW 1 GUIDED QUESTIONS

1) What has life been like for you since the accident?
    a. How about in terms of your finances?
    b. How about your health & stress? (physical & mental)
    c. How about in terms of your relationship?
2) What are you doing to ***help each other*** through the situation?
    a. How is your relationship with each other helping the two of you to get through this time?
    b. How is your relationship with each other making the situation more difficult for the two of you?

APPENDIX D – SCRIPT OF INTERVIEW 2 GUIDED QUESTIONS

1) Based on the interviews that I have done with five couples, here are my preliminary conclusions about what it is like for a couple, when someone loses a job due to an injury. Please read it and tell me how accurate it is, from your own experience?
2) Some of the couples mentioned that [insert theme here], but you did not. Is [theme] something that did also happen for the two of you, or is it not relevant for your experience? (repeat for all “common themes” that the couple did not identify).
3) Is there anything else you would like to share with me about your experiences during the period of unemployment that you didn’t share before?
4) Now that themes have been identified, I’d like to know which were the most important or significant to you and your experience. Could you rank these themes from most to least significant?

APPENDIX E – THEME HIERARCHIES

“Dave” and “Julie”

1. Dealing with External Systems
2. Effects on Identity and Career Direction
3. The Role of Spirituality
4. Common Strategies of Coping
5. Effects on the Marital Relationship
6. Financial Impact
7. Consequences of Physical Limitations in Functioning
8. Effects on the Uninjured Spouse
9. Financial Support from External Systems
10. Emergence of a Stronger Relationship
11. Effects on Mental Health
12. Specific Strategies of Coping
13. The Role of Children

“Julian” and “Tammy”

1. Effects on Identity and Career Direction
2. Consequences of Physical Limitations in Functioning
3. Emergence of a Stronger Relationship
4. Common Strategies of Coping
5. The Role of Spirituality
6. Financial Impact
7. Effects on the Uninjured Spouse
8. Dealing with External Systems

Themes that did not apply to "Julian" and "Tammy's" experience

9. Effects on the Marital Relationship
10. The Role of Children
11. Effects on Mental Health
12. Specific Strategies of Coping
13. Financial Support from External Systems

"Tom" and "Andrea"

1. Dealing with External Systems
2. Effects on the Marital Relationship
3. The Role of Children
4. Consequences of Physical Limitations in Functioning
5. Effects on Identity and Career Direction
6. Financial Impact
7. The experience had a negative effect on the mental health of both
8. Effects on the Uninjured Spouse
9. Common strategies of coping
10. Emergence of a Stronger Relationship
11. Financial Support from External Systems
12. The Role of Spirituality
13. Specific Strategies of Coping

"Pete" and "Marin"

1. The Role of Spirituality
2. Common Strategies of Coping
3. Consequences of Physical Limitations in Functioning

4. The Role of Children
5. Effects on the Marital Relationship
6. Coping with what happened forced the couple to become closer
7. Dealing with External Systems
8. Effects on Identity and Career Direction
9. Financial Impact
10. Effects on Mental Health
11. Effects on the Uninjured Spouse

Themes that did not apply to "Pete" and "Marin's" experience

12. Specific Strategies of Coping
13. Financial Support from External Systems

"Colin" and "Natasha"

1. The Role of Children
2. Financial Impact
3. Consequences of Physical Limitations in Functioning
4. Dealing with External Systems
5. Common Strategies of Coping
6. Effects on the Marital Relationship
7. Specific Strategies of Coping
8. Financial Support from External Systems
9. Effects on Identity and Career Direction
10. Effects on the Uninjured Spouse
11. The Role of Spirituality
12. Emergence of a Stronger Relationship

13. Effects on Mental Health