

# INVESTING IN CHILDREN'S FUTURES: THE EXPERIENCES OF ALBERTAN PARENTS DURING A GLOBAL ECONOMIC CRISIS

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## The Research Project

The findings discussed in this summary are based on data collected in Calgary as part of the research project "Families in the Middle." This study was designed to better understand the daily realities of middle-income families in Canada and the United States.

## Data and Methods

As a mixed methods project, we collected both quantitative and qualitative data. Parents from all income groups, who had at least one child aged 9-14 completed a short online survey. From this sample, 17 middle-income parents also completed a second on-line survey and an in-depth interview.

For more information about the research, please visit <http://soci.ucalgary.ca/fypp/research-projects/families-new-millennium> or contact Dr Anne Gauthier at [gauthier@ucalgary.ca](mailto:gauthier@ucalgary.ca)

## Background

Within the span of three years, the provincial economy transitioned from boom to bust as the global economic recession took its toll on Alberta. This research seeks to understand the financial impacts of these changes on the everyday life of middle-income families in Calgary.

## Research Findings

When discussing family finances and the economic crisis with middle-income parents, many discussed having trouble meeting many everyday financial demands such as:

- Increasing costs of living in Calgary
- Difficulties affording the "basics" or "necessities" including food, mortgage or rent payments, monthly bills (e.g. utilities), clothing, and health care costs
- Difficulties affording the "extras" or "luxuries" they value (e.g. extra-curricular activities for children)
- Ability to save for the future and meet unexpected financial demands

When asked how well they got by with their current income, 58% of middle-income respondents said that they managed with difficulty.

When asked about whether they were impacted by the economic crisis:

- 10 (59%) middle-income parents reported an impact, including reduced bonuses and commissions, cancelled annual raises, reduced savings, and job loss
- 7 (41%) did not feel their family had been impacted, but knew someone else who had been

When asked whether their financial situation had changed due to the impacts of the economic crisis:

- Most said that they now had to do more with less money but that the changes were "okay" or "not a big deal" because the impact on their day-to-day lives was not dramatic
- Many parents were able to manage their finances to continue their children's expenses (e.g. extra-curricular activities) at the expense of their own expenditures

## Conclusion

Many middle-income parents who were having difficulties during the recession had already been struggling when the economy was stronger. Parents indicated that more support is needed for middle-income families to help make ends meet and to relieve some of the increasing costs they face in day-to-day life.

# **INVESTING IN CHILDREN'S FUTURES: THE EXPERIENCES OF ALBERTAN PARENTS DURING A GLOBAL ECONOMIC CRISIS**

## **EXECUTIVE SUMMARY**

**Research Team: Dr Anne H. Gauthier, Prof Frank F. Furstenberg Jr., Dr Shelley Pacholok, Jamie Budd**

## **BACKGROUND**

Within the span of three years, the provincial economy transitioned from boom to bust as the global economic recession took its toll on Alberta. The global recession was referred to as “the worst financial crisis since the 1930s” and contributed to the “first synchronized downturn in developed countries since the Second World War” (Government of Alberta, 2009a, p. 117). Within this context, Alberta faced its first recession since 1986 (Government of Alberta, 2009a) including rapidly increasing unemployment rates (Statistics Canada, 2009). According to a recent Statistics Canada (2010) release from the Labour Force Survey, the unemployment rate in Alberta increased to 7.5% in March 2010, the highest rate since 1996. Although job losses were spread across many industries, some of the most notable losses were in manufacturing, construction, and natural resources.

## **RESEARCH QUESTIONS**

Given the rapid transformations the economic crisis has had on the provincial economy, we asked the following questions: (1) How did the economic circumstances of middle-income families impact their day-to-day lived realities? (2) How did parents manage and use their existing resources? (3) What goals and worries did they have in regards to their children's upbringing and future prospects?

## **THE RESEARCH PROJECT**

The findings discussed in this report are based on data collected in Calgary as part of the comparative, cross-national research project “Families in the Middle.” This study was designed to better understand the daily realities of middle-income families in Canada and the United States, including parents' hopes and worries for their children, their financial circumstances, and the impacts of public policy on their day-to-day lives. As such, the key themes of the research included those surrounding everyday family life: families' neighbourhood and community, daily routines, paid and unpaid labour, parenting, health, finances, and government support. This report discusses some of these themes as they relate to financial strain, financial management strategies, and the impacts of the recent economic crisis.

## **METHODS**

As a mixed methods project, we collected both quantitative and qualitative data. 120 parents from all income groups, who had at least one child aged 9-14 completed a short online survey. From this sample, 17 middle-income parents also completed a second online survey and an in-depth interview.

## **FINDINGS**

When asked how well do you get by with your family's income, 44% of respondents to our online survey said that they managed with difficulty or with great difficulty. The percentages vary by income group: all (100%) of low income respondents, 58% of middle-income respondents, and 28% of high income respondents. In the research interview, we asked middle-income respondents to tell us more about their

current financial situation and how they managed their day-to-day finances to better understand their perceptions of financial strain.

### **“Making Ends Meet” versus Feeling “Comfortable”**

In the research interview, many respondents (11 out of 17) said that that they were “just living,” that some months were “tight,” and that they were feeling “pinched” trying to “make ends meet.” Such language suggests that their incomes closely matched or barely covered their everyday expenses. In comparison, the remaining six parents described their financial situation as being “comfortable.” One participant described this as having some “wiggle room” in their finances, thereby allowing parents to spend money without having to monitor each expense in relation to their available resources and outstanding financial commitments.

### **“Sources” of Strain among Middle-Income Families**

For those parents who reported having financial challenges, four themes emerged regarding the respondents’ inability of their current resources to meet certain expenses, expectations, and aspirations.

1. Economic constraints on the family income are increasing. Parents had many expenses, and some perceived that the costs of living in Calgary were rising faster than their incomes.
2. Difficulties affording the “basics” or “necessities” including food, mortgage or rent payments, monthly bills (e.g. utilities), clothing, and health care costs. Some parents expressed being behind on bills or having to go without certain expenses.
3. Difficulties affording the “extras” or “luxuries” they value. Many respondents talked about how their wants were not “extravagant” or “fancy,” but contributed to a “good life” and were thus important to provide.
4. Parents’ financial concerns for their family’s future. Respondents indicated they were concerned about savings, particularly for retirement, their children’s post-secondary education, and to provide a “cushion” for unexpected expenses.

### **Financial Management Strategies**

The majority of respondents reported that they were solely responsible for managing the family’s finances (e.g. paying bills and keeping records), as well as for deciding how much to spend on the everyday purchases (e.g. food, clothing, school, and leisure activities). Although few had a written budget or physically tracked income and expenditures, most said that they had “a good idea” of their available resources and what was spent. As many had credit or loan debt, most parents tried not to further increase their debt and instead worked to maximize their income in relation to their costs. Parents’ approached this by making careful decisions, weighing alternatives, and cutting costs to prioritize children’s expenses. Parents also said that they had forgone dental or vision care, bought used clothing or household items, reduced personal care costs (e.g. haircuts), and limited their own leisure activities.

### **Protecting Investments in Children**

Respondents’ framed the “extra” expenses of extra-curricular activities, certain types of education, goods, and services as “necessary” because these expenses were wrapped up with parents’ beliefs about what it takes to raise a “good” child. Namely, these types of purchases provided distinct institutional advantages for their children and prepared them to secure their own middle-class lifestyle. This seems to be particularly important given the increasingly uncertain economic climate in which these middle-income families live (Vincent & Ball, 2007). Within this context, parents worked to ensure that their children gain a competitive edge and were faced with mounting pressures to invest the necessary cultural and intellectual

capital that their children need to do so (Wall, 2005). Moreover, parents' ability to invest their resources in children was also associated with notions of "good" parenting (Lareau, 2003).

### **Impacts of the Economic Crisis**

When asked to describe how their families had been impacted by the global economic recession, seven parents felt that their immediate family had not been directly impacted, which they attributed to the "recession-proof" industries in which they worked, as well as to their degree of job security/seniority within their line of work. However, almost all respondents said that they knew someone within their kin or social network that had been impacted. Of the remaining 10 parents that did feel an impact, the severity of impact ranged across families. For these families, many reported concerns about job security or had experienced reductions in income (e.g. reduced commissions, lost raises/bonuses). However of the total respondents interviewed, only one family had experienced losing a job.

### **The Economic Crisis and Financial Strain**

Although many parents who were impacted by the economic crisis now had to do more with less, they did not perceive any additional financial strain. This is likely because they were already having difficulties prior to the economic recession. They regarded the impacts as "okay" or "not a big deal" because the change on their day-to-day lives was not dramatic; they could reallocate their resources to ensure their continuation of their priorities as it was before the recession. More specifically, they were able to manage their resources in a way that effectively protected their investments in their children.

### **CONCLUSION**

It seems that many middle-income families are experiencing financial strain in Calgary more than half of middle-income respondents indicated they were experiencing difficulties. For those respondents who felt financially strained, they were aware of the increasing economic constraints on the family income and were concerned about the rising costs of living in Calgary. These mounting financial pressures posed additional challenges for purchasing certain expenses and saving money and thus contributed to parents' perception of financial strain. Interestingly, parents did not indicate the economic crisis as a source of financial strain. This is likely because many already had to manage with financial difficulties and they were able to provide for the expenses that mattered most: their children's.

### **IMPLICATIONS FOR POLICY**

As middle-income families indicated they did not qualify for much government support, they suggested that future policy could focus on initiatives that relieve some of their more expensive, and important, costs. Parents described that such initiatives could involve expanding the scope of the fitness tax credit to cover more of the costs associated with expensive extra-curricular activities, as well as to create a similar tax credit for cultural or arts activities that many families also invest in. In addition, as many parents in our research expected their children to attain some form of higher education, rising tuition costs were also a weighty concern. Parents also suggested initiatives that reduce education costs or to increase support for more families in order to reduce this financial burden.

### **DIRECTIONS FOR FUTURE RESEARCH**

Potential avenues of future research include following up with the families we interviewed to see how they are managing one year after their interview. In addition, future research could expand the qualitative analysis to include more diversified samples, particularly immigrant families.

UNIVERSITY OF CALGARY

Is There Enough? Managing Family Finances and the Experience of Financial Strain in Middle-  
Income Families

by

Jamie Lynne Budd

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The undersigned certify that they have read, and recommend to the Faculty of Graduate Studies for acceptance, a thesis entitled "Is There Enough? Managing Family Finances and the Experience of Financial Strain in Middle-Income Families" submitted by Jamie Lynne Budd in partial fulfilment of the requirements of the degree of Masters of Arts.

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## **Abstract**

Previous research suggests that middle-income families are faced with increasing economic constraints that make it more difficult for them to stay in the middle. As little of this scholarship has examined the Canadian experience of these trends, this thesis seeks to better understand the economic circumstances of 17 middle-income families residing in Calgary, Alberta. Findings suggest that parents' financial decisions are motivated by an ideological logic of appropriate childrearing that serves to protect their current middle-class standard of living and safeguard their children's futures. As many of these parents are facing economic constraints consistent with existing scholarship on the middle-class squeeze, parents perceived varying degrees of financial strain as they tried to afford the expenses they deemed necessary to raise a "good" child and that also indicated that they were a "good" parent.

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## CHAPTER ONE: INTRODUCTION

[My daughter] asked me the other day, “Mom, what’s cheap?” because I said she could have something if it was cheap enough. They know enough from [my husband] and I that we don’t have a lot of money. But I really struggle with that because in fact we do have a lot of money in comparison to some people. And we make these choices to live where we live, to have the truck, to have the orthodontist, to have – like these are things that we consider essential, but are they really? So I mean, I don’t know. Whether I should tell them we have enough or we don’t.

- Nicole

For many families, money can be a source of major stress, whether from unemployment, making ends meet, or decisions on how to earn, spend, save, or manage money (Bartholomae & Fox, 2010). In this quote, Nicole discusses her conflicting feelings as to whether or not her family has enough money. On paper they seem like a fairly average Canadian family – Nicole and her husband have three daughters, own a suburban home in a city teeming with new growth, drive a relatively new vehicle, and can afford orthodontic care for their children. What is however missing from this quote is that Nicole and her family are also struggling to pay their bills every month, to repay hefty credit and loan debts, and to afford their every day purchases. Thus their “average” income is just not enough to afford all of the things they consider essential.

This financial struggle for families in the middle income range is not a recent development. In fact, within the last decade a great deal of scholarly attention in the United States has focused on the unique economic challenges being faced by middle-class or middle-income families. Prior to discussing this research, I wish to first clarify the operational overlap in “middle class” and “middle income” as they are used within the literature that informed this study.

### **Examining the overlap between “middle class” and “middle income”**

Within the economic and family literature, there is a wide variety of research on families in the middle. More often than not, such scholarship refers to these families as “middle-class” rather than “middle-income” (see Mishel, Etlinger, & Gould, 2004 for an exception) or uses such terms interchangeably (e.g. Freeman, Carlson, & Sperry, 1993). It is important to note that definitions of class are influenced by a wide range of analytical orientations, ontological frameworks, and theoretical traditions. As such, “middle class” is a term that is packed with contradictions (Felski, 2002). Although such influences are important, my purpose here is not to undertake a theoretical conceptualization of class, nor is it to provide a comprehensive overview of the middle-class in Canada. Rather, I seek to better understand how “middle class” has been defined and identified in empirical studies on families as it relates to “middle income.”

In the diverse literature on the “middle class,” there are different characteristics that are commonly used to define who belongs in this group, as well as differences in the emphasis placed on such characteristics. For example, some studies consider occupational position to be the most salient dimension of class status. Although such positions are related to certain income levels, income is regarded as a secondary factor (Kohn, 1979; Morton, 2004; Xiao, 2000). Other scholars instead emphasize education levels in determining class status (Giddens, 1973). This characteristic allows for class to be defined not only by one’s current job, but the access to future work, and thus to future income.

In comparison, there are other scholars who solely use income measures to define the middle-class (e.g. Birdsall, Graham, & Pettinato, 2000; Heisz, 2007; Lesmerises,

2007; Sullivan, Warren, & Westbrook, 2000; Warren, 2007a; Warren & Tyagi, 2003; Wheary, Shapiro, Draut, & Meschede, 2008). For example, McWatters and Beach (1990) used the three middle quintiles (i.e. the middle 60%) to define middle class, whereas Pressman (2007) defined the middle-class as “households receiving between 75 and 125% of median adjusted household income, the most commonly used definition in empirical studies” (p. 185). By using such measures, this “middle-income” focus is seen to have certain benefits in that it allows for comparisons across time and space, and avoids the problem of rapidly changing occupational categories (Birdsall et al., 2000).

Although a great deal of this quantitative research commonly uses income as a proxy for social class (Curry-Stevens, 2008), qualitative studies usually include a more ambiguous combination of occupation, education, and income categorizations (e.g. Dunn, Kinney, & Hofferth, 2003; Hays, 1996; Hill, 1997; Lareau, 2002, 2003; Plantin, 2007; Vincent & Ball, 2007). This variety in the measures used to define the middle class can thus significantly alter who is included and who is not, and reflects a diverse and changing segment of society (Lesmerises, 2007). As much of the research I discuss in this section defines middle class in terms of a middle income, I use these terms synonymously within this chapter.

### **American scholarship on the middle**

As indicated earlier, many researchers have analyzed the current state of the middle-class in the United States. Perhaps the most central contributions have been those of Warren and colleagues (Sullivan, Warren, & Westbrook, 1989; Sullivan et al., 2000; Warren, 2006, 2007a, 2007b; Warren & Tyagi, 2003) who in their research on

bankruptcy filings in the United States, found middle-class families to be in significant economic distress to the point that researchers concluded that bankruptcy was largely a “middle-class phenomenon.” In order to explain such findings, the researchers dispel various myths regarding the family economy. For example, many families in financial trouble are assumed to be “living beyond their means” and have engaged in significant overspending. This “overconsumption” myth presumes families’ financial difficulties are of their own doing. Using data from the US Consumer Expenditure Survey, Warren and colleagues (Warren, 2006; Warren & Tyagi, 2003) demonstrate that although the nature of expenditures has changed (e.g. families now spend less on food and clothing, but more on electronics), Americans have engaged in the same amount of “frivolous” spending as they did in the 1970s.

Instead of “blaming the victim,” researchers argue that middle-income families in the United States are experiencing mounting financial pressures due to current deteriorating economic conditions and long term shifts in the employment sector (Treas, 2010; Weller & Staub, 2002). Scholars demonstrate that these pressures are due to the combination of reductions in traditional middle class job opportunities, shifts in public expenditures towards lower income groups, and changing standards of education levels deemed sufficient to ensure upward mobility (Birdsall et al., 2000).

In addition to these pressures, there have been real increases in the costs of the “basics” that define a middle-class family, and keep them secure in the United States: houses in neighbourhoods with access to good schooling, health insurance, education (including college tuition), transportation, child care, and taxes. These increases add extra strain on the family budget especially when considering that wages in the United States

have not increased along with the costs of living (Lesmerises, 2007; Mishel et al., 2004; Sullivan et al., 2000; Warren, 2006, 2007a; Warren & Tyagi, 2003; Weller, 2006; Weller & Staub, 2002). When compared to the 1970s, the median income for a fully employed male in 2004 was almost \$800 less (Warren, 2006). And although a second income earner increases the family income by 75% compared to that in the 1970s, after the family's fixed costs (e.g. housing, child care, taxes) are taken into account, contemporary two-earner families actually have *less* discretionary income than their single-earner counterpart 30 years ago (Warren & Tyagi, 2003).

As such, many American families are now reliant on two incomes just to afford the “basics,” and are also more prone to deplete their personal savings and take on more debt just to make ends meet (Sullivan et al., 2000; Weller & Staub, 2002). However not all families have two earners (e.g. families with single, divorced, or separated parents). Warren and colleagues (Sullivan et al., 1989, 2000; Warren, 2006, 2007a; Warren & Tyagi, 2003) note that these families are especially vulnerable to these pressures. In fact, the researchers found that single mothers were 50% more likely than married parents to go bankrupt (Warren & Tyagi, 2003).

This “middle-class squeeze” (Weller, 2005) also has implications for middle-income families' financial security and their standard of living in the United States. In a publication for Demos, a non-partisan public policy research and advocacy organization, Wheary, Shapiro, Draut, and Meschede (2008) argue that a middle-class standard of living requires families to have “adequate financial security to meet current obligations, invest in the future, and access opportunities” (p. 1). In their analysis of financial data on parental education levels, family assets, budgets, housing, and health care costs, the



researchers found that three-quarters of their sample of middle-income American families were not financially secure. Thus many were faced with threats to their current standard of living.

Further, given recent changes in the global economy (i.e. “the Great Recession”), these trends have become particularly salient in the United States. As the subprime mortgage crisis and global recession further exacerbated the systemic vulnerabilities inherent in the American economy, families were subject to increasing pressures that challenged their financial security (e.g. home foreclosure, suppressed wages, job loss, and increased debt loads) (Garcia & Draut, 2009; Treas, 2010). In combination, the findings reported by these studies suggest that it is becoming more difficult for American middle-class families to stay in the middle (Bartholomae & Fox, 2010).

### **Canadian scholarship on the middle**

Compared to the wealth of information on the state of the middle class in the United States, there is little equivalent scholarly focus within Canada. Canadian research is comparatively more focused on income polarization or inequality (e.g. Heisz, 2007; McWatters & Beach, 1990) and the “growing gap” between the rich and poor in Canada (Yalnizyan, 1998, 2007). This research on income inequality is useful in that it allows for a comparison between Canada and the United States. Indeed many studies indicate that the two countries are experiencing similar trends in income inequality (Beach & Slotsve, 1996; Foster & Wolfson, 2010; Pressman, 2007). More specifically, a recent comparative study from the Organization for Economic Co-Operation and Development (OECD) (2008) demonstrated, using Gini coefficients, that the distribution of income has widened

in both the United States and Canada since the mid-1980s, although income inequality in Canada has grown at a slower rate than in the United States. The slower growth of inequality within Canada is theorized to be due to the higher involvement of the government (e.g. household taxes and public cash benefits) (OECD, 2008; Pressman, 2007). Although this research indicates Canada and the United States are experiencing the same trends in terms of income inequality and the “hollowing of the middle” (OECD, 2008), this research does not provide insight into whether Canadian middle-income families are experiencing the same financial pressures as their American counterparts within this changing economic context.

In this way, some scholars argue that the middle is an understudied dimension of research on income inequality in Canada. As demonstrated earlier, this is in stark contrast to the empirical contributions emanating from the United States. Not only are there numerous prominent scholars whose work revolves around the middle in the US (e.g. Warren and colleagues), but entire organizations have devoted their attention to advancing middle-class prosperity, as well as targeted policy improvements for middle-income families (e.g. Demos). Perhaps the greatest proponent of this argument is Ann Curry-Stevens (2004a, 2004b, 2008) who identifies that the primary attention of Canadian research is at the edges or “margins” of the “growing gap.”

This focus on the margins has effectively overlooked a number of important issues faced by those in the middle. First, recent research suggests that Canadian families are facing similar economic pressures to their American counterparts, pressures that may also put them at risk financially. For example, many of the previously discussed studies indicated that income inequality was rising in Canada. Implicit in this trend is that the

percentage of families with a middle income has shrunk (Yalnizyan, 2007). Moreover, those families who have remained in the middle have experienced real decreases in annual income (Curry-Stevens, 2008) and in personal savings, in addition to concurrent increases in household debt loads (Sauve, 2010). Thus not only are there fewer families in the middle, but there are increased constraints on their capacity to stay there.

Second, as policy in Canada is increasingly influenced by neo-liberalism, this has also overlooked the support needed by families in the middle to ensure their economic security. This market driven approach to social and economic policy has:

[B]rought an end to universal social programmes, replacing them with targeted and residual programmes, eroded income supports and desocialised risk. Individuals today carry more personal economic risk to withstand economic fluctuations, accompanied by reduced expectations of employers and governments, and increased expectations of individuals to survive unemployment, health crises and old age. Policy examples of these transitions in Canada include rapidly deteriorating unemployment coverage, the end of family allowances – replaced by a targeted child tax benefit, and the growing reliance on a personal retirement savings plan whose favourable tax treatment flows primarily to the wealthy (Curry-Stevens, 2008, p 380).

In accordance with such changes, there is a growing pressure for middle-income families to manage their own future success in an increasingly uncertain climate. Further, as Wall (2005) indicates, this climate of economic uncertainty has led some researchers to argue that middle-class parents now face more pressure to “maximize” and perfect their children by giving them the cultural and intellectual capital they need to gain a competitive edge. In overlooking these trends, Canadian researchers and policy-makers seem to be more interested in the increase in poor families rather than the decrease in a politically and sociologically important group – the middle class.

## **The importance of the middle**

Within the sociological and political literature, the middle-class is theorized to moderate an evocative dynamic between the rich and poor. Specifically the middle-class serves three significant functions within broader society: stabilization, emancipation, and pacification. First, the size of the middle-class is understood to be a force that stabilizes society in its integral role in social, economic, and democratic functioning (Lesmerises, 2007). For example, in his research on the determinants of democracy, Barro (1999) found that democracy within a country is tied to the middle-class' higher share of income. Further, a healthy middle class facilitates patterns of consumption and economic demand leading to strong macro-economic growth (Pressman, 2007).

Second, the middle class provides hope for the upward mobility of lower income groups. According to Curry-Stevens (2008), this emancipation function also,

ensures adequacy for the majority of the population because a sizeable middle class served to increase the odds that one could aspire (at the very least) to a middle-class life, where sufficiency of purchasing power meant that one could fulfil one's economic and social functions and still save for the future (p. 384).

In a similar vein, Warren (2007b) argues that the best "ally" of the poor is a strong middle class. That is, a financially strong middle class not only provides a model for the poor to move out of poverty, but also contributes towards the targeted social programs that help them do so.

Finally, the third function stems from Marxist and Neo-Marxist thought in that a large middle class serves to reduce working class consciousness and also sustains and legitimates exploitative class structures and capital accumulation through dominant

hegemony (Curry-Stevens, 2008). That is, a strong middle class promotes middle-class values and lifestyles and an uncritical acceptance of dominant ideologies within society's social, economic, and political institutions. In turn, this lessens feelings of hostility towards dominant societal institutions and dissatisfaction with the status quo (Rinehart & Okraku, 1974).

In line with these three functions of the middle class, the reduction in the size of the middle class may have implications for broader society. As such, its decline is a “matter of concern” (Pressman, 2007) that has been lacking in Canadian scholarship. The challenges facing those in the middle thus seem an especially worthy focus of study.

### **Aims of the current research**

The research presented here only begins to provide a portrait of how these overarching trends are impacting middle-income families and the implications that they may hold for income inequality in Canada. However, what is missing in much of this research, whether Canadian or otherwise, is an understanding of *what it is like* to face these challenges, and whether all middle-income families face them to the same degree. As Curry-Stevens (2008) suggests, further explorations of the middle should ask whether families' cash flows are impacted “by choice or necessity? What types of expenditures are stressing families today? And how are these net annual losses translating into the lived economic experiences of families today?” (p. 383). With these suggestions in mind, a detailed examination of the experiences of middle-income families' is pertinent.

My original interests in this topic emerged when I joined the cross-national, comparative research project “Families in the Middle.” I began with the desire to

examine day-to-day family life, financial strain, and parents' hopes and worries for their children within the context of the recent global economic crisis. But once I began collecting my interview data, it soon became clear that the economic crisis had not really impacted the financial circumstances of most families, and in many cases, was not even on their radar. This is not to suggest that families were not impacted, as some parents did indicate certain changes to their income. Rather, the crisis itself seemed to be one of the many contextual factors that middle-income families encountered in their day to day lives. In light of the research presented here (particularly Treas, 2010), this led me to consider that perhaps some of these families were having difficulties before the crisis. Thus I wanted to learn more about their experiences of financial strain, and how and why they managed their household economies in the ways that they did given this unique economic context, but without substantively focusing on the global recession.

The aim of this thesis is to better understand how the economic circumstances of middle-income families impact their day-to-day lived realities. Keeping in mind that the data were collected during an economic crisis, I explore middle-income parents' financial situations and their perceptions of financial strain, as well as the factors that may contribute to the degree of financial strain they experience. In addition, I also examine parents' financial management strategies, focusing on how they allocate their resources as well as the meanings such decisions hold for parents.

Although this focus on middle-income families' day-to-day lives may seem banal, such research is necessary to advance the development of family theory. As Daly (2003) suggests,

If our goal is to create theory that comes closer to understanding what goes on in families, then our goal must be to create theories that capture how families live their everyday lives – their values, their operating assumptions, guiding philosophies and decision-making processes about even the most mundane activities (p. 781).

To accomplish my research goals and provide such theoretical insights, I conducted semi-structured in-depth interviews with 17 middle-income parents. The next chapter will provide a review of the relevant literature that also informed my study. Chapter 3 contains a summary of my research design and methodology, and I report the findings of my research in Chapters 4 and 5. In Chapter 6 I reflect on these findings, consider the limitations of my research, as well as possibilities for future study.

## CHAPTER TWO: LITERATURE REVIEW

This chapter reviews the existing literature that is relevant to this study. As I am interested in better understanding middle-income families and their financial decisions, I begin with an examination of the theoretical and empirical literature on financial strain, followed by a review of the literature on managing family finances. Finally, I provide a discussion of the research on middle-class and middle-income families.

### **Financial strain**

#### *Conceptualizing financial strain*

There has been a wide variety in the terms used to name the constructs that describe individuals' feelings regarding their financial condition (Prawitz et al., 2006). While some use positive terms such as "personal financial wellness" (Joo & Garman, 1998), "perceived economic well-being" (Walson & Fitzsimmons, 1993), and "perceived income adequacy" (Danes & Rettig, 1993), other researchers use more negative terminology. The most common of these include "financial strain" (Gudmunson, Beutler, Israelsen, McCoy, & Hill, 2007; Gutman, McLoyd, & Tokoyawa, 2005), "financial stress" (Bailey, Woodiel, Turner, & Young, 1998; Freeman et al., 1993), "economic distress" (G. L. Fox & Chancey, 1998; Voydanoff, 1984), "economic hardship" (Barrera, Caples, & Tein, 2001; Gomel, Tinsley, Parke, & Clark, 1998), "material hardship" (Gershoff, Aber, Raver, & Lennon, 2007), "economic stress" (R. D. Conger et al., 1993; Danes & Rettig, 1995; J. J. Fox & Bartholomae, 2000), "economic pressure" (R. D. Conger, Rueter, & Elder, 1999; Elder, Conger, Foster, & Ardel, 1992), and "economic



strain” (Layte, Maître, Nolan, & Whelan, 1999; Mills, Grasmick, Morgan, & Wenk, 1992).

While many researchers use any combination of these terms synonymously within their own work (e.g. R. D. Conger, Elder, Ge, Lorenz, & Simons, 1994; Whitbeck et al., 1997) others consider each term to be conceptually unique, albeit related. For example Gudmunson and colleagues (2007) differentiate *economic pressure* from *financial strain* in that the former refers to “undesired resource management coping behaviours” and the latter as “worries about money” (p. 358). Similarly, Voydanoff (1984) uses the concept of economic distress to refer to aspects of economic life that are potential stressors for individuals and families. Such aspects include economic deprivation (the loss of financial resources over time and the inability to meet financial needs) and economic strain (perceptions about one’s financial status). These differences in terminology between (as well as across) researchers largely stems from the varying populations and contexts upon which researchers focus their studies (Prawitz et al., 2006).

Although scholars use a variety of terms, each concept includes both an objective and subjective component. Objective components typically refer to per capita income, work hours, and wage loss. These variables provide information about the amount of resources a family has to meet its needs. In contrast, the subjective component begins to get at the perceptions and meanings families have regarding their financial situations. Returning to Voydanoff’s (1984) conceptualization of economic distress, it is apparent that economic deprivation represents the *objective* patterns of changes in family income over time, whereas economic strain is a *subjective* evaluation of a family’s current financial status. Thus terms such as “economic distress” or “financial strain” can be

conceived as “multidimensional” concepts (Barrera et al., 2001). It is important to note that although researchers highlight the importance of objective levels of economic resources on financial strain, they emphasize it is the *perceived* inadequacy of their resources to meet their expenditures that leaves individuals and families feeling strained (Danes & Rettig, 1993; Jacobs & Newman, 2008; Mistry, Lowe, Renner, & Chien, 2008).

For the purposes of my thesis research, I use family financial strain as a broad concept that gives meaning to the experience of economic challenges (Gutman & Eccles, 1999; Gutman et al., 2005; Voydanoff, 1990). This includes parents’ perceptions regarding financial adequacy, adjustments to changes in families’ financial situations, financial worries and concerns, and parents’ projected financial situation (Voydanoff, 1984). I use other terms (e.g. economic strain, financial pressure, etc.) as synonyms for financial strain.

#### *Understanding financial strain*

There has been a great deal of research on the economic conditions, processes, and circumstances that contribute to financial strain. Studies have examined financial strain resulting from low income and poverty (Barrera et al., 2001; Mayer & Jencks, 1989; Mistry et al., 2008), significant income losses due to macro-economic depression (R. D. Conger & Conger, 2002; Elder & Caspi, 1988), inflation and recession (Caplovitz, 1981; Krein, Hogarth, & Rettig, 1983; Rettig, 1982), unemployment (Voydanoff & Donnelly, 1988; Wilhelm & Ridley, 1988a), and large scale changes in the size and structure of the labour force (Voydanoff, 1984).

In their work on the impacts of the farm crisis on primarily middle-income families in the rural Midwest during the 1980s, Elder and his colleagues (1992) assessed family responses to economic change and their consequences. In their model of economic pressure, the researchers included two key conceptualizations “felt constraints” and “economic adjustments.” Felt constraints were the “subjective appraisal[s] of economic pressure, as when income fails to cover expenses and the family is unable to make ends meet” (pp. 8-10). This sense of constraint experienced by families is derived from objective economic conditions (e.g. adverse income changes through unstable work) but also from the families’ subjective expectations for a desired or essential standard of living. That is, families are constrained by the disparity between consumption expectations and the available resources to provide for them. Economic adjustments included those actions taken partly in response to these increasing constraints, such as reducing expenditures. These concepts were found to be equal components that contributed to a family’s experience of economic pressure.

Conger and colleagues (R. D. Conger & Conger, 2002; R. D. Conger & Elder, 1994; R. D. Conger et al., 2002) developed the Family Stress Model from their research on families who were experiencing economic changes during the rural stress crisis of the 1980s. The model links economic hardship (low income, high debts, and negative financial events) to family functioning and adjustment through the economic pressure they place on the family. Such pressures include unmet material needs (e.g. adequate food and clothing), the inability to pay bills or make ends meet, as well as cutting back on necessary expenses. The experience of these strains then gives meaning to economic hardship (R. D. Conger & Donnellan, 2007).

In their expansion of the Family Stress Model, Mistry and colleagues (Mistry & Lowe, 2006; Mistry et al., 2008) identified the importance of considering a family's ability to afford their "modest wants" in addition to their necessary expenses. In their mixed methods study, the low-income mothers attributed different subjective meanings towards certain household expenditures. For example, while making monthly bill payments was associated with feeling "okay," being able to afford modest extras like nicer clothing and toys for the children was associated with more positive feelings. Further, purchasing big ticket items, such as a car or furniture, left the mothers feeling proud and independent. These non-essential items were desired by the women as they conveyed a sense of well-being and satisfaction with everyday living and also signified that they were successful providers. These findings are similar to those of other studies that found low-income mothers to intentionally spend money on nonessential goods and services in order to provide their families with a feeling of normalcy (Edin & Lein, 1997; Lee, Katras, & Bauer, 2009). As part of their quantitative model of the associations between economic pressure and children's outcomes, Mistry and colleagues (2006, 2008) also found that higher household incomes predicted lower levels of financial strain when it came to affording the basic expenses. Interestingly, the researchers also found that increases in income did *not* predict reductions in strain in terms of meeting modest extras. Although the researchers did not address this finding specifically (as their analytic focus was on children's outcomes), they suggested more generally that affording a family's modest extras were particularly important for mothers' psychological well-being.

Such research findings also lend themselves to those found by Danes and Rettig (1993) in their examination of perceived discrepancies between families' level and

standard of living. Davis (1945) defined “level” of living as that which is “actually experienced, enjoyed, or suffered by the individual or group.” whereas the “standard” represents the “the level that is urgently desired and striven for” (p. 3). Those who perceive a disparity between consumption expectations and the available resources to provide for them are then likely to experience negative feelings and lower satisfaction with the gap between their level and standard of living (Danes & Rettig, 1993). These results suggest that experiences of financial strain are related to parents’ inability to afford both the necessary and extra expenditures that make up their desired standard of living.

#### *Examining financial strain*

As not all families are equally successful in securing the necessary resources for their members, researchers have also devoted considerable attention to better understanding the characteristics that are related to financial strain. Voydanoff (1990) suggests that economic difficulties stem from the dual sources of structural constraints imposed by the labour force and earning patterns, and the characteristics of the family and its members (e.g. family size and composition of earners). As such there is considerable literature on financial strain and low-income families and families in poverty (Layte et al., 1999; e.g. Meyer & Sullivan, 2003; see Seccombe, 2000 for a review), particularly those headed by single mothers (e.g. Edin & Lein, 1997; Gutman et al., 2005; Jarrett, 1994; Mistry & Lowe, 2006; Mistry et al., 2008). For these families, the experience of financial strain goes beyond worry or anxiety about money. Rather they

suffer from persistent hardship that is damaging to the health and well-being of all family members (Wadsworth & Santiago, 2008).

In general, measures of economic strain vary by demographic characteristics such as age, gender, minority status, education, marital status, and group status (Bartholomae & Fox, 2010). For example, research has demonstrated that older households (Varcoe, 1990) and married couples (Bauman, 2002; Lerman, 2002) are less likely to experience financial strain. Members of different ethnic groups have also been demonstrated to experience and perceive financial strain in different ways (Gomel et al., 1998).

Additionally, in their recent research on a sample of women aged 30–65 with a household income of at least \$40,000, Malone, Stewart, Wilson, and Korsching (2010) found these women to assess their financial situations more negatively than positively, and they did not have high levels of financial well-being. Such findings led the authors to conclude that “it is not just poor women or single mothers who are worried about their financial futures” (p. 77). These demographic characteristics are likely correlated with more important indicators of financial strain such as income, family wealth, home ownership, and household debt and savings (Bartholomae & Fox, 2010). For instance, families with higher debt-to-income ratios are less likely to be satisfied with their financial situation than families with lower ratios (Lown & Ju, 1992). In addition, Porter and Garman (1993) found that worries about debt repayment and the ability to meet financial emergencies were associated with higher level of financial strain.

There is also a diverse literature on the implications of economic stress for family life and family functioning. Previous research has consistently indicated an inverse relationship between financial strain and family well-being (G. L. Fox & Chancey, 1998;

Gomel et al., 1998; McLoyd, 1989; Takeuchi, Williams, & Adair, 1991; see Voydanoff, 1990 for a review). For example, financial strain has been linked to a wide range of adverse behavioural outcomes and psychological symptoms (K. J. Conger, Reuter, & Conger, 2000; Vinokur, Price, & Caplan, 1996). Research has also suggested that there is a negative relationship between financial strain and marital quality and stability (R. D. Conger et al., 1990; Gudmunson et al., 2007). Further, in a recent analysis of extreme financial strain in married couples, Thorne (2010) illustrated that severe financial distress (such as filing for bankruptcy) promoted the “intensification of the unequal division of financial labour” (p. 195), wherein taking care of monthly bills – a chore that primarily wives were responsible for – transformed into low control, highly intense, and time-consuming women’s work.

A considerable amount of research has also demonstrated that financial strain in the family can lead to parenting stress and poorer outcomes for children (Brooks-Gunn & Duncan, 1997; G. J. Duncan & Brooks-Gunn, 1997; Gershoff et al., 2007; McLoyd, 1990). For example, financial strain has been demonstrated to negatively impact parental well-being (e.g. mental health) (Mistry et al., 2008). Such changes in a parent’s mood or feelings of efficacy can then influence parenting behaviours, child-rearing practices, and the quality of parent-child interaction (Takeuchi et al., 1991). Indeed, Elder and Caspi (1988) found that economic stress affects parenting practices by increasing the use of inconsistent and arbitrary discipline, which can negatively impact the emotional and behavioural well-being of children and adolescents (R. D. Conger & Donnellan, 2007). Expanding on these findings, Solantaus, Leinonen, and Punamaki (2004) not only demonstrated that family relationships and parenting are sensitive and vulnerable to

economic stress and are linked to child outcomes, but that a higher income does not necessarily protect parents from the effects of financial strain.

*Limitations of the literature on financial strain*

A key limitation of the literature on financial strain is the lack of qualitative analysis (Gomel et al., 1998). Although much of the research reported here consists of well-designed quantitative studies (e.g. R. D. Conger & Elder, 1994; Elder et al., 1992) there are comparatively fewer qualitative analyses of financial strain in families. Qualitative investigations can provide a better understanding of the subjective experiences of families, particularly in regards to the meanings they attribute to certain expenses, and how they perceive and react to financial strain (Mistry & Lowe, 2006). For example, research suggests that perceptions regarding what constitutes a “necessary” expense may vary between certain groups (e.g. poor vs. non-poor) as well as within individual families (Gordon et al., 2000). Qualitative methods are better suited to understanding such variation in perception (Silverman & Marvasti, 2008).

Although there is a smaller body of qualitative research on financial strain, an explicit focus on middle-income families is rare, as such research almost exclusively analyzes the experiences of lower-income families (for an exception see Gomel et al., 1998). This has led some researchers to call for an expansion of studies on financial strain to include a wider range of family types (e.g. non-poor families) (Mistry et al., 2008; Voydanoff, 1990). Such expansion is particularly relevant given the recent research presented in Chapter 1 that suggests middle-income families are facing unique economic challenges (e.g. Curry-Stevens, 2008; Warren & Tyagi, 2003).



Also, there is little research that has explored the relationship between financial strain and the family within the Canadian context. Like the scholarship on the middle-class, research on financial strain has been predominantly conducted in the United States, a country that has a greater level of income inequality, higher levels of child poverty, and different social support structures than in Canada (Birdsall et al., 2000; Pressman, 2007; Wolfson & Murphy, 2000). In light of these macro-level differences, it is unclear whether Canadian families will have similar experiences of financial strain.

### **Managing family finances**

As the relationships between income, expenditures, and financial strain are complex, changes in income may not result in concurrent changes in the experience of financial strain (Mayer & Jencks, 1993). This is likely because families who experience financial strain are suffering from multiple challenges rather than a single problem (Rector, Johnson, & Youssef, 1999). Financial behaviours are thus closely related to financial strain levels and may change in response to increasing financial demands (Joo & Grable, 2004). This warrants an overview of the relevant literature on the allocation of resources in the family economy.

### *An ecological framework of decision making and financial management*

Inherent in managing family finances is the role of decision making processes. Perhaps the most comprehensive theoretical treatise on family decision making is Paolucci, Hall, and Axinn's (1977) ecosystem approach.<sup>1</sup> According to these scholars,

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<sup>1</sup> This approach draws on an ecological theory of the family that assumes humans are social, physical, biological beings that interact with each other and with their physical, socio-cultural, aesthetic, and biological environments, as well as the material and human resources of these environments. The

decision making is a process whereby families organize their available resources in order to achieve certain family goals. These resources include both “human” (a family’s values, attitudes, abilities, energy, knowledge, and skills) as well as “nonhuman” (money, facilities, and material objects available to the family). At the core of the decision making process are the values a family possesses, as not only do they define and motivate goals, but they determine whether the goal has been attained. The decision making process occurs in three phases: (1) recognizing a need for decision, (2) the identification and weighing of acceptable alternatives, and (3) choosing an alternative and facilitating its action. Thus any managerial activity includes “making plans based on value clarification, goal setting, and resource allocation, as well as implementing plans through facilitating, checking, and adjusting actions generated to carry out specific activities” (Paolucci et al., 1977, p. 128).

Rettig (1993) developed a theoretical framework that focuses specifically on family resource management. There are three components of this framework: a decision situation, a decision maker, and decision processes. The decision situation is the presenting problem, conflict, or opportunity that occurs, and involves existing resource flexibilities and constraints, risks and consequences, and the human resources of the decision maker. Similar to Paolucci and colleagues (1977), Rettig (1993) considers a decision maker to possess specific human resources – distinctive values, goals, standards, and perceptions. Thus the decision maker uses unique perceiving processes to evaluate the resources and constraints apparent in the decision situation. For example, perceptions

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uniqueness of human ecology lies in its focus on viewing humans and their near environments as integrated wholes, mutually influencing each other and in its conception of the family as a social organization embedded within many contextual environments (White & Klein, 2008).

of income inadequacy or financial strain that emerge from a decision situation (such as the discrepancy between a family's standard and level of living) will influence beliefs about whether action is necessary and/or possible (Danes & Rettig, 1993). The actual decision processes then include perceiving wanted and needed changes, deciding what to do, and implementing the decisions made (Rettig, 1993).

This work is important as it indicates that the management of a household economy depends on more than just the available economic resources and constraints. Scholars also highlight that intra-family decision making takes place within an environment of multiple interrelated conditions and contexts (Danes & Rettig, 1993; Paolucci et al., 1977). These may include the technological context (e.g. the availability of jobs, new consumption standards, and the influence of media), the political context (e.g. government policies on family), the cultural context (e.g. religious and ethnic background), as well as an overarching temporal context. According to Kirchler, Rodler, Holzl, and Meier (2001) "decision processes cannot be analyzed adequately without at the same time considering the context in which they are set, past and concurrent events, as well as consequences and goals projected into the future" (p.163).

Furthermore, these processes may play out differently for different families or for different family members, depending on environmental and human factors. These factors include the physical, social, political, and economic conditions existing at the time, the unique social group to which a person belongs, and the multitude of roles one assumes in everyday life (Paolucci et al., 1977). More specifically, a central problem in this literature is that of social stratification and the differential access to resources (the economic context), freedom to make life choices (the individual context), participation in the

decision-making of social groups, and position in the dominant power structure (the social and/or political context).

In this way, the framework also takes into consideration gender, race, ethnic, and class differences by situating individuals and their families within the unique context of their social positioning and the layers of contexts and constraints that are linked to that position. For example, when we include gender in the analysis of these family processes, feminist perspectives highlight the relevance of economic opportunities to earn a living, the autonomy to control one's body, and the power to interact as equals within women's decision making (Ferree & Hall, 1996).

These processes have been explored within a gender context in Zvonkovic, Greaves, Schmiede, and Hall's (1996) research on how married couples make family and work decisions. The researchers discovered that the ways couples constructed gender within their marriages permeated their decisions. Specifically, couples varied in their perceptions of wives as economic providers and thus constructed the wives' roles as participants in the paid work force within a context of situational constraints and opportunities that reinforced and legitimized such a perception. This led the researchers to conclude that both husbands' and wives' decisions to work, how much to work, and the consequences for the family were active processes of constructing gender. Thus it seems that family decision making generally, and financial management specifically, are complex processes that men, women, and families must undergo in their day-to-day lives.

Although the broader ecological framework has been criticized as lacking in theoretical sophistication and its tautological explanations of social change (White & Klein, 2008), this approach provides a constructive foundation for understanding decision

making processes. More specifically this approach is valuable in the ways it situates families within a given time and space, and contextualizes their decisions within an environment that provides an infinite number of both alternatives and constraints according to each individual and their unique social positioning (Paolucci et al., 1977).

### *Financial management strategies*

According to the family resource management theories presented here, individuals are motivated to change financial behaviours by their perceived needs, values, and goals that emerge from certain discrepancies (Danes & Rettig, 1993; Paolucci et al., 1977). Research on the types of adjustments families make include interpersonal communication strategies (Weigel & Weigel, 1990) and adding additional income earners (Bokemeier, Sachs, & Keith, 1983). For example Hanson and Ooms (1991) studied the costs and benefits of adding a second income earner in lower-, middle-, and upper-income families. They found that lower-income families gained a 70% increase in income, whereas middle- and upper-income families experience 38% and 16% gains, respectively. However the authors also found that due to the increase in work-related costs (e.g. child care and transportation) the income advantages of a second earner were reduced. Low-income families were found to lose 46% of their advantage to work-related expenses, while middle-income families lost 56%, and high-income families lost 68%.

Many other researchers have focused on how families cut costs by decreasing consumption or increasing the use of credit (Caplovitz, 1981; R. D. Conger & Elder, 1994; Wilhelm & Ridley, 1988b). Elder, Robertson, and Ardel (1994) considered cutting back costs as one of many adaptational processes that indicate how adverse economic

circumstances impact the family. In their research on family strain during the rural Midwest crisis, they found that cutting costs increased the likelihood of parents' feeling depressed and angry as this strategy signified the loss of a valued life style. Although these behaviours are part of a wide range of research on financial management strategies (for a review see Godwin, 1990), the literature also focuses on the use and effectiveness of budgeting strategies.

Budgeting typically refers to the approaches used by a household to secure "safe and decent-yet-modest living standards in the community in which it resides" (Allegretto, 2006, p. 443) and is loosely used by some researchers to indicate successful management of a limited income in meeting essential expenses (Dowler, 1997). Researchers focus on the implications of planning behaviour, the use of written budgets, and record planning for family finances. For example, Beutler and Mason (1987) found that families who had written financial plans and record-keeping systems, and were planning into the next year, reported a significantly higher net worth than other families. Similarly, many researchers have examined the relationship between family finances and financial satisfaction in both lower- and middle-income families (Godwin & Carroll, 1985; Lawrence, Carter, & Verma, 1987; Williams, 1990). Joo and Grable (2004) for example, found that middle-class families who utilize better financial management strategies tend to have higher levels of financial satisfaction and therefore, lower levels of financial strain.

#### *Family financial management and gender*

Within the body of research on financial management, there are numerous studies that have examined gendered financial practices in a variety of family structures (e.g.

Burgoyne, 1990; Elizabeth, 2001; Jarrett, 1994; Vogler & Pahl, 1993). For married and cohabitating couples, the research focuses on spending behaviour within the context of gender roles, financial responsibilities, and power dynamics. Fox and Murry (2000), in their overview on family research from a feminist perspective, concluded that although couples view their marriages as equal and their family roles as egalitarian, husbands are more likely to maintain an upper hand in decision-making processes, processes that are congruent with gender inequality.

Further, in a discussion of the literature on financial decision making in married couples, Burgoyne (1995) emphasizes that financial choices are shaped by both economic factors and social rules of exchange, in that “decisions about the spending of ‘household’ money will be influenced by how it came into the household and who is entitled to own and use it” (Burgoyne, 1995, p. 422). For example, employed wives have been described as more family-focused than their partners in regards to spending and devote a higher proportion of their income to their children (Nyman, 1999; Pahl, 1995, 2000) and have less personal spending than men (Burgoyne, 1995; Tichenor, 1999). Also, in the event of the household having to cut costs, it tends to be the woman who reduces her consumption rather than other family members (Wunderink, 1995). Similar trends have been found in regards to work-related costs, in that if both parents are working, the female partner is more likely to take responsibility for children – by providing care herself or ensuring that it is provided – and usually from her own earnings (Burgoyne, 1995).

In comparison, the sole female management of finances has been associated with lower income households where, as a consequence, making ends meet is difficult (Vogler & Pahl, 1994). Thus there is a substantial literature that examines the financial strategies

of these single mother families. Edin and Lein (1997) conducted in-depth interviews with 379 low-income single mothers to show how they employ a set of survival strategies, supplementing their earnings from paid work or welfare so as to generate a sustainable family income. More specifically, this supplemental income came from family and friends, “off-the-books” jobs, as well as cash or food assistance from community agencies or charities. More recent research has found low-income women to enact similar strategies, but has expanded on Edin and Lein’s (1997) work to include the use of financial management or cash-flow strategies. Low-income mothers were also found to use budgets, actively plan for future expenses by cutting back, shopped sales, and simply did without food or other material goods (Mistry et al., 2008; Monroe, Tiller, O’Neil, & Blalock, 2007).

*Limitations of the literature on family financial management strategies*

Such research on managing the family’s finances has provided a framework for understanding how families approach financial management. Although this literature describes a wide range of strategies parents use to manage their resources as well as their impact on financial strain, it is comparatively less evident how and why parents negotiate income-expenditure patterns while dealing with the burdens of making ends meet. More specifically, much of the literature focuses on accounting for sources of income, the organization of the family income, or details the types of expenditures rather than providing an account of how, where, and what a family’s income is spent on, as well as decisions surrounding expenditure patterns. Further, these studies rarely discuss the implications for family life beyond the household economy (Mistry & Lowe, 2006). This



lack of study is especially true in research on middle-income families in general and middle-income mothers in particular (for an exception, see Hertz & Ferguson, 1998). As these families may have differential access to economic and social resources, and face unique economic challenges (Freeman et al., 1993) it is unclear whether they will utilize the same strategies as lower income parents.

In addition, it is less understood how children factor into middle-income parents' decision making processes. Although previous research has focused on the impact of children on financial management in poorer families, the processes and strategies through which these impacts occur is comparatively less clear in more affluent families. For example, in their research on low-income families in the UK, Hamilton and Catterall (2006) found that family financial decisions were structured around children's needs in order to protect the children from the stigmatization of poverty. As such, parents had little to no flexibility to afford their personal expenses and many were found to suppress their own needs to provide for their children. This type of parental "sacrifice" has also been highlighted in other research on low income families and financial management (Kochuyt, 2004; Mistry & Lowe, 2006) as well as in general family life (see Bahr & Bahr, 2001 for an overview). It is evident from these studies that parents are taking their children into account when making decisions, but research is needed to uncover how and why they do so, particularly in middle-income families. According to Beaujot (2000) children prompt decisions regarding earning and caring because "they are dependent on the adults in the family and because parents feel the need to give their children the best life possible" (p. 269). Thus an in-depth analysis of the motivating factors behind parents' decision making processes is also pertinent.

## **Families in the middle**

Throughout this review of relevant literature, I have referred to the lack of research on middle-income families. In this final section I wish to present the literature that has examined the unique character of family life for this group. First, I will discuss the literature that more generally focuses on parenting in middle-class families, followed by research that addresses middle-class mothering specifically.

### *Parents in the middle*

Within the family literature, the key studies that are relevant to my thesis are also the ones that have analyzed the differences between poor, working- or lower-class families and their middle-class counterparts in many areas of family life (for an overview of such research as it relates to socioeconomic status, see Hoff, Laursen, & Tardiff, 2002).<sup>2</sup> As identified in the previous section on managing family finances, an individual's values, perceptions, and goals are integral components of the decision making process. Many researchers have focused on such dimensions as they relate to parenting practices.

Over the last few decades, a large body of research has examined the patterns between social class and parenting values. Perhaps the most prominent of these were the studies conducted by Kohn (1959, 1963, 1979) who assessed the impact of parental social class on parental child-rearing values. Kohn theorized that

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<sup>2</sup> Notable here is that much of the parenting literature utilizes a social class framework. However, given the overlap in the operational definitions of class and income indicated in Chapter 1, in many cases the broad middle-income grouping is oftentimes colloquially understood as the middle class (Curry-Stevens, 2008). Thus this literature is relevant to the themes discussed in this thesis.

[M]embers of different social classes, by virtue of enjoying (or suffering) different conditions of life, come to see the world differently—to develop different conceptions of social reality, different aspirations and hopes and fears, different conceptions of the desirable” (1979, p. 48).

These “conceptions of the desirable,” or values, are considered to be a bridge between social structure and behaviour. Parental values are those standards that parents want to see in their children’s behaviour.

Although Kohn recognized that all parents – regardless of social class – value their children to be honest, considerate, obedient, dependable, and happy, there were distinct differences in the values between working- and middle-class parents. For example, Kohn (1979) found that middle-class parents were more likely to place an emphasis on their child’s self-direction (e.g. self-control, responsibility, curiosity), while working-class parents stressed their child’s conformity to external authority (e.g. cleanliness, good manners, obedience). Such value differences were also found to be related to differences in disciplinary practices and perspectives on parental support and constraint. Other studies on social class and values have come to similar conclusions (see Alwin, 2001 for a review). In more recent research, Xiao (2000) found gender differences within these class-related parental values. Specifically, middle-class women were more likely than other women to desire children’s autonomy, whereas social class made no difference in men’s endorsement of the same value.

As parental values are likely to influence their goals for their children (Kohn, 1963), scholars have also focused attention on the implications such factors hold for parenting practices. For example, in Hill’s (1997) mixed methods research on parental social class and expectations for children, results suggested that parents from middle-

class backgrounds had higher expectations for their children's career success and were more involved in their children's education than parents from working-class backgrounds. These findings support previous research that indicates parents from middle-class backgrounds provide more emotional and financial support for their children's career goals (Higginbotham & Weber, 1992).

Studies have also examined the linkages between parent goals and children's participation in extra-curricular activities. Dunn, Kinney, and Hofferth (2003) found that the values, hopes, and aspirations middle-class parents held for their children were related to parents' perceptions of their children's after school activities. For example, parents wanted their children to be happy, to go to college, secure a good job, and have a family. They also wanted them to develop strong morals and social skills, and to be self-confident, responsible, and respectful. Parents perceived that extracurricular activities were a valuable investment (both in terms of their financial and time resources) that allowed children to develop these desired attributes, and thereby become happy, well-rounded adults.

Other researchers have also found similar emphases on extra-curricular activities in middle-class families. For example Lareau (2003) found that enrolment in organized activities was part of a distinctive set of parenting practices utilized by middle-class families. Relying heavily on Bourdieu's theory of cultural capital in her research, Lareau (2003) called this cultural logic of childrearing "concerted cultivation" whereby parents, and mothers in particular, invest a great deal of time, energy, and money in providing certain activities, experiences, and opportunities for child development. In comparison, working-class and poor parents were argued to engage in childrearing strategies that

emphasized the “accomplishment of natural growth.” These parents do not focus on actively developing their children’s skills by enrolling them in organized activities. Rather, they consider their provision of food, safety, free time, and strong kinship ties as sufficient to ensure their children’s successful development. These class-specific philosophies and approaches to childrearing serve to produce differential advantages to children, whereby middle-class children gain the skills (i.e. cultural capital) to better navigate and compete within social institutions. Not only do parents’ social class and the associated economic and material resources shape their cultural beliefs regarding appropriate childrearing, the advantages children gain also ensure the reproduction of parents’ middle-class status (Lareau, 2003). These strategies are especially pervasive when economic times are uncertain (Vincent & Ball, 2007).

### *Mothers in the middle*

Lareau’s findings on parenting practices are similar to those previously found by Hays (1996) in that middle-class mothers and their lower-class counterparts had different standards of what a “good” mother should provide for their children, and different means and perceptions on how to achieve such standards. Although childrearing strategies may differ by social class and produce differential outcomes for children, mothers’ practices were similar in the extent to which they conformed to broader cultural conceptions of “good” mothering. Hays (1996) describes this similarity as a shared commitment to an ideology of “intensive mothering” characterized by,

lavishing copious amounts of time, energy and material resources on the child. A mother must put her child’s needs above her own. A mother must recognize and conscientiously respond to all the child’s needs and desires,

and to every stage of the child's emotional and intellectual development. This means that a mother must acquire detailed knowledge of what the experts consider proper child development, and then spend a good deal of time and money attempting to foster it. In sum, the methods of appropriate childrearing are construed as child-centered, expert-guided, emotionally absorbing, labour-intensive, and financially expensive (Hays, 1996, p. 8).

Although lower-class mothers upheld the ideas of intensive mothering, middle-class mothers were noted to execute them to the extreme. By reinforcing this ideology in their own mothering practices, these mothers also contributed towards and legitimized a new standard of childrearing in middle-class families.

More recent research continues and expands upon Hays' (1996) conception of intensive mothering. For example, in her analysis on how meanings are produced and negotiated in 14 white women's accounts of mothering (from their dual perspectives as both mother and daughter), Lawler (2000) demonstrates how class was an important basis in their constructions of good mothering. Specifically, those women who had experienced upward mobility, had rejected the understandings and practices of their own, working class mothers and in turn, their own childhood experiences. Other studies have focused on childcare (e.g. Hertz, 1997), highlighting middle-class mothers' emphasis on the emotional quality of the attention their children might receive. Mothers regarded themselves as best placed to provide this, and there was a strong sense of the necessity to "be there" at home for their children (S. Duncan, 2005).

Further, in her research on white, middle-class mothers in England, Byrne (2006) found mothering practices and decisions regarding friendship with other mothers, and children's schooling and activities, fit into a set of everyday activities that mothers undertook. Byrne also demonstrated that these practices involved the reiteration of

classed, raced, and gendered norms. This led the author to conclude that motherhood was a unique combination of mundane, repetitive tasks, “performances” of a particular gendered, racialized, and classed self, and a constructed context for child development.

It is evident from the research presented here that there is a “dominant institution of motherhood” that is particularly evident in Western societies and is promoted and reinforced at the ideological level (Shaw, 2008). In a review of the literature on mothering, Arendell (2000) stated that the “prevailing ideology in North America is that of intensive mothering” and despite “cultural contradictions and diverse arrangements and practices, it is the normative standard, culturally and politically, by which mothering practices and arrangements are evaluated” (p. 1194-1195). Although this institution has implications for the experiences and meanings of motherhood, regardless of different material, social and cultural circumstances, it seems to both influence and legitimize the decision-making practices of middle-class mothers. Such findings may also ring true for mothers with a middle income.

### **Summing up**

It is apparent that there are relevant trends and sizeable gaps within these three related, albeit separate bodies of literature that have guided the focus of my study. As demonstrated by the literature presented in Chapter 1, and here on middle-class childrearing strategies, it seems that middle-income families are an important focus of study – a focus that is largely absent within the research on financial strain and family finances. And in regards to mothering, as Arendell (2000) argues, “access to economic resources and its influences on mothers' experiences, objectives, and strategies is a

significant but understudied dimension of mothering” (p. 1199). Finally, also missing is the analysis of such research within the Canadian economic and social context. Thus I integrate and thereby build upon this foundation of research by studying the experiences of 16 middle-income mothers and one father, currently living in Calgary, Alberta. The following chapter will describe the study in detail.



## **CHAPTER THREE: DATA AND METHODS**

### **Research Orientation**

As indicated in Chapter 1, the purpose of this thesis is to better understand middle-income parents' perceptions of financial strain, their experiences managing family finances, and the meanings attached to their decisions. Thus my intentions are to explore, analyze, and explain the specific experiences of the parents in my study, rather than to draw broad conclusions that are generalizable to all middle-income parents. Qualitative research is well suited to achieve these research aims (Silverman & Marvasti, 2008).

I approached my thesis research from a mainly subjectivist orientation that considers knowledge to be constructed through a meaning making process. Rather than pursuing the "ideals of accuracy and certainty," this perspective accepts that "knowledge is subject to the interpretations of different value standpoints and subject to revision as a result of changing conditions and circumstances" (Daly, 2007, p. 24). As such, my methodological approach to this research study was grounded in a constructivist perspective that assumes knowledge is co-constructed between the researcher and participants, with the research goal of achieving an interpretive understanding of participants' subjective meanings. In accordance with this perspective, it is accepted that the researcher has a profound influence on how the data are created, managed, interpreted, and brought forward in analysis (Charmaz, 2003).

**Families in the Middle: A comparative project**

The data I discuss here were collected as part of the comparative, cross-national research project “Families in the Middle.” This study was designed to better understand the daily realities of middle-income families in Canada and the United States, including parents’ hopes and worries for their children, their financial circumstances, and the impacts of public policy on their day to day lives. As such, the key themes of the research included those surrounding everyday family life: families’ neighbourhood and community, daily routines, paid and unpaid labour, parenting, health, finances, and government support.

In my role as a Research Assistant for the project, I was responsible for the data collection in Calgary. Thus I was obliged to follow the methodological guidelines of the project in order to ensure a dataset that would allow for comparisons between research sites. As a mixed methods project, the “Families in the Middle” study collected both quantitative and qualitative data in a sequential design (Creswell & Plano Clark, 2007). Given the nature of my research questions and the volume of data, my findings emerged from the analysis of the qualitative data only. With this in mind, I did, however, refer back to the quantitative data to aid in making comparisons between cases, or to provide additional contextualizing information about each family. Therefore, I will briefly describe the quantitative methods as they pertain to sampling and recruitment for the qualitative portion of the research, on which this thesis is based.

## **Sampling**

### *Target groups*

There were two key criteria that guided the larger project's sampling strategy. As discussed in Chapter 1, the focus of this research is on middle-income families. For the purpose of this study, a middle income is defined as a family income that falls between 75% – 125% of the adjusted national median income of census families.<sup>3</sup> This corresponds to a range of \$50,000 – \$110,000 per year (before taxes). The second criterion was that parents had to have at least one child aged 9-14 years at the time of data collection. This age range was chosen because one of the project's areas of interest was how families view their children's futures (e.g. plans for post-secondary education). Pilot interviews determined that these ages were an optimal range in which parents can realistically envision their children's future. Also notable is that we did not set out explicit standards as to which parent (in the case of two-parent families) we would seek responses from, but left the decision to each family as to who would participate in the research.

### *Research process*

Even though the project was specifically focused on middle-income families, the first stage of research included an online questionnaire targeted to all parents – regardless of income. Having such data provided initial information about a wide sample of parents.

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<sup>3</sup> The unadjusted median income of census families was \$63,866 in 2005 or \$68,944 in 2009 dollars (Statistics Canada, 2008). The adjustment consists in using an equivalence scale to take into account family size. In our case, we have adopted the same procedure used by the Luxembourg Income Study (LIS) that involves taking the square root of household size. Such a method is routinely used in the literature. See for example Buhmann, Rainwater, Schmaus, & Smeeding (1988).

This allowed the research team to place our sub-sample of middle-income families, in terms of their financial constraints, within a broader perspective. This questionnaire collected information about parents' demographic and economic backgrounds and their perception of the rewards and challenges of parenting. At the end of the short online questionnaire, parents had the option to enter a draw to win \$50 cash and were asked to leave their contact information if they were interested in participating further in the study. From this pool of interested participants, only those with a middle-income were contacted and invited for the interview (parents who expressed interest, but did not meet our income criterion were sent a personalized thank-you letter via email). Those middle-income participants who agreed to participate further were asked to fill out a second online questionnaire, which provided me with more detailed information about various aspects of their life (e.g. parenting, financial situation, standard of living). Together, these two questionnaires included information that I pursued in a semi-structured, in-depth interview to achieve a more rich, nuanced, and detailed contextual understanding of their experiences.

Although the quantitative methods utilized a non-random sampling scheme that is frequently used in mixed methods research (Onwuegbuzie & Collins, 2007), the selection of participants for the research interview (i.e. from the pool of those who were interested) was guided by a theoretical sampling logic (Glaser & Strauss, 2006), as well as practical considerations. In line with this theoretical sampling logic, our goal was to gain a deeper understanding of the groups or categories that were relevant to our research questions. Thus with the project target of completing 20 interviews, we sought to maximize the diversity of this sample according to gender, ethnicity, family structure, and income

(across the middle-income spectrum) so as to capture a broad range of middle-income families and their experiences. However the recruitment of such a diverse range of participants proved to be an extremely challenging process.

### *Recruitment*

To recruit participants to fill out the first online survey, and to hopefully participate in the research interview, a number of targeted recruitment strategies were used. I began recruitment in the summer of 2009 by contacting a variety of children's summer programs, sports teams, and community and recreational centres in the city of Calgary. I contacted the administrators of these programs by both phone and email, described to them the nature and importance of the research, and asked if they would distribute recruitment posters or emails to the families enrolled in their program or who accessed their facility. Although many agreed to display posters in their establishment, or to send flyers home with children to give to their parents, this strategy did not prove to be successful. It was quickly evident that any successful recruiting would come from web-based advertisements, likely because the first stage of research participation involved an online survey.

By the fall of 2009, I had only conducted a single interview. I then drew heavily on personal and network contacts and also began working with three family and/or child service providers I had forged a partnership with as part of a research funding application. These individuals helped to distribute print and web-based recruitment advertisements among their personal contacts, staff, and clientele. In addition, online advertisements were posted on social networking websites (e.g. Facebook), local

classifieds websites (e.g. Kijiji, Craigslist), and community-specific websites (e.g. [www.Calgaryarea.com](http://www.Calgaryarea.com)). I also continued to contact children's programs that had begun fall registration, contacted additional parents' groups and service providers, and utilized indirect snowball sampling techniques within my interview sample of parents (i.e. asking interview participants to forward the survey link and my contact information to those they thought may be interested in participating). These strategies were ongoing into the winter of 2010.

As of November 2009, I had conducted 11 interviews and was concerned about the lack of diversity in terms of ethnic, gender, and family structure in my sample. To attract a wider range of participants to take part in the study, my supervisor suggested issuing a press release. With the help of Media Relations at the University of Calgary, a statement was released to the media and my supervisor and I participated in various radio and television interviews about the research and its ongoing recruitment. At this time I also began working with a representative from Calgary's multicultural television station who was actively involved in the Chinese community and offered to recruit participants for the study on my behalf. In addition, I targeted my recruitment efforts towards organizations, groups, and communities that served specific ethnic and cultural groups. Although these strategies increased the number of survey responses, this rarely translated into a reciprocal increase in respondents from varying cultural or ethnic backgrounds who also were interested in participating in the interview. It is unclear at this point whether this was due to the nature or focus of the research itself, the research instruments (e.g. language), my own social positioning as a white, female, graduate student, or as one of

my contacts suggested, that this study may have gotten lost amongst the multitude of other projects targeting the ethnic community in Calgary, or other factors altogether.

Due to time constraints, the decision was made to stop actively recruiting participants in March, 2010. At this time, I had contacted almost 175 different programs, community groups, and service providers in Calgary with varying levels of success. Combined, the recruitment efforts described here resulted in 120 short survey responses and of these, 41 participants expressed their interest in participating further in the research. Eighteen participants did not fit our middle income criterion. Of the remaining 23 participants, I was unable to schedule an interview with five of them, and I conducted interviews with 18 parents. However, during one of these interviews, it was established that the participant did not have a child within our specified age range, thus this interview was not included in analysis. Unfortunately, this decision removed one of the male respondents from the sample. This left a final sample of 17 middle-income parents.

### **Data collection**

Approval for this study was obtained by the “Families in the Middle” project from the University of Calgary’s Conjoint Faculties Research Ethics Board and was extended to include data collection in Calgary and my involvement as a Research Assistant through an ethics amendment. Issues of confidentiality, anonymity, and informed consent are discussed in greater detail in the consent form given to each participant, which is included in Appendix A.

In order to collect the qualitative data for the project, I conducted in-depth, semi-structured interviews. As much of the research on family finances and financial strain

mentioned in Chapter 2 highlighted the importance of subjective perceptions and the attachment of meaning for individuals, it seems that interview methods were especially appropriate. Conducting interviews can help us to understand “people’s knowledge, views, understandings, interpretations, experiences, and interactions” (Mason, 2002, p. 63), thus interviews were a suitable method of data collection to answer my research questions.

As the “Families in the Middle” study is comparative in design, there were multiple researchers gathering data in various sites across Canada and the United States. For this reason, the study’s interview guide incorporated the practice of “structured discovery” to ensure that the same topics were covered in each interview across locations (i.e. for the purpose of comparison) (Roy, Tubbs, & Burton, 2004). But at the same time, the guide allows for enough flexibility for the researcher and participant to pursue their own topics of interest and meaning within each individual interview. Compared to more structured, standardized approaches to interviewing in multiple sites, this approach is not only better suited to achieving the goals of openness and flexibility in interviews, but allows researchers to capture unexpected findings (Daly, 2007). This semi-structured interview guide then gave me the ability to fulfill both my responsibilities as a Research Assistant for the larger project (collecting data on all themes) and to focus on the themes that I was interested in for my thesis. In addition, the flexibility of the guide allowed the participant to pursue or focus on topics of interest that were important to them throughout the interview.

In terms of the nature of my interviewing process, I attempted to engage participants in an “active interview” (Holstein & Gubrium, 1995). That is, I did not



approach my interviews with the neutral intention to “extract” information, but rather with the assumption, as Holstein and Gubrium (1995) suggest, that all interviews are interactional, constructive “meaning-making ventures.” By engaging participants in this “active” interview, I tried to maintain an awareness of the research aims, the content of interview questions, and the information communicated by the participant. This allowed me to be conscious of the interactional context of the interview and the ways in which I was an active participant in the co-construction of data.

Further, I was also aware that I was only interviewing one family member about issues that likely pertained to the whole family. Though interviews with family members are an appropriate method to facilitate the study of families, researchers must be,

attentive to the fact that families have spokespersons who present the family to the outside world. Although these spokespersons can serve as key informants, they can also act as a kind of gatekeeper in the presentation of family images (Daly, 2007, p. 79).

Thus I recognized that this was one perspective among many. This was not to devalue the perspective of the parent that took part in the interview, but rather served to reinforce the interpretive nature of the research interview.

Prior to each interview, I fully described the participants’ rights to answer only those questions they saw fit, to answer questions “off the record,” to end the interview at any time, and answered any other questions they had regarding informed consent. I also briefed each participant regarding the larger research project, as well as my own thematic interests for my thesis. This later portion proved to be particularly important as some participants indicated that family finances were a sensitive topic, particularly when children were present during the interview. I found that explaining my interests in family

finances prior to the interview made some participants more comfortable discussing their own economic circumstances, and in cases where the interview took place in the family home, gave the participant the opportunity to ensure their children were out of hearing distance. However in very few cases, the participant avoided the topic, or indicated they did not want to discuss finances. As such, some interviews are comparatively less rich in regards to this area. This is reflected in the interview data I draw on in my findings chapters. Although I try here to give each of my participants an equal voice, at times, this was just not possible.

In addition, I emphasized that there were no “right” answers to the questions I posed to the participants. Perhaps due to my status as a graduate student at a research university, many seemed to treat me as an “expert” on families and parenting, and indicated that I would “have a better idea” if what they were saying was “true.” That is, they thought I would know whether their accounts, experiences, or explanations of certain topics were correct in an objective sense. This led me to reflexively consider my professional and personal experiences and their implications for the research process. Thus I made sure to acknowledge to participants that I was not a parent, admitted to my relative lack of knowledge regarding children and childcare, and where appropriate, recounted my own experiences with my family. These instances of self-disclosure and reciprocity contributed to the informal, conversational tone of the interviews, and helped to balance the power differentials inherent in the interview process (Daly, 2007).

As I alluded to earlier, I conducted the interviews at a location that was comfortable and convenient for the participants. The majority invited me to their home or workplace, while others preferred to meet me in a quiet office on the university campus,

or in coffee shops. The interviews ranged from 45 minutes to almost two hours. After each interview, I wrote comprehensive fieldnotes that described the context of the interview including the appearance and manner of participants, their neighbourhood and home (when applicable), instances that may have impacted the interview, highlights of memorable or key information and themes, and my own personal thoughts regarding the interview and research process. The interviews were digitally recorded, sound edited to reduce background noise (e.g. in the case of coffee shop interviews), and uploaded into Express Scribe for transcription. I personally transcribed one and a half interviews verbatim, while the remaining transcripts were transcribed by an undergraduate student. Audio files were shared with the student who transcribed the interview and who deleted the recording upon completion. Once the transcripts were submitted, I personally reviewed each transcript while listening to the audio file in its entirety to ensure transcription accuracy. Transcripts were then uploaded into the qualitative research software Atlas.ti for data analysis.

### **Data analysis**

To analyze my data, I utilized a constructivist grounded theory approach (e.g. Charmaz, 2003). Grounded theory is a methodology that seeks to construct theory about issues of importance in people's lives through an inductive and emergent analysis of data (Glaser & Strauss, 1967; Holstein & Gubrium, 1995). Charmaz (2001, 2003) expands on this by suggesting that researchers should approach a problem from the perspective of theoretical sensitivity to existing concepts, ideas, and theory. With these prior understandings in mind, the researcher then plays an active and deliberate role in

organizing and assigning meaning to the data as a way of constructing higher order categories and theory. Researchers do so by immersing themselves in the transcript of each participant, and constantly comparing new segments of data with other segments of data and pre-existing interpretations. Through these processes of comparison, similar elements, themes, and patterns are identified across cases, and categories are created to reflect uniformities in the data. Thus explanations are built from a set of grounded categories that are systematically interrelated and that serve to explain who, what, where, how, why, and with what consequences a specific phenomenon occurs (Daly, 2007).

Although I originally lamented having to address *all* the themes in the interview guide (I thought some were completely irrelevant to my interests in family finances), as I read over the first few transcripts, it soon became apparent that parents talked about finances and their financial concerns in many different areas of family life. They talked about finances in regards to the neighbourhood they lived in, the current and future costs of their children's education (and their ability to afford them), in their constructions of what makes a "good parent," and in their hopes and worries about their children's futures. And in some cases, finances and financial strain were a theme that characterized the entire interview. In this way, I decided to approach my analysis on a case-by-case basis in order to, as Charmaz (2001; 2003) suggests, "immerse" myself in each participant's account. In doing so, I also paid particular attention to my own lines of questioning and interaction with the participant, the language they used, the interpretations and meanings they attributed to family finances, and how their responses drew on social discourses, and related to themes in the literature.

By paying special attention to my role in the creation of data within these transcripts, and particularly the language respondents used to answer my questions, this also directed me to reflexively consider my role in data analysis. As Allen (2000) states:

Our assumptions, values, feelings, and histories shape the scholarship we propose, the findings we generate, and the conclusions we draw. Our insights about family processes and structures are affected by our membership in particular families, by the lives of those we study, and by what we care about knowing and explaining (p. 14).

In this way, I explicitly reflected on my social positioning, and specifically how I brought my own personal viewpoint and experiences into the analysis of participants' accounts. The implications of such a critical reflection were incorporated into my research memos and where relevant, are also discussed in my findings chapters.

With these issues in mind, I initially coded or "indexed" (Mason, 2002) each interview on a line-by-line basis as a means to sort, order, and reduce the volume of data to a manageable level for a more focused analysis. After doing so for each interview, I wrote individual memos on the relevant issues, themes and categories that seemed to emerge from each case, and began to make links with the pre-existing literature. I compared these memos across cases, taking note of both the similarities and differences, and developed an initial list of codes. I applied these codes to all the interviews, at the same time eliminating, adding and eventually collapsing codes into dominant categories. I then used a concept mapping software to visualize the relationships between codes and categories, which revealed a complex web of interrelated concepts and ideas that ultimately transformed into many of the themes and patterns presented in this thesis.

## **Quality in qualitative research**

Prior to describing my qualitative methods of data collection and analysis, a few words must be said in regards to the measures I have taken to maximize the quality and credibility of this research. As alluded to throughout this chapter, to uphold standards of good qualitative research I have utilized a reflexive approach to consider and reflect upon my role in the research process (Bryman, Becker, & Sempik, 2008). More specifically:

Reflection is a process of interrogating intellectual ideas with personal experience. Rooted in critical and feminist perspectives on oppression, it is a postpositivist strategy that values both subjectivity and science, reconnecting the emotional and the rational as tools for generating contextualized knowledge (Allen, 2000, p. 10).

In addition to engaging in this process of reflection, to develop empirically sound findings, I use a number of “verification” strategies. Verification is the “process of checking, confirming, making sure, and being certain” and refers to the “mechanisms used during the process of research to incrementally contribute to ensuring reliability and validity and, thus, the rigor of a study” (Morse, Barrett, Mayan, Olson, & Spiers, 2002, p. 17). In this way, I have presented a transparent account of the research process, including the ways in which the research aims were applied, the way in which methods were used to understand those aims, as well as the thorough documentation of analysis and research findings (Dellinger & Leech, 2007).

Further, in my findings chapters, I aim to move beyond mere description of the data, and therefore create strong links between the data and the preexisting literature in order to increase the analytic depth of the research (Silverman & Marvasti, 2008). As such, I have conducted recurrent checks with the literature, have thoroughly examined

deviant or negative cases (Emigh, 1997), and have explored alternative explanations to the trends that I observed. To further uphold standards of good qualitative research, I also provide a critical and explicit reflection upon the methodological limitations of the research (Creswell & Plano Clark, 2007) in the final chapter of this thesis.

### **Sample characteristics**

Demographic characteristics of the interview sample are presented in Tables 1.1 and 1.2. Notable is the similarity in the gender of respondents as only one of the 17 participants was male. Despite my best efforts, the sample is also fairly homogenous in terms of race and ethnicity. Of the two non-white respondents only one had immigrated to Canada. The mean age of the sample is 41.9 years and contains three single mothers, five separated or divorced mothers, and eight married mothers and one married father. Seven of the participants held an undergraduate degree or higher, six had a diploma or certificate, three had some postsecondary education, and one had a high school diploma. The majority of participants worked full-time for pay, while one worked part-time, one was unemployed, and three cared full-time for their children. The median number of children in families was 2, and ranged from one to four.

Finally, there were eight families in the lower-middle income category (\$50,000-\$69,999), three in the middle-middle income category (\$70,000-\$89,999), and six in the upper-middle income category (\$90,000-\$109,000). It seems unusual to have only three families with a middle-middle income. However the proportion of families in this income category was similar to those who completed the short questionnaire (i.e. 12% of short survey respondents had an income in this category, compared to 18% of interview

participants). This suggests that families with a middle-middle income were not selecting themselves out of the study. Further, though we do not know the exact income of the respondents (i.e. if their income was closer to \$70,000 or \$89,999), it was evident that each parent's account of family life was very different. Thus it is unclear whether this distribution of participants by income has any bearing on the results.

In order to provide additional and contextual information regarding the families, I have also included a table on parents' responses to relevant survey questions. As previously indicated, many of participants' survey responses informed my questioning throughout the interview, and I returned to these responses throughout my analysis to facilitate comparisons between cases. The characteristics of the participants' households are presented in Tables 2.1 and 2.2.



**TABLE 1 – DEMOGRAPHIC CHARACTERISTICS OF PARTICIPANTS**

<b>Pseudonym</b>	<b>Age</b>	<b>Racial Background</b>	<b>Ethnic Background<sup>4</sup></b>	<b>Marital Status</b>	<b>Education</b>	<b>Labour Force Status</b>	<b>Occupation</b>	<b>Number of Children (Ages in Years)</b>	<b>Income Category</b>
<b>Anna</b>	37	White	Canadian	Single	Some postsecondary	Full-time paid	Senior payroll administrator	1 (13)	\$50K – \$69K
<b>Brooke</b>	44	White	Canadian	Separated	Advanced Degree	Full-time paid	Clinical social worker	2 (5, 12)	\$50K – \$69K
<b>Caitlin</b>	40	White	Canadian	Married	Diploma/certificate	Full-time unpaid	Stay at home mother	4 (3, 6, 9, 11)	\$50K – \$69K
<b>Jane</b>	45	White	American	Divorced	Degree	Unemployed	N/A	2 (14, 15)	\$50K – \$69K
<b>Jenna</b>	41	White	Canadian	Divorced	Diploma/certificate	Full-time paid	Expense manager administrator	3 (11, 13, 14)	\$50K – \$69K
<b>Laurie</b>	48	White	Canadian	Separated	Diploma/certificate	Self employed	Piano teacher and Reiki instructor	2 (10, 19)	\$50K – \$69K
<b>Lindsay</b>	38	White	Canadian	Single	Some postsecondary	Full-time paid	Executive assistant/ Registrations officer	1 (12)	\$50K – \$69K
<b>Nicole</b>	37	White	Canadian	Married	Some postsecondary	Full-time unpaid	Stay at home mother	3 (1.5, 6, 14)	\$50K – \$69K

<sup>4</sup> Participants' self-identified ethnicity as indicated during the research interview.

**TABLE 1 – DEMOGRAPHIC CHARACTERISTICS OF PARTICIPANTS (CONT)**

<b>Pseudonym</b>	<b>Age</b>	<b>Racial Background</b>	<b>Ethnic Background<sup>54</sup></b>	<b>Marital Status</b>	<b>Education</b>	<b>Labour Force Status</b>	<b>Occupation</b>	<b>Number of Children (Ages in Years)</b>	<b>Income Category</b>
<b>Ashley</b>	50	White	American	Divorced	Degree	Full-time contract	Research coordinator	2 (15, 19)	\$70K – \$89K
<b>Emily</b>	37	White	Canadian	Married	Diploma/certificate	Full-time paid	Client service specialist	2 (13, 15)	\$70K – \$89K
<b>Whitney</b>	49	White	Canadian	Single	Advanced degree	Full-time paid	Clinical social worker	1 (12)	\$70K – \$89K
<b>Geoff</b>	49	White	British	Married	High school	Full-time contract	Soccer program manager	2 (15, 18)	\$90K – \$109K
<b>Megan</b>	42	White	British	Married	Degree	Full-time unpaid	Stay at home mother	2 (7, 12)	\$90K – \$109K
<b>Natalie</b>	42	White	Canadian	Married	Diploma/certificate	Part-time paid	Office manager	3 (11, 14, 15)	\$90K – \$109K
<b>Paige</b>	37	White	Canadian	Married	Diploma/certificate	Full-time paid	Nurse clinician	3 (8, 10, 13)	\$90K – \$109K
<b>Rani</b>	38	Indian	Canadian	Married	Degree	Full-time paid	Teacher	4 (9, 10, 13, 16)	\$90K – \$109K*
<b>Theresa</b>	38	Hispanic	Spanish	Married	Degree	Full-time paid	Teacher	3 (13, 14, 17)	\$90K – \$109K

<sup>4</sup> Participants' self-identified ethnicity as indicated during the research interview.

\*Based on the participant's dual-earner family income from the previous year. At the time of interview, they were a single-earner family.

**TABLE 2 – HOUSEHOLD CHARACTERISTICS OF PARTICIPANTS**

<b>Pseudonym</b>	<b>Income Category</b>	<b>Number of Income Earners</b>	<b>Spouse's Education</b>	<b>Spouse's Labour Force Status</b>	<b>Spouse's Occupation</b>	<b>Home Ownership Status</b>	<b>Residing Parent Responsible for Finances</b>	<b>Manages Current Income<sup>5</sup></b>	<b>Self-Reported Social Class<sup>5</sup></b>
<b>Anna</b>	\$50K – \$69K	1	N/A	N/A	N/A	Own with mortgage	Mother	With difficulty	Middle
<b>Brooke</b>	\$50K – \$69K	1	N/A	N/A	N/A	Own without mortgage	Mother	With difficulty	Lower middle
<b>Caitlin</b>	\$50K – \$69K	1	Advanced degree	Self-employed	Electrical engineer	Own without mortgage	Mother	Easily	Upper middle
<b>Jane</b>	\$50K – \$69K	1	N/A	N/A	N/A	Own with mortgage	Mother	With difficulty	Middle
<b>Jenna</b>	\$50K – \$69K	1	N/A	N/A	N/A	Own with mortgage	Mother	With difficulty	Middle
<b>Laurie</b>	\$50K – \$69K	1	N/A	N/A	N/A	Own without mortgage	Mother	With difficulty	Middle
<b>Lindsay</b>	\$50K – \$69K	1	N/A	N/A	N/A	Own with mortgage	Mother	With difficulty	Middle
<b>Nicole</b>	\$50K – \$69K	1	Diploma/certificate	Full-time paid	Mechanic	Own with mortgage	Mother	With Difficulty	Lower middle

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<sup>5</sup> Responses are from the short questionnaire.

TABLE 2 – HOUSEHOLD CHARACTERISTICS OF PARTICIPANTS (CONT)

<b>Pseudonym</b>	<b>Income Category</b>	<b>Number of Income Earners</b>	<b>Spouse's Education</b>	<b>Spouse's Labour Force Status</b>	<b>Spouse's Occupation</b>	<b>Home Ownership Status</b>	<b>Residing Parent Responsible for Finances</b>	<b>Manages Current Income<sup>5</sup></b>	<b>Self-Reported Social Class<sup>5</sup></b>
<b>Ashley</b>	\$70K – \$89K	1	N/A	N/A	N/A	Rent	Mother	With difficulty	Upper middle
<b>Emily</b>	\$70K – \$89K	2	Degree	Full-time paid	Regional Manager	Rent	Father	With Difficulty	Lower middle
<b>Whitney</b>	\$70K – \$89K	1	N/A	N/A	N/A	Own with mortgage	Mother	Easily	Middle
<b>Geoff</b>	\$90K – \$109K	2	Degree	Full-time paid	Retail/ Customer Service	Own without mortgage	Mother	Easily	Middle
<b>Megan</b>	\$90K – \$109K	1	High school	Full-time paid	Operations Manager	Own with mortgage	Father	Easily	Middle
<b>Natalie</b>	\$90K – \$109K	2	Advanced Degree	Full-time paid	Principal	Own with mortgage	Mother	With Difficulty	Middle
<b>Paige</b>	\$90K – \$109K	2	Advanced Degree	Full-time paid	President/CEO	Own with mortgage	Mother	Easily	Middle
<b>Rani</b>	\$90K – \$109K*	1	Degree	Unemployed	N/A	Rent	Mother	Easily	Lower middle
<b>Theresa</b>	\$90K – \$109K	2	Degree	Full-time paid	Repair technician	Own with mortgage	Mother	Very Easily	Upper middle

<sup>5</sup> Responses are from the short questionnaire.

\* Based on the participant's dual-earner family income from the previous year. At the time of interview, they were a single-earner family

Although gender was not an initial area of analytical interest, it quickly became evident that the accounts of mothers and their experiences with parenting and family finances would be a primary focus. In regards to the increasing economic pressures placed on American families mentioned in Chapter 1, Warren and Tyagi (2003) noted that these trends – and their implications for families are largely “a mother’s story.” According to these researchers:

It is mothers who have been the special targets of change over the past generation. It is mothers who left the home en masse, transforming generations of family economics. It is mothers who must do it all, tending to home and children while managing full-time jobs outside the home. And it is nearly always mothers who preserve the remnants of the family in the aftermath of divorce (p. 11).

In line with how these researchers conceived of the challenges facing middle-income families, it seems that what I address in this thesis is also “a mother’s story.” Thus I decided to present the 16 mother’s accounts collectively, focusing on the central themes that emerged in the analysis. This is not, however, to discount the one father who participated in the research as irrelevant. Rather I felt as though his narrative was unique, not in its distinctiveness from the mothers’ narratives, but rather in its striking similarity. As this was a wholly unanticipated finding, I have decided to address this case in more detail in Chapter 5 and discuss the implications of these findings in Chapter 6. As such, I concentrate the following chapter on the mothers’ perceptions of financial strain and their attributions of the processes that impact such perceptions.

## **CHAPTER FOUR: FINANCIAL STRAIN**

The literature presented in the first part of Chapter 2 provided a framework for understanding financial strain in middle-income families. In this chapter I describe the mothers' perceptions of financial strain, and examine potential 'sources' of strain. In so doing, I will provide a foundation that will lead to a better understanding of how the economic circumstances of mothers impact their day-to-day reality: a foundation that will be developed further when discussing the mothers' resource management strategies (Chapter 5). As much of this thesis discusses issues related to family finances and financial decisions, themes overlap at times throughout chapters and I may refer to previous or upcoming examples and sections in the present or following chapters.

### **Perceptions of financial strain**

In the process of describing their household economies, mothers used certain words and phrases that provided insight into the degree of pressure they felt in regards to their finances. These included terms such as "comfortable" as well as other words that evoked a sense of overextension. Although I categorize mothers according to their perception of financial strain, I do not mean to dichotomize these mothers into strained and unstrained as representative of some sort of objective "reality." There was a great deal of variation in their experiences of financial pressure and using such "ideal types" (i.e. idea constructs) allows for a theoretical comparison between groups. That is, ideal types are used as a heuristic device (Weber, 1949) to better understand the inherent complexities of financial strain.

*Feeling “comfortable”*

In their accounts, five of the respondents mentioned feeling “comfortable” in regards to different elements of their finances. For example, in the following conversation Natalie, a married mother of three with a family income in the upper-middle, said:

- Jamie: Just talking about finances, can you tell me about your current financial situation and how you go about meeting your everyday family needs?
- Natalie: I mean we’re comfortable for sure. We can do the sports and do the extra stuff without having to you know do a tally first to count to make sure that we can afford it.

In describing her own financial situation, Caitlin, a married mother of one with an upper-middle income, also considered her finances to be relatively “comfortable” even though her husband was currently trying to start a new business:

- Caitlin: Well, yeah. We’re ok. Like we had that business, and we sold our business, so we made quite a bit of money off of that and, so, right now when [my husband] is not making any money, we have a lot of things that are in an income trust and things like that. So we have money coming in from that, from investments. Yeah.
- Jamie: Ok, so you would say you’re definitely –
- Caitlin: We are comfortable.

For these mothers, comfortable meant not feeling pressured or constrained when making financial decisions. For Natalie, this sense of comfort emerged from having enough income to easily afford her family’s extra expenses in addition to their everyday costs, whereas Caitlin had enough in investments to manage without a current source of income. As such, they did not have to maintain a vigilant awareness of their daily spending behaviours. One participant described this as having some “wiggle room” in their finances, thereby allowing

mothers to spend money without having to monitor each expense in relation to their available resources and outstanding financial commitments.

Generally speaking, these women were not worried about their everyday expenditures. This is not to say, however, that they had no financial concerns; rather these concerns were not pressing in terms of their present financial situation. Specifically these mothers expressed feeling concerned about their ability to maintain their “comfortable” financial situation into the future for both themselves (i.e. saving for retirement) and their children (i.e. paying for their children’s post secondary education). Despite her earlier comments about feeling “comfortable,” Natalie further discussed the “pressure” to save for retirement:

I think that my pressure is that you know, you read things “you should be putting away ten - minimum ten percent a pay check,” or whatever which is, we don’t, we’re not there yet. We’re at the point where we’re comfortable with what we’re spending and making and it stays kind of even, but we’re not at the point where we can put away a lot at this point in time.

The pressure that Natalie feels derives from the tension between knowing she should be saving money and her current ability to do so. In her case it seems as though there are enough resources to cover her family’s expenses without going into debt; however, there is not much left over to put into savings.

Like most of the mothers who felt their financial situations to be “comfortable,” Natalie also mentioned concerns over paying for her children’s education, but for Paige, a married mother of three, this was what she worried about most in terms of her children future:

Jamie:     So what worries you most about the kids’ future?



Paige: I think I worry about the costs of post secondary education. You know, I just – I know that there's people who, you know go into years and years of debt to pay for it. But and that [is] often you know, what it takes, but sometimes I worry about I won't be able to help them pursue what they really wanna do, because I won't be able to afford it. And so, then they'll all have to take on a lot of debt and really struggle. Not all of us can be gravy train and that's something that I just don't want them to have to worry about that. And to have that'd be a stressor in their life – like the way it has been in ours at times.

Paige recollects her own post secondary experience and does not want her children to have to go through the stress she did accumulating debt. She then also feels pressured to be able to provide the necessary money for school so her children do not have to struggle to do so themselves, and even considered selling her house to afford these costs when the time came. Although these concerns were important to mothers, they seemed to be secondary to the other everyday strains mothers experienced, such as stresses around time crunch or childrearing (i.e. mothers placed more emphasis on or discussed these stresses at greater length compared to finances). Nonetheless, such concern or pressure over having savings and the implications for their family's financial security was addressed by many of the mothers in my sample, and will be addressed in greater detail later in this chapter.

### *Living “paycheque to paycheque”*

In comparison to these “comfortable” mothers, others had more pressing concerns about their finances, which was reflected in their own descriptions. These women expressed that they were “just living,” that some months were “tight,” and that they were feeling “pinched” trying to “make ends meet.” Such language suggests that their incomes closely matched or barely covered their everyday expenses. For example, Brooke, a mother

of two who was in the process of separating from her husband and had a lower-middle income, talked about this sense of feeling over-extended:

I think people need to – people live without all the time, and I’m aware of that. It would just be nice if it weren’t so stretched, that’s all, in comparison to you know, the costs of things.

Similarly, some respondents also described their financial situations as “living paycheque to paycheque.” For instance, Nicole, a stay at home mother with a lower-middle income, who was introduced in Chapter 1, said:

I mean in March – February and March this year, [my husband] was bringing home \$1200 every paycheque. So that’s half of what we need. And so what happened was the credit card went up. The line of credit is now maxed. Our overdraft is maxed. We are going paycheque to paycheque, hoping things come together.

Most of these mothers reported concerns about not having enough money and had difficulties getting by with their current income. They seemed to be more dependent on the full amount of their paycheques to cover their monthly expenditures. Thus they had to “stretch” their resources to meet the costs of their expenses. As their income was devoted to these expenditures, there was little, or in some cases, no money left over at the end of the month to pay down debt or invest in savings. Although this lack of extra money was also experienced by some of the more “comfortable” mothers (e.g. in the previous example from Natalie) they did not express this sense of strain in terms of their everyday finances just to “get by.”

Mothers like Nicole who were experiencing significant financial strains (i.e. income not meeting expenses) were more reliant on credit to afford the difference. This increased consumer debt only intensified their perception of strain. For example, Jenna, a divorced

mother of three with a lower-middle income, felt she was “suffering” due to her “tight budget” and recent vacation splurge that “got [her] into the first debt in three years.” She said,

I know I need to worry about it but I’m working at it, and actually was looking up some debt counselling services just to see, just to make sure I stay on my feet.

In addition to not having enough money, like Jenna, over half of these mothers expressed concern over credit card and loan debt. However, compared to the relatively more “comfortable” mothers who had concerns *about* finances, for these women, finances were a *primary concern* in terms of their everyday reality. For example, Anna, a single mother of one with a lower-middle income, talked about the prominence of finances in her everyday life:

I’m always concerned about finances. I’m always on the internet, looking at you know, debt repayment and like [www.]moneymentors.ca. I’m always- on Gail Vaz-Oxlade’s website so, yeah. I’m-yeah, I’m always concerned about it.

Brooke, who earlier described feeling “stretched,” expanded on this by including her concerns on saving for retirement and paying for her children’s postsecondary education:

Right now my financial circumstances are really questionable. I’m almost forty-five, trying to plan for retirement and trying to plan for the education of two kids, [and] potentially looking at single parenting. It’s very difficult. So right now for me, today, [the] primary concerns are the financial ones.

In addition to their present concerns with money, these mothers also expressed concerns about their future finances – similar to the relatively more comfortable mothers – but such future concerns were not as important as these more pressing concerns. This is precisely what Lindsay, a single mother of one with a lower-middle income, meant when she said

that these future concerns were “not in my day to day financial world and that’s all that I see. That’s what I have the money for, is my day to day financial world.”

### *Explaining the differences*

Again, it is important to emphasize that the degree to which all mothers (“comfortable” or otherwise) described feeling financial pressure, or the intensity of their strain, varied greatly. But it is evident that some women were under more financial strain than others. This finding was somewhat puzzling as the five mothers who reported feeling “comfortable” ranged across the middle income spectrum (as did the 11 mothers who reported feeling strained). That is, there was no discernable pattern according to income grouping. As Prawitz and her colleagues (2006) note, individuals with equal income perceive their finances differently. Thus it is likely that income was not the sole objective (Voydanoff, 1984) factor that influenced strain.

As indicated in Chapter 2, research suggests that certain demographic factors may be related to financial strain. For example, older households are less likely to report financial problems regardless of income level (Varcoe, 1990). Although both groups in my sample have the same median age of 41, the mean age of the “comfortable” group is almost 5 years higher than that of the “strained” group (42.5 and 37.8 years, respectively). In addition, research has found that married couples are less likely to experience material hardship than single parents or cohabiting couples, even when controlling for income (Bauman, 2002; Lerman, 2002). This finding is consistent within my own research as four of the five (80%) “comfortable” respondents were married compared to only four of the 11 (36%) “strained” mothers.

These demographic variables may be useful in helping to explain the differences in perceptions of strain, as families with certain characteristics may have accumulated more financial assets and wealth. Although I did not inquire directly into each family's wealth status, it is likely that some possessed more than others. For example, as described earlier, Caitlin's family had no source of incoming earnings, and were living off the investments from the sale of the family business. Of the five "comfortable" mothers, three mentioned having money invested in a general savings account (i.e. not an RRSP or RESP). Interestingly, only one of these mothers reported that her family had difficulty getting by with their income and two were concerned about not having enough money. This finding is striking when compared to many of the "strained" mothers, as almost all of them indicated having difficulties and not having enough money.

Also notable was that in response to my question of what makes a good parent, two of the "comfortable" mothers mentioned that financial stability was important. For example, Whitney, a single mother of one with a middle-middle income, said in the following conversation:

- Jamie: So in your opinion, what do you think makes a good parent?  
 Whitney: Well I think wanting children, like planning to have children and being prepared and mature and stable financially and you know, having a good job and reasonable home are important.

Perhaps then it is possible that some respondents were more prepared for the economic demands of family life prior to having children. Thus, stages in the family life cycle may also play a part in terms of financial strain (Newman, 1988). It is evident that perceptions of financial strain are influenced by many factors other than income (Layte et al., 1999). As such, perceptions are likely impacted by a range of social and economic processes and

individual biographies that were not addressed in the interview (e.g. family assets and other forms of wealth, or prior financial history). With this limitation in mind, I turn now to an examination of the mothers' accounts to uncover the instances in which they discussed feeling strained. Mothers talked about strain in relation to a variety of factors, factors that I call the "sources" of strain.

### **Sources of strain**

When mothers addressed their perception of strain, I paid particular analytical attention to the discussion around such descriptions. In terms of what contributed to their perceptions of strain, four themes emerged regarding the respondents' inability of their current resources to meet certain expenses, expectations, and aspirations. These included perceptions regarding increasing economic constraints, and the mothers' ability to afford the "basics" or "necessities," the "extras" or "luxuries," and contribute to savings. It is important to acknowledge that during data analysis, I focused specifically on the women's use of language and what they identified as necessary, as these classifications may or may not align with my own conceptions of what families need.

#### *Economic constraints on the family income*

The majority of mothers had been living in Calgary for quite some time, and most in their current houses or neighbourhoods. Some had even lived in the same house for eighteen or twenty years. As such, many mothers described how living in Calgary had changed over time, as well as the difficulties these changes posed for their own financial circumstances. For example, in regards to living in Calgary, Jane, a divorced mother with two children and a lower-middle income, said:

I mean even – just the cost of living in this city and salaries not keeping up, that was bothering me like. Part of me, I’m not from Calgary originally and I mean, I’m sure it’s the same in any major city where it’s expensive to live, but part of me just wants to go to a small town and have a quieter, simpler life that’s a little less expensive.

Jenna, who was earlier worrying about the level of debt she had accrued, provided more detail:

I don’t wanna stop the girls’ activities. I have to have gas in my car. I have to be able to pay for food. The utilities keep going up. My job doesn’t pay me more. Things the girls need – internet access. School, so much of homework is based on internet. Well, that’s a cost. I don’t know how families that are living right on the edge can do it. We’ve got it pretty good because I’ve got the child support. I don’t know how other mothers do it and who don’t have the child support – they wouldn’t.

Further, it seemed that many mothers had been under these financial constraints for some time, and did not see the pressure letting up. For example, Lindsay, who previously mentioned that her financial concerns were those that took place in her day to day life, said:

Like the actual reality of it is that the days go by and months go by and years go by. And I’m still paycheque to paycheque, so I don’t know. You know and I may stay, if I stay a single parent, that’s our reality. You know. So I – the future is very unclear, financially.

Mothers had many expenses, and perceived that these basic costs were increasing at a rate that was disproportionate to their income. This made it more difficult for them to afford their everyday costs. As Anna succinctly stated, “When you’re not getting a raise and it costs more to do everything, you’re really losing money.” This left some mothers feeling pressured to do more with less money, and like Jenna, they thought that families with a lower income would not be able to manage these constraints without additional forms of support. Some mothers felt this pressure to be so intense, that as Jane indicated,

they had considered moving to a smaller town where there would be fewer constraints on the family income.

In this way, each of these mother's perceptions of financial strain were relative to their own financial situations. In addition to increases in the costs of living, some had also recently experienced reductions in income. Many of the mothers reported losing annual raises or bonuses due to workplace cutbacks during the economic crisis. In addition to these impacts of the recession, others had faced periods of job insecurity, experienced the loss of a second income when their partner was laid off from work, or had difficulty finding suitable work in a challenging job market. In addition some women's incomes had been reduced due to divorce or separation. These losses in income also contributed to increased perceptions of economic deprivation (Voydanoff, 1984) as mothers were forced to meet the same or increased financial demands (e.g. increase in the costs of basic expenses) with less money.

### *Making ends meet*

In line with these economic pressures on the family income, many mothers also talked about their ability to afford certain "basics" such as food, mortgage or rent payments, monthly bills (e.g. utilities), clothing, and health care costs. Although most mothers said that they could "easily manage" these expenses, others were having significantly more difficulties. Earlier, Nicole talked about not having enough income to meet her family's needs. She provided more detail about these needs and the strain she felt in the following quote:

I try and give [my children] what I can, when I can. Like [my oldest daughter] needs glasses right now. We can't afford them. I haven't paid the school fees



yet. But I did buy [my middle daughter] some winter boots. So, you know, we play it up the best we can. There just isn't enough money, really, for all the things we need... I just don't know how much longer we can continue trying to run the race when we just don't have enough to keep up.

A few women also discussed being “one month behind on [bills] all the time,” and many struggled with their inability to afford basic dental or vision needs. For example, Laurie, a separated mother of two with a lower-middle income, said:

When it's – yeah I know, one day in the not so distant future I need another root canal and crown done and so I've kind of put that off, because that's a big chunk of expenses coming out of my income.

Similarly, Ashley, a divorced mother with two children and a middle-middle income, was facing potential unemployment as her work contract was not being renewed. In regards to her family's health care costs, she admitted:

We don't even go to the dentist actually because, which we should, and I guess we will before my job ends. That is a worry, although I haven't really used the benefit plan all that much. But I mean you get eyes tested and then you have to pay for the glasses, so it sounds bizarre but I mean we probably all need glasses, but that's something that I've neglected and same with the dentist. We don't go nearly as regularly as we used to, because there's always an extra cost. And a significant extra cost. So that's something that we've kind of let go.

In this way, some mothers have had to “let go” of certain expenses due to their costs. And even in cases where a portion of these necessary costs were covered, for many women, there just was not enough money to afford the balance.

Again, most of the mothers that I interviewed were able to afford these costs. But for those who had more trouble, this placed a great deal of pressure on their finances and on the women themselves. Voydanoff, whose (1984) conception of economic distress was discussed in Chapter 2, considers the inability to meet current needs as a critical component

of economic deprivation. Although these mothers fell into different income categories, they expressed comparable experiences of serious financial strain. Similar to research on families in poverty, it seems that an income-to-needs ratio has more bearing on financial strain than total family income (Mayer & Jencks, 1989).

Given these challenges, it is unsurprising that some of these women expressed feeling discouraged and stressed on a daily basis. For example, Emily, a married mother with two children and a middle-middle income, said “we are – we’re basically just living. It can be really frustrating.” And earlier, Nicole mentioned feeling that she could not “keep up” with all of the financial demands. For these mothers who were having trouble making ends meet, it became even more difficult to afford the extras they valued.

#### *Enough for the extras*

Although most mothers did not express such challenges making ends meet, many others expressed having difficulties affording the “extras.” For example, Anna, who previously described her persistent concern with finances, said:

I – there’s always – there’s never enough money, you know? You wanna go on holidays. We don’t go on holidays and there’s friends of [my daughter]’s that you know, are spending the Christmas in Mexico, and stuff like that. So there’s a bit of that kinda envy. We – I can pay my bills but it’s hard to do the extras.

It seems that Anna was quite capable in providing for the everyday necessities, but found it more challenging to afford the types of vacations her daughter’s peers take part in. As vacations are something that Anna values and aspires to provide for her own family, not having a tropical vacation left her feeling envious of those families who were able to afford

them. Affording these “extras” was an important part of the financial strain picture for many of the mothers in my sample.

Mothers also talked about being able to afford certain “luxuries” such as vacations, cable TV, cell phone plans, vehicles, and participation in activities that put pressure on their finances. Jenna, whose three children are all involved in extra-curricular activities, said:

I feel that it’s a luxury to have my daughter in figure skating. And it shouldn’t be – it should be something that helped and supported. The nature of the sport is very – it’s way more expensive than hockey. People whine about hockey, and figure skating is way more expensive.

Not only does Jenna consider her daughter’s participation a luxury in that it requires a considerable time investment, but also because it is expensive financially. She explained that competitive figure skating costs \$1,300 for six months of ice time, \$900 per year for skates, as well as additional annual costs for coaches, equipment, costumes, and competitions. Combined with the costs for the other activities her children are involved in, such “luxuries” are a significant drain on her finances. These are the expenses that contribute, as Jenna said, to her budget being “tight,” and she even admitted: “I can probably do really well if I had the kids in no activities. We’d be fine. It’s the activities that kill me.”

Part of what shapes perceptions about financial strain is the extent to which the current income can provide for the needs and wants of the family (Prawitz et al., 2006). The relative difficulty for the mothers in my sample to provide for these expenditures and the strain they perceived is consistent with previous research findings (Danes & Rettig, 1993, 1995; Elder et al., 1992; Mistry & Lowe, 2006; Mistry et al., 2008). The women who

felt a high degree of financial strain expressed having difficulties affording the expenses they needed and the luxuries they wanted. In comparison, some of the relatively more “comfortable” mothers seemed to have sufficient resources to meet their needs and wants.

For example Whitney, who felt her financial situation to be relatively secure, said:

It's not like we go without ever, right? But I also don't have huge needs and wants myself, like I don't buy designer things or, I'm- I like old furniture instead of new stuff, so I've kind of been – I'll take all the antiques that nobody else in the family wants per se.

In this example, Whitney does not feel significantly strained because she considers her needs and wants to be particularly modest – she does not buy designer material goods and prefers old to new furniture. This keeps costs low and makes it relatively easier for her income to fulfill her wants and needs, and she does not have to stretch her income in order to make it happen.

This example may suggest that those mothers under considerable financial strain were overzealous in their spending, or had elaborate needs and wants, and were “living beyond their means.” However, this is not the case, as many mothers talked about how their wants or needs were not “extravagant” or “fancy.” They were not looking to trade up their houses, purchase new cars every year, or buy their children the most fashionable clothing or the latest and greatest electronic devices. For example, Nicole, who earlier described having trouble making ends meet, described her family's “modest” luxuries:

I mean our luxury is the TV for \$25, the cable. We keep waffling about whether we're gonna keep the cable. Whether I should keep my cell phone for \$45. But he [my husband] should keep his cell phone for \$60 because he talks more than I do... and we have the Gym memberships. So it's \$84. So, all together it's about \$200 [per month] that we could skim off. But those are the only luxuries.

This is not to say that mothers did not feel pressured to have certain goods. Many of the mothers that I interviewed referred to other families who had more money, lived in bigger houses, drove nicer cars, and went on regular exotic vacations. Even though some expressed feeling envious (like Anna did in an earlier example) they also said desiring such a lavish standard of living made them feel “greedy.” In this way, they considered such expenditures extraneous to their current quality of life. For instance, Caitlin said, “I just wanna have a good life, you know. It doesn’t have to be fancy it just has to be good.” Theresa, a married mother of three with an upper-middle income, best encapsulated this sentiment when she said “you can feel successful living in a modest house, driving your modest car, having a modest income and still feel successful because you feel happy inside.”

This suggests there is more to certain purchases than their monetary or extrinsic value. The meanings that these expenditures have for mothers will be examined in greater detail in Chapter 5. At this time, it seems clear that affording the everyday basics and relatively “modest wants” (Mistry & Lowe, 2006; Mistry et al., 2008) (by their individual definitions) were two key components of the everyday financial strain “picture” for the mothers that I interviewed. But they also discussed the implications of one other source of strain: their savings (or in many cases, the lack thereof).

### *Creating a “cushion”*

When I asked mothers about their financial concerns, the majority mentioned saving for retirement and their children’s post secondary education (as expressed by Paige earlier in this chapter). Retirement savings were a particularly important concern for Jenna,

who had a tight budget and high consumer debt that left little options for putting money away:

- Jenna: I've been really good at putting away lots of savings and stuff through automatic things at work. And I had to pull back a little on that and put it right on the debt. And I've been resisting that because that's my savings, that's my future.
- Jamie: Do you have any plans on how or –
- Jenna: Just saving and working and making sure that's – well, first of all my first priority is the girls. They have to grow up a certain amount and benefit from me now.

This quote summarizes how many mothers felt about savings, and how mothers thought about and engaged with the uncertainty present in their lives. Many mothers recognized the importance of saving in that they wanted some form of security for their futures. However, these mothers tended to put off saving for the future so as to afford their family's present expenditures. Many considered savings as something to work towards once their children were older (and presumably less costly).

Although retirement and postsecondary savings were a frequently reported concern, as discussed previously, for many mothers it was not something they stressed about on a daily basis. Some women were much more worried about the state of their general savings and the presence or absence of an “emergency fund.” For example, Megan, a married mother of two with an upper-middle income, had recently experienced a period of job instability. As a result of having to manage with a reduced income and no benefit plan, she said that:

[N]ow we are just constantly thinking about money. Because it can happen, you can lose your job anytime. So we're trying to build some cushion into our finances.

Anna provides more detail on having a “cushion”:

That would be an emergency like if the water heater broke, or the fridge broke. That would be really hard. That's another thing I have to do, is to start an emergency fund so that I don't have to worry about that kinda stuff. And a fund just in case I get laid off. So, coz that could happen to you.

Particularly for those mothers already having difficulties making their income meet their current expenses, having to afford unexpected, necessary costs (like car repairs) or face potential job instability can place further pressure on an already strained budget. Paige also described the importance of savings:

If a window breaks, if something should happen in your house – that is, something that you need to do, you need to fix – that it's not gonna make everything so stressful and unmanageable that you can't eat for a week or you can't afford something that you really need to pay for. I think as soon as things like that happen to people where they have to start making all kinds of crazy rearrangements in order to afford things, then that's when the stress comes up.

This type of savings “cushion” acts not only as a buffer against future uncertainty and unexpected costs, but against additional financial strain. Previous research has found that satisfaction with level of savings (regardless of income level or the objective state of their finances) was strongly predictive of perceptions of financial adequacy (E. P. Davis & Schumm, 1987; Mugenda, Hira, & Fanslow, 1990). Thus those mothers without sufficient savings (relative to their own definition) may be more susceptible to feeling financially strained (Broman, Hamilton, & Hoffman, 1990).

Of all the mothers interviewed, three did not mention their savings in the conversation. Interestingly, of the remaining 13 women, ten declared that they did not have any savings. For example, Anna said, “I do have a savings account but there's nothing in there,” while Jane simply admitted, “I just don't have enough money to save.” In a similar vein, I asked Emily about her savings in the following exchange:

- Jamie: Is there any backup money, or savings in case an emergency comes up?
- Emily: No.
- Jamie: No.
- Emily: Nothing.
- Jamie: Does that worry you, or – ?
- Emily: It does. And it's something that we certainly want to work towards but it's not at that point yet.

It seems that for most of these mothers, even though it is something they want, there just is not enough money to meet financial demands *and* save.

### **Summing up**

In this chapter I have examined how middle-income mothers perceive financial strain in terms of their ability to meet certain financial demands: their family's needs, wants, and savings. When analyzed individually, the needs and wants described by the mothers provide an understanding of the degree of financial strain they felt when they were unable to afford the expense in question. Those mothers who had trouble meeting basic needs were under a great deal of strain and experience difficulties on a day-to-day basis. Although the mothers that had trouble affording the "extras" did not exhibit the sense of deprivation and struggle of these other women, their perceptions of pressure were nonetheless meaningful. These findings suggest that financial strain is not something that is either present or absent. Rather, mothers perceive strain in a matter of degree – some perceive serious, day-to-day economic stresses and hardships, while others have financial concerns that are less pressing or worrisome.

Much of the literature previously discussed in Chapter 2 addressed the importance of one's standard of living and perceptions of income adequacy for financial strain. In



combination, a mother's needs and wants for her family represent a certain standard of living. According to Danes and Rettig (1993) individuals feel financially strained when there is a discrepancy between the ideal or standard of living and their actual situation (i.e. the "level" of living). In the case of these middle-income mothers, those who were unable to meet the expectations of their desired standard of living were likely to perceive their economic well-being as inadequate. This finding is consistent with much of the literature on financial strain (e.g. Danes & Rettig, 1993; Elder et al., 1992).

Mothers' concerns regarding savings are also important regarding these expectations. Implicit in their perception of savings is that it provides for a certain degree of security and stability to maintain their current way of life should something happen that threatens that standard of living (such as the loss of a job or having to pay for an unexpected expense). Savings then can be viewed as a means to ensure the continuation of their standard of living into the future. The lack of savings for the mothers in my sample is indicative of a larger trend impacting middle-income families, in that many are simply unable to save in the face of larger economic pressures. As such, these families are increasingly vulnerable to economic risk and uncertainty (Weller & Staub, 2002), which may also contribute to their perceptions of strain (Porter & Garman, 1993).

Further, scholars suggest that families in the middle spectrum do not experience strain from the desire to increase their economic standing. Rather, these families perceive pressure from a "fear of falling" (Ehrenreich, 1989), or the threat of a reduced standard of living (Bellemare, 1993; Freeman et al., 1993; Newman, 1988). The mothers I interviewed had established a standard of living, which in their own terms was relatively modest, and they desired to maintain this standard rather than enhance it. However, in the face of

increasing economic “felt constraints” (Elder et al., 1992) (such as the increasing costs of living, disproportionate increases in wages, or the reduction in family income), mothers perceived their incomes, in varying degrees, to be inadequate in relation to the necessary and extra expenses that made up their expected standard of living. Thus financial strain reflected each individual family’s objective economic situation as well as mothers’ “expectations regarding a desired or essential standard of living” (Elder et al., 1992, p. 13).

In this way, it is also reasonable to consider that these economic constraints impact families differently, and this can perhaps also explain why some mothers perceive themselves to be more “comfortable” than others. It is also notable that although both married and single mothers discussed the increased costs of living and the pressures exerted on their income, this seemed to be particularly significant for the single mothers. This is likely because theirs is the sole income that provides for their family and they cannot rely on a second income to further increase their earnings in relation to costs (as Lindsay alluded to earlier when she said her financial situation may remain paycheck to paycheck if she stays a single parent). Further, as will be demonstrated in Chapter 5, these mothers may face more economic constraints in terms of job opportunities as they find jobs that are compatible with their childrearing responsibilities, but pay less.

Finally, it is important to acknowledge that the mothers I interviewed defined the wants and needs that comprised their standards of living in different ways. That is, what was necessary for one mother may have been considered to be a luxury for another. I will address this further, along with other related themes, in the following chapter on the ways in which mothers’ manage their family’s finances.

## **CHAPTER 5 MANAGING FAMILY FINANCES**

In accordance with the literature described on financial management and decision making in Chapter 2, the underlying theme in this chapter is that of having to making decisions within a context of various constraints. Mothers have to make several (and at times difficult) decisions regarding their labour force participation, how to maximize income relative to costs, and ultimately how to allocate their relatively scarce resources. I show in this chapter that such decisions are motivated by particular values and possess certain meanings for my sample of middle-income mothers. I begin by investigating mothers' labour market status and the implication for family finances, followed by an examination of the strategies the women use to afford their families' multiple expenditures within the constraints of limited resources, and finally, discuss the meanings mothers attach to these strategies and to their own ability to afford certain expenses.

### **Earning a living: Decisions for employment**

In order to meet their expenses, families need a stable source of income, whether through mothers' or fathers' earnings, or a combination of the two (in the case of two-parent families). It is important to briefly examine mothers' narratives on work, focusing on their decisions and their perceptions of the costs and benefits their choices have for family finances. Many factors influence a mother's decision that go beyond income (see for example Walzer, 1997), although this financial dimension is most relevant to this present discussion on the household economy. I begin by unpacking stay-at-home mothers' accounts of work, followed by working mothers, and discuss the implications paid work held for these women.

### *Choices for mothers*

For the women in my sample, the decision to work – and the implications for family life – was not a simple process. They had to take into account their financial situations, childrearing strategies, and personal job aspirations in not only choosing whether to work, but where to work as well. When I asked Nicole at the end of her interview if there was anything she wanted to add, she provided this poignant account of the unique challenges mothers face:

I think that the only thing that is important or should be said maybe just for me, is how hard it is for a woman to decide what the priority is. Do you take from your children's future by staying home with them when they're young, financially, or do you ensure that financially they are taken care of in the future, but you take from them when they're children? Like I think that either way women kinda get the shaft. Like there's no good way to make it work. And you have to choose and it's a really, really hard choice. And I don't think a lot of people that haven't made that choice understand how hard that is... I think [women] have the same drive as men. We have the same need for success. We have the same need for recognition and appreciation, and financial compensation as men, but I think our decisions are a little more complex. And not to take away from what they have or what they do, but I just think it's a different world for women and that's one of the challenges I think with being a parent now, as in the past, you didn't have that decision.

Nicole acknowledged that staying at home sacrifices income while going back to work sacrifices time spent with your children. Like many of the other women in my sample, there was the perception that mothers cannot have both and must make a choice – a choice that men are not forced to make. With these implications in mind, mothers' decisions regarding employment were motivated by certain values, needs, and goals. These included time spent with children, extra income, and personal development.

*Stay-at-home mothers and “extra” money*

Within my sample, three of the mothers stayed at home, while the remaining fourteen worked. Many of these mothers discussed the pros and cons of their employment decisions. For the mothers who stayed at home, they described their decision as part of the “plan” they had made with their husband to “raise our own kids.” The stay-at-home mothers mentioned that they were able to “be there” for their children, and were active and involved in their children’s lives. For example, when discussing her concerns about her children going “down a bad road,” Caitlin said:

[W]hen you’re a stay-at-home parent you have the luxury of actually being able to kinda guide your child to which friends that you prefer them to be with.

Like Caitlin, these mothers considered staying home to be beneficial for their children in that they were always aware of their children’s activities and could easily intervene when necessary.

These mothers also considered their options regarding income and the costs of working. All of the stay-at-home mothers acknowledged that their return to paid work would mean finding alternative childcare arrangements and that doing so would be too expensive. This would in turn negate a substantial portion of the extra income their working would provide for the family. Even with these work-related costs, mothers discussed the implications their not working for pay had for the family income. Two of these three mothers had described their financial situations as “living paycheck to paycheck” and considered whether adding a second income was a viable strategy to alleviate some of the financial strains they were experiencing. For example, Megan and I

had a conversation about her return to work after having stayed home with her two children for the last seven years. She described her conflicting feelings about whether going back to work would improve their financial situation:

I mean, me going back to work and getting more money, that's not gonna improve things. That's gonna stress – sure, we'll have the money for the holiday, or maybe a different vehicle or something. But then I'm away from them, and I might not be there for them. So, I think just balance is better, and appreciating what we've got, and trying to keep things simple and tone back a bit.

Even though Megan, whose family had an upper-middle income, thought it would “be good to go back to work for the extra money for vacations and stuff,” it was more important to be available for her children when they needed her, and working would prevent this. Instead, Megan suggested that a more appropriate strategy for the family would be to limit their consumption, rather than to add a second income earner. All of the stay-at-home mothers felt financial pressures to work, and acknowledged that “a lot of families do have to have two incomes [to] make ends meet.” However, they thought being able to stay home and raise their children was more important and expressed making budget adjustments to manage their single income. It seems that the benefits of availability were at the cost of having additional income for vacations and other “extras.” However, such a trade-off was necessary, for as Caitlin said, “My family always comes first. Always comes first.”

All of the stay-at-home mothers said that they would eventually return to work (usually when their youngest child had reached a certain age), at which time they would look for certain types of jobs. I asked Megan about her specific plans in the following conversation:

- Jamie: So what kind of job would you want to do if you were to go back [to work]?
- Megan: What do I *want* to do or what will I *look* for?
- Jamie: (Laughs) what would you wanna do?
- Megan: I would want to go back to SAIT and get a carpentry ticket.
- Jamie: Really?
- Megan: Yeah. That's why – I love – I love working with my hands and wood working and stuff like that. That's what I would want to do. But I will look for something where the schedule meshes with the kids' school. I mean maybe a librarian, a school librarian. It would be good to work in a school just because of the holidays and that, because again, we're not gonna pay someone else to look after our kids... Ideally I would be doing carpentry or home renovations or something. But it's not happening.

Interestingly, Megan here makes the distinction between what she would enjoy doing for paid work and what she would likely end up doing. Although Megan enjoys carpentry, she would instead find a job that continues to allow her to “be there” for her children. Guided by her parenting goals, she would “choose” to work in a school, perhaps at the expense of a higher paying job and following her passion. Such desires to be available to children were also important to many of the mothers currently participating in the paid labour force.

#### *Working mothers and extra time*

Working in a job that is “family friendly” or “flexible” was important to many of the mothers in the paid labour force. This was especially true for the single mothers who, as Lindsay said, did not “have the luxury of having mom home to take care of the house,” as they were the only income earner (albeit some received child support). Most of the working mothers considered their employers willing to accommodate their families' schedules, commitments, and emergencies, and these seemed to be the characteristics they valued

most about their jobs. Specifically, when I asked Ashley if there was anything about her job that impacted her family, she replied:

My job hugely affects my family life in its flexibility. It's fantastic from that point of view, because if I need to leave half an hour early or you know if you need to come in half an hour late, I just work faster or come in later, so the flexibility is a Godsend, so, coz that's my huge priority and that's what I say to my kids, "you know guys, I could make a lot of money if I wasn't a full-time mother."

Ashley values her job as she conceives it as easily adaptable to her family responsibilities, rather than a job that she must adapt her family to. Perhaps more importantly, she assumes that more lucrative careers are incompatible with her family priorities. That is, the demands that come with a high-income job would prevent her from fulfilling her mothering responsibilities. Like the stay-at-home mothers in my sample, this desire to "be there" for their children was also important to working mothers. As such, many chose jobs that gave them the flexibility to do so. And this often had significant financial implications, as they were potentially making less money than they would in a more lucrative career.

Even with the flexibility in their jobs, some mothers expressed conflicting feelings about their employment. Ashley concisely summarized this tension between "being there" and earning a living when she said:

I'd rather be cleaning toilets and be accessible than make a lot of money, but it's tough because you need the money, and that's the reality, isn't it?

This was a tension expressed by many mothers who wanted to be available to their children, but also needed the income from their jobs. For example, Paige describes what motivated her return to work less than a year after each of her children was born:

[I]t was kind of a bunch of things. I have probably always envisioned when I was a kid that when I had a family, I would stay at home like my mom did.



Because I really loved that environment and you know, so long as we had her around, it was fantastic. She was really active about the school, volunteered lots, she had a, you know, all kinds of activities on the go and I really appreciated that. You leave for school, you came home from school, there was mom. And there was always you know, action in that regard. But financially it just wasn't that easy for [my family]. And my husband did a bit of a career change at one point and had a very low income year for over a year that wound up necessitating me having to go back. So there was some real disappointment on my part when we came to that realization. Now we're doing a whole bunch of reno[vation]s on our house so we're kinda financially motivated to have me working more, so that we can pay for all the things that we wanna do. But if we weren't doing all that, I wouldn't have to work full time at this point.

Paige expressed wanting to stay home with her children the same way her mother did when she was young. However, due to past financial constraints and current expenditures on home renovations (i.e. to meet her family's expectations for a certain standard of living), it was necessary for her to work full time. Even though she later said that her job was "flexible" and offered "opportunities to manage" her family responsibilities (e.g. volunteering at her children's school), she still wanted to cut back her paid working hours. For some working mothers, it seemed that the "ideal" situation was for them not to work, but their current financial situation demanded it. Thus staying at home "was just not an option."

It is important to acknowledge that while these competing interests between income and family characterized most of the mothers' narratives on work, there were two cases where it did not. These married women had both experienced caring full-time for their children when they were young and had since transitioned into full-time paid work. Rather than discussing their income as providing for the "extras," these mothers described their

income as a full contribution to the family's overall finances.<sup>6</sup> In addition they did not describe experiences of loss or disappointment with their engagement in the paid labour force. That is, they did not express that work prevented them from "being there" for their children or that an alternative work situation would be "ideal." Rather, they seemed to intrinsically value and enjoy their work and believed it positively impacted them as an individual. As Rani says about her work as an elementary school teacher:

I really enjoy my job and it gives me, this is gonna sound ridiculous, but I didn't like being a stay at home mom, I wasn't built for that, I like the fact that I go out the door and I'm me, I'm not somebody's mother, somebody's wife, I'm just me and I like that.

For Rani, it seems that her experiences with work are both personally fulfilling and contribute to her identity as being more than a mother. But at the same time, Rani also indicated that her work had developed her parenting skills that have helped her to become a better mother:

I think before I became a teacher, I used to react more. But now I tend to look at the situation and think okay well, you know I have a few ideas of what's behind this particular behaviour. So I'll try to flush it out and try and figure out which one it is and then talk about it, deal with it, explain why it's not acceptable, explain maybe what kind of strategies would be to fix it, what would have been a better reaction, a better behaviour. And when they do stuff that's good, I think I'm pretty good at telling them, "hey you know, good job," whereas I might not have been as good at before.

In a similar vein, Emily had recently decided to increase her hours (i.e. working five days a week instead of four) in Client Services to pursue a new opportunity. Even though she lost

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<sup>6</sup> In the previous chapter, Emily described feeling frustrated about her family's finances, in that they were "just living" and had difficulties paying bills on time despite having two incomes. At the time of her interview, Rani's husband had recently lost his job and her family was now solely reliant on her earnings. Even prior to her husband's job loss, Rani considered her income as necessary to her family's finances in order to pay off \$70,000 in consumer and student loan debt.

that extra day per week where she could “be there” for her family, she interpreted this change as positive:

I think [my job] affects my family life in a good way. You know I spend a lot of the day talking to families that are at risk. And you know, I’m able to come home and I’m able to be with my family and just really treasure them and who they are. So, I think it’s – I think it’s a good thing, you know.

Emily indicates that her experience working with at risk families makes her value her own family that much more.

Although these mothers discussed work in different terms, they were just as devoted to their family as the other women in my sample. Rather than their parenting goals shaping their engagement with the labour market, these mothers considered their work to positively impact their individual well-being, and their family’s as well. In this way, they did not feel conflicted about their working as their current situation matched their “ideal.” As such, they conceived their employment to have real benefits for the family that went beyond the necessary income.

The decisions mothers made regarding their labour status, as indicated by the mothers themselves, had consequences for their earnings and the amount of available resources. As described earlier by Megan, who decided to instead limit the family’s consumption rather than work for pay, many of the mothers in my sample used specific strategies to effectively manage these limited resources.

## **Affording expenses: Decisions for spending**

### *Weighing expenses*

The majority of mothers reported that they were solely responsible for managing the family's finances (e.g. paying bills and keeping records), as well as for deciding how much to spend on the everyday purchases (e.g. food, clothing, school, and leisure activities). Given these responsibilities, many mothers worked hard to live within the means of their income. Few mothers mentioned having a written budget or physically tracking income and expenditures. Instead most said that they had "a good idea" of their available resources and what was spent. Oftentimes mothers did not possess enough income to afford all of their expenses and this process of "mental accounting" (Thaler, 1999) helped them to limit their spending accordingly.

Some mothers also relied on financial support from kin, and as indicated in the previous chapter, used credit or loans to supplement their income for those expenses they could not afford (as there was rarely much in the way of savings for mothers). Although going into debt was not ideal for many women, they were willing to do so for certain expenses. For example, Natalie, who in Chapter 4 described her family's financial situation as "comfortable" said:

I think we're to the point where it's still tough to actually – we don't have a, you know a certain amount that could go aside each month. So when we do [go on] trips, usually it's to kind of – we go in debt for a little bit enough to pay them off again, whereas I know you're supposed to save first but we also don't want to wait till the kids are grown and out of the house before we have any fun with them (laughs) so. But I – we still are really careful on how we spend, like I do the – I take care of that at home and you know I cut coupons to buy groceries and I go on the ten percent Tuesday and I think you really

have to be aware that it's very you know, it's tough to balance it out, you got to be really careful with it to make sure you don't fall into debt.

Although special costs like vacations were worth the small amount of incurred debt, Natalie's overall debt was kept to a minimum due to her control over the family's spending.

In this way, many mothers resisted overconsumption and instead worked to balance their costs, as mentioned in an earlier quote from Megan. Emily described how she engaged in the careful process of "weighing" expenditures:

I look sometimes and go like okay, my friends are going to Mexico, I really want to go and it's like well, but you know, I'd rather my boys be in football for the year. And so it's really weighing that stuff out. You know, it's just- you know, looking at okay, well I want new furniture, but then we have school fees. It was like, okay, so that money is gone. (Laughs) So you kinda weigh things out. When things come up, you pay for it and you learn to live with what you have.

Mothers may have an endless list of potential expenses, but their income is comparatively much more limited. The preceding quote from Emily suggests that there is a certain ordering when it comes to deciding which expenditures *should* be paid (e.g. football rather than a vacation) and which ones *need* to be (e.g. school fees rather than new furniture). Central to these processes was the way in which mothers understood costs to be "necessary" or an "extra."

#### *Defining the "necessary" expenses*

In Chapter 4, I showed that mothers perceived degrees of financial strain from a combination of economic conditions and the perceived inadequacy of the family income to meet their standard of living. Within their individual standards, mothers defined certain

expenses as “necessary” that were very important for them to afford. These necessary expenses went beyond the “traditional” basics that one may typically identify such as adequate food, clothing, and housing. For example, Ashley categorizes her children’s enrolment in private school and extra-curricular hockey along with these basics in terms of how such expenses contribute to a sense of family stability:

And so basics for us is the private school which I don’t pay monthly – like I sold my car and then I sold the house so I could use some of the money to pay for the private school. But that for me is a basic because it’s kept him safe and stable. The sports are a basic need (laughs) although it’s a luxury, I *know* that, but it’s kept them stable. And then you’ve got your food, your bills, your rent and maintaining the cars.

Because Ashley’s goal is to “maintain stability” in her children’s lives (i.e. maintain their current standard of living), she considers all expenses that would accomplish this goal as a “basic.” As her children have been enrolled in private school and hockey since the first grade, no longer meeting these expenditures would not only change their routine, but their overall quality of life. Ashley also considered these activities to offer particular advantages to children (e.g. increased focus, skill development, socialization, and regular physical activity) that they would also lose if she could not manage to afford them. This leads her to consider these expenses as equally necessary as the traditional everyday basics.

In this way, many mothers considered extra-curricular activities to be “necessary.” In Chapter 4, Jenna described her significant financial commitments to her children’s participation in extra-curricular activities. Although she specifically referred to her daughter’s participation in elite figure skating as a “luxury” that most mothers cannot afford, she also said that such an expense was “necessary for me to provide.” As she explained:

My kid has a dream. And she has the ability to go far. She's showing she has the skill to go far. She has no fear with judges. She goes better in competitions than she does in practices. Drives her coach nuts but she has no fear about being in front of a crowd, by yourself on the ice. And it's skills that are really, really important for a figure skater. If she didn't have all the skills, I'd be going oh, let's just do recreational skate and do something else. It's her dream. And I wanna support it so, my finances are hit.

Because her child has the skill and talent to be successful in this endeavour, this “luxury” becomes a “necessary” expense for Jenna. Without this career potential for her daughter, she would choose a lower cost activity. This sentiment was expressed by many of the mothers in terms of the benefits of skill development, but particularly for those whose children participated in high-level sports and dance. Many thought that despite the high financial and time cost, these investments would help their children secure university scholarships as well as provide them with marketable job skills. Such activities were a “necessary” expense for families because mothers believed that they had intrinsic value – and provided real benefits for their children (Dunn et al., 2003). In the mothers’ processes of “weighing” expenditures, such costs were an especially heavy priority.<sup>7</sup>

Mothers also considered other expenditures to be “necessary.” These included certain types of food, housing, schools, levels of education, extra-curricular activities, material goods (e.g. cell phones and computers for children), health and dental care, and even vacations. Although each mother defined what was necessary in different terms

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<sup>7</sup> However it should also be mentioned that most mothers resisted the idea of the “overscheduled child” (Rosenfeld & Wise, 2000) and encouraged their children to have unstructured time to “just play.” Further, all but three of the mothers had actively enrolled their children in some type of structured activity, and some more than one. For those mothers whose children were not involved in extra-curriculars, it was more often due to children not finding their “niche,” or activity scheduling conflicts. In only one case, the respondent noted having to pull one of her children out of an activity because they could no longer afford its cost in relation to mounting financial pressures on the family and current expenses for another child with special needs. But even for these exceptional cases, all of the mothers expressed the importance of organized activities for children and each of these three mothers hoped to enroll their child(ren) in the near future when circumstances allowed.

according to their own biographies, goals, and values (Gordon et al., 2000; Moore & Asay, 2008), it is evident that these definitions include more than basic material needs.

However, for many mothers, defining certain expenses as “necessary” was not a simple task. Like the quote from Nicole in the introductory chapter and earlier from Ashley, many mothers struggled with the distinction between “wants” and “needs.” Where, in regards to the mothers’ expectation for a certain standard of living, these sometimes costly expenses were “essential.” But in the same breath, mothers acknowledged that they were really a “luxury.” In so doing, they recognized that many of the expenses they thought to be “necessary” would be conceived of as “luxuries” by other, perhaps lower income or “less fortunate” families. It seems then that at some level, these mothers recognized that these expenses were not essential to their family’s survival, as they perceived that other families were able to live without them – therefore if it was absolutely necessary, so could they. Nevertheless these expenses had real meaning and benefits for the family – and for the children in particular (e.g. stability and skill development) and had become an established component of their standard of living. As such, mothers tried to keep certain other costs low in order to provide for them.

### *Cutting costs*

The most common strategy mentioned by mothers to live within their incomes (i.e. so as to not rely on credit/loans and other forms of support) was reducing the costs associated with certain “discretionary” purchases (Mistry et al., 2008) for the family. Although this was particularly true for those under more financial strain, most women indicated they had always been careful with these expenses. For example, many mothers



talked about cutting the cost of food by cooking meals from scratch, shopping grocery sales, and eating out less. Further, they also cut costs associated with their family's everyday recreational activities. Caitlin talked about how they were able to reduce costs while her husband started up a new business:

We're making wiser choices because our income is limited and we don't know when that's gonna be coming in, so I mean we have made changes of course. You know, smarter, just being a little bit more careful. I was always a little bit careful, I mean I always shopped with coupons and did sales and all that kinda stuff, but now I weigh purchases more than I used to... I have tried to cut back a lot of my food, make things more from scratch. And, as for you know, things like movies – we will go to the Moviedome versus going to new release [theatres]. More – and just trying going to the parks and things like that versus going out swimming or something. And we eat out way less than we used to. *Way less*. I used to cook – I cook during the week all the time, but we used to go out probably two to three times on the weekend and now we go out, maybe once. And that's for lunch, which is of course is usually cheaper anyways.

As alluded to by Caitlin in this quote, even though mothers were spending less, their families were still able to participate in the activities that interested them and that they enjoyed. When necessary, mothers were able to find a low cost alternative and never had to eliminate a family activity or expense altogether. Thus there was no sense of the *family* being deprived of any expense or opportunity.

However, mothers did not only cut costs for certain expenses to “save money.” They also cut costs for expenses for some family *members* so as to put that money towards the expenses for others. More specifically, mothers explicitly mentioned reducing their own personal costs to ensure that they could afford certain expenditures for their children. Such “prioritizing” and “sacrificing” were common practices among these middle-income mothers.

*Prioritizing investments in children*

When I had asked mothers whether they could afford to spend what was necessary to provide for their children, many responded with an oftentimes resounding affirmative. In fact Megan admitted, “We put *all* our money into [the children],” and this seemed to be the case for most mothers. Emily described why she prioritizes her children’s expenses:

We had our children at a very young age and we really wanted them to have you know, everything that they – we didn’t want them to want for anything. And not to say that we handed them everything that they wanted but you know, their friends have X-Boxes and so we felt that’s really important to have those games available to them. Like we have Nintendo Wii, we go camping a lot, we – they’re in a lot of sports. So we really put that priority above other things. Like I would dearly love to own a house and... I’d really love to have new furniture, but those things can wait because we just feel that it’s really important to do things with our kids. You know we go on a holiday twice a year. We, you know, those sorts of things.

In addition to the general prioritizing of children’s costs over oneself, mothers also specifically expressed making “sacrifices” to ensure they could afford these particularly high-cost expenditures. As Jane, who had a lower-middle income, said in regards to her two children’s soccer participation that costs upwards of \$10,000 per year:

I think this is you know, like other sports, a rich person’s sport coz you need to have the money to pay for them to play and get all the training and they go on these trips. So yeah, maybe [for] the average or the below average income person it’s tougher. And that’s where I’m at now, where I’m like “hmm, how long can this continue?” But I would not wanna pull them out of it for financ[ial] reasons. I would make whatever the sacrifices I could to continue with that.

Although Jane acknowledged that affording this costly expense was difficult for families like hers with an average income, she would not discontinue their participation because of its cost. Rather she would sacrifice other expenses to have money for soccer. Laurie, who

in Chapter 4 mentioned having to neglect her own dental needs due to financial constraints, succinctly summarized this practice when she said, “I think when it comes to doing things for your kids, you kind of find what it takes – you find some money to continue the [activity].”

Like Laurie, other women said that they had forgone dental or vision care, bought used clothing or household items, reduced personal care costs (e.g. haircuts), and limited their own leisure activities in order to put the money towards their children’s expenses. Some mothers mentioned making similar sacrifices in favour of other expenses, including family vacations and special summer camps, as they considered these to be “more important” than their personal expenditures. Such findings are consistent with much of the previous literature that suggests women’s spending is more family-focused than personal (Burgoyne, 1995; Nyman, 1999; Pahl, 1995, 2000).

Even though mothers were more than willing to sacrifice their own expenses, they also acknowledged that such trade-offs had consequences for their own personal contentment. Specifically, many mothers said that they were “working hard to be satisfied” with their current standard of living, or as Emily said earlier, were “learn[ing] to live with what you have.” Because of their monthly expenses and child-specific costs (e.g. sports participation) many felt that there “wasn’t enough money” to update their homes, vehicle, or clothing. For example, Ashley, who had sold her house and car to pay for her children’s private school and hockey said:

I don’t buy things really for myself, I’m really starting to feel that though, coz my clothes are old and I’m starting to feel a bit like a hobo, which I’m not prepared to do. So somehow I’ll just have to get a second job, so I can – not

that I wanna be impressing other people – but for my own self-esteem I’m not gonna let that happen.

Although she prioritized her children’s expenses over her own, Ashley’s outdated clothes were negatively impacting her self-esteem. And this was something that she was “not prepared” to let happen. Interestingly, as her current income would not provide for hers and her children’s expenditures, she thus considered taking on another job in order to allocate that income for herself. That is, rather than cut back on her children’s expenditures, she would prefer to find an additional source of income.

Although many of the mothers indicated that they did not “want for everything new and perfect,” occasionally they felt it was “kinda nice to have something new” for themselves. Similar to previous research, this constant self-sacrifice generated feelings of discontent (Hamilton & Catterall, 2006; Mistry & Lowe, 2006) and loss (Elder et al., 1992). With these implications in mind, more often than not mothers still considered the trade-off to be “worth it” and ultimately derived satisfaction from their ability to provide these opportunities for their children. As these “sacrifices” were an important financial strategy for many mothers, they also held certain meaning.

### *“Successful parents”*

Mothers discussed sacrifices as an integral component of parenting.<sup>8</sup> For example, I asked Ashley what she thought made a “good” parent. In addition to “communication” and “time and dedication to your children,” she responded that a good parent had to “make our

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<sup>8</sup> As I had asked respondents in the interview what they thought made a good “parent,” the mothers thus applied this gender neutral terminology throughout their account. This was a particularly visible instance of my role in the co-construction of data (Charmaz, 2003) as many seemed to describe their more gender-specific mothering in the terms of parenting that I had initiated. As such, I retain the respondents’ use of the term in these final sections.

kids our first priority” in everyday life. In so doing, mothers also associated “good” parenting with providing and facilitating opportunities to participate in extra-curricular activities. Interestingly, when I asked Jenna whether she thought extra-curricular activities were important for children, she explained why by telling the following story about a child in the neighbourhood that she used to babysit. Even though this child demonstrated skill at sports, she said that his parents:

[N]ever put him into any extracurricular activities and he got involved with drugs and stuff. He is cleaned up more now that he is in his mid-twenties, but there was no reason for him not to be on a high level hockey team. He was just so good naturally. And I think that those kids lost out, because their parents didn’t care enough, and that’s where my mind set is. If the parents don’t care enough to drive their kids around, and take them, and make sure they have what they need, you lose out. Your kids lose out.

This account provided insight into Jenna’s construction of a good parent, in that parents must “care enough” to provide these opportunities for children.<sup>9</sup> If not, the children “lose out” and, as Jenna went on to say, this reinforced “a cycle of teen pregnancies and drug use.” Although mothers also discussed aspects of good parenting in terms of unconditional love, communication, and balance, there was also the expectation that they, as good parents, will sacrifice what is necessary for their children. Thus it seems that in this context, mothers’ willingness and ability to invest their resources in children are associated with notions of “good” parenting.

It is important to acknowledge that this emphasis on the financial aspect of “good” parenting may also be influenced by cultural background. For example, Theresa, who

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<sup>9</sup> It also seems that in the vignette Jenna provides she is actively constructing herself as a good parent. This is precisely because, as she demonstrates through her accounts of the significant time and financial investments throughout her interview, she “cares enough” to make these sacrifices. Holstein & Gubrium (1995) note that the research interview is one of the many contexts for constructing the self, and it seems that many of the mothers described “good parents” in terms that simultaneously constructed them as “good” mothers.

immigrated to Canada from Spain in 1990, addressed the relationship between finances and parenting throughout her interview. One of the dominant themes that characterized her account was that a good parent should provide for his/her children “not just financially, but also emotionally [and] spiritually.” When I asked why she thought this way, she replied:

Well, I mean – that’s going back to a belief that we are spiritual beings, all of us, and if you’re not feeding that to your child, and providing that kind of guidance, whatever religion that you chose to follow, you’re leaving a part out, so – it would be like leaving one of the food groups out.

Theresa also attributed this importance in part to the differences of family life in Canada, in that more emphasis is placed on material goods and monetary success. Thus parents work longer hours to provide these things and in so doing, ignore the emotional and spiritual development of children. Although Theresa still wanted to provide her children with a certain degree of financial security and also emphasized her children’s opportunities to participate in extra-curricular activities, this was less important in terms of the “bigger picture” and she was less concerned with her ability to afford certain expenses.

### **The paradox of “good” parenting**

Even though most of the mothers in my sample were able to provide their children with the expenditures they thought to be “necessary” – and sacrificed their own personal expenses in order to do so – some women felt that they had not done enough. This led them to feel as though they were not a “good” parent. For example, in an earlier quote, Emily mentioned wanting to own a home. Although she explicitly considered this to be less important than providing for her children’s expenses, not having a home had implications for how she felt as a parent. She said:

[M]y whole goal when growing up, I wanted a house. I really felt that you know what, I've always felt that my boys didn't have a good childhood because I didn't have a house... it always seems there's something holding us back. I also feel that if we could have that down payment that, you know, like my boys don't really care, but I think it would do a lot for me in feeling like I'm a successful parent.

In a similar vein, Jane said:

You see other parents of their friends [and] other parents on the kids' soccer teams that they seem to have it all together. You know with some of them maybe you know, have more money and don't have to work their whole lives like me. Or like "oh la-di-da, I go to the spa, I go to the gym" and then they seem less stressed when they're at games. I'm sure they have their things. But, yeah if they seem to be there for their kids, or they can take their kids on nice holidays, or do different things that I'm not able to do financially, then I you know, sometimes feel like I'm not as good a parent in a way.

For Jane "good parents" are able to simultaneously "be there" for their children and provide the expensive extras – something she has not been able to achieve because she has had to "work [her] whole [life]." In comparison to these other parents, her relative inability to do so makes her feel like less of a good parent. Although some expenditures had real value for their family (e.g. extra-curricular activities), for certain other "extra" expenses (e.g. vacations), the crux of the matter was not so much about the expense in itself – as Emily said, her children did not care whether she owned her home. Rather it was about mothers feeling that this is something a parent *should* provide for their children.

Many mothers acknowledged, as Jane said, that even though there were "always things that you wish you could do differently or better, you can only do what you can do." Despite this recognition, many seem to be trapped in a paradox of "good" parenting. As a "good" parent, they must work hard to sacrifice their own desires so that their children can have what they need (however the mothers define it). But at the same time, some believed

that they were not providing as much as they could – and very well should provide. Thereby mothers felt less of a good parent. This paradox is also evident in Jane's, and many other women's, desires to be a "good" parent as they work to negotiate opportunities to "be there" for their children while trying to earn the money to provide for the expensive extras. Thus it seems in many ways, as Nicole indicated at the beginning of this chapter, mothers are faced with challenging decisions that have repercussions for both childrearing and family finances.

### **A father's account of "good" parenting**

As indicated in Chapter 3, I have only discussed these themes as they relate to mothers due to their overwhelming representation within my sample. This is not to suggest that fathers are characteristically different from mothers in terms of the themes discussed here. However, I was surprised to find that the one father provided an account of parenting and finances that was strikingly similar to those of the mothers, particularly in regards to "being there" and making personal and financial "sacrifices" for his children. In fact, these were the very terms that Geoff used to describe the characteristics that made a good parent. Interestingly, Geoff also emphasized the importance of his children's development and constructed himself as an "active" father who invested a great deal of time, money, and effort into his children.

In addition, similar themes emerged in Geoff's account regarding paid work. In the mothers' discussions of work, it seems that they made complex decisions that they perceived to have certain consequences for both the extra family income and extra time with children. And in many situations, they perceived their desires for extra time and



money to be incompatible. Interestingly, this “time-money trade-off” was also evident in Geoff’s account of the interplay between work and family life. Recently, Geoff and his family moved to Calgary from Europe where he and his wife held extremely lucrative careers. Working in finance, Geoff was “gone for over 12 hours a day, 5 days a week” and was also commuting to other countries on a weekly basis. In his “new life” in Calgary, Geoff worked from home managing a children’s soccer program, while his wife worked full time in retail. He explains that they “made a lifestyle change by coming to Canada and if you like, gave up the money and the cars to have more of a family life.” For Geoff this drastic change was motivated by the fact that they did not value money “as the top priority,” and is similar to how some of the stay-at-home mothers described how their family always came first. And although Geoff described his current financial situation as comfortable, he had to enact new financial management strategies in order for his current family income to work – weighing expenses (or in Geoff’s terms “making choices”) and prioritizing his children’s costs over his own. It seems that in many ways, Geoff’s case suggests that it is not only mothers who engage in strategies of self-sacrifice in order to afford things for their children.

### **Summing up**

As discussed in Chapter 2, financial management scholars consider decision making to involve the recognition of need for decisions, the identification and weighing of acceptable alternatives, and the selecting of an alternative and facilitating its action (Paolucci et al., 1977). Mothers engaged in these decision-making processes in terms of their employment, the priority of expenditures, and the necessary means through which to

provide them. Although these decisions had implications for their family finances, the choices women made did not take place in a vacuum. Rather, mothers' choices, priorities, and the values that motivated them were shaped by the structural, cultural, and ideological contexts in which they were formulated and made (Kirchler et al., 2001; Paolucci et al., 1977).

First, it is important to recognize that women's individual decisions to work, to choose an occupation, and to care for their children are a reflection of what Kempeneers (1992) calls "the global adjustment processes between the structures of production and reproduction" (cited in Beaujot, 2000, p. 75). As indicated by the first quote from Nicole, it is women, much more often than men, who are at the junction between the activities that correspond to the needs of reproduction (domestic work) and that correspond to the needs of production (paid work). But in many ways, their financial decisions are tied up with ideas of "good" mothering and what it takes to raise a "good" child.

Many of the mothers expressed conflicting feelings regarding their participation in paid work. Regardless of their employment status, mothers had to negotiate their desire to "be there" for their children with the financial pressures to work and felt that they had to choose one over the other. For many of the married mothers in particular, it was also evident that they considered their actual or potential earnings to provide the "extra income" for the vacations, cars, material goods, and other expenses that comprised their desired standard of living. According to Hays' (1996) this belief is part of the intensive mothering ideology, that constructs appropriate childrearing as investing a great deal of time, energy, and material resources on children. However, in two cases, the family was reliant on the mother's income. In Emily's case, her income was needed to help make ends meet and

there was not enough to put towards buying a house. For Rani, her earnings were the single source of income for the family at the time of the interview. Even with these exceptions in mind, it seemed that married mothers considered employment to be necessary only when family finances required it. And more often than not, when married women did have to work, it was their salary (not their partner's) that was allocated "for the enhancement of family life" (Hays, 1996, p. 7).

Although the single mothers did not describe their income as having this specific purpose (i.e. providing for the "extras"), they tried to reconcile their desire to "be there" by choosing jobs that provided enough flexibility so as to also manage their childrearing responsibilities. And at times, mothers would sacrifice their ideal career choice in favour of one that was more "family friendly." This was also true for most of the married mothers who worked for pay, as they were able to structure their work hours and responsibilities in a way that maximized their accessibility to their family. Again, two cases differed in that the mothers constructed their employment as intrinsically fulfilling and positively influencing their development as an individual person. Despite these differences, these mothers also actively shaped their beliefs in accordance with the prevailing model of child-centered parenting, in that they specifically said that these benefits made them better mothers. In particular, they considered that their work developed their own parenting and problem solving skills to better communicate with their children, and made them value the time they could spend with them even more. The mothers in my sample, in their own unique ways, "shared a set of fundamental assumptions about the importance of putting their children's needs first and dedicating themselves to providing what is best for their kids, as they understand it" (Hays, 1996, p. 86).

In addition to impacting mothers' working status, cultural and ideological factors also designated and legitimized a wide range of childrearing practices, including mothers' expenditure decisions and financial management strategies. According to the cultural logic of good mothering, a mother must prioritize her children's needs and desires over her own, and commit to facilitating her children's intellectual, emotional, and physical development. Moreover, this logic sanctions that this is the way it *should* be (Hays, 1996). The mothers in my sample emphasized the importance of providing certain expenditures for their children (e.g. extra-curricular activities, education), to the point at which they defined these expenses to be a financial "necessity." And in some cases, these necessary expenses were considered to be part and parcel of providing for the child's basic needs.

As many of these costs were particularly expensive, mothers sacrificed their own expenses in order to provide for them. For these mothers, the giving of one's resources, and of oneself, is the appropriate code of maternal behaviour in "that appropriate child rearing involves sacrifice and that the needs of children should and do take priority over any interest they might have in power or material gain" (Hays, 1996, p. 157). Mothers feel like "good" or "successful" parents when they can adequately provide for all of the expenses they believe they should, and seem to doubt their status as a "good" parent when they cannot.

As middle-income mothers embraced child-centered approaches to childrearing and financial management reflective of an "intensive mothering" ideology (Hays, 1996), they emphasized providing certain expenditures for their children. Although these goods and services were conceived as a means to facilitate their child's development, they were also forms of "material communications, bearers of cultural meanings used to manufacture and

sustain social relations” (Kochuyt 2004, p. 149). Providing children with the “necessary” expenses of a nice home, a good education, and opportunities to participate in a wide range of activities was thus also symbolic of mothers’ ability to maintain a middle-class lifestyle (Hertz & Ferguson, 1998). In addition to this logic of childrearing and its emphasis on facilitating the growth of the child, these strategic investments of cultural and social capital transmit certain advantages to children. These strategies also provide children with the competitive skills to succeed in an increasingly uncertain economic and social context, and thereby allows for the reproduction of this lifestyle into the future (Hays, 1996; Lareau, 2003).

It is evident that mothers’ financial strategies were linked to notions of “good” mothering. The ways in which mothers prioritized certain expenses and their ability to provide for them had real meaning – and real implications for family finances. However, as indicated by Geoff’s account, these findings may not be unique to mothers alone. In the final chapter, I explore the implications of this unexpected finding, as well as the interplay of the economic and cultural factors discussed throughout this thesis as they relate to both financial strain and mothers’ financial management.

## **CHAPTER 6: DISCUSSION AND CONCLUSION**

The middle-income mothers in this study provided complex accounts that allowed for a better understanding of their perceptions of financial strain and their experiences of managing family finances. Given the changing economic context in which these mothers and their families live, these women must negotiate increasing financial constraints with their standards of appropriate childrearing and the desire to maintain and reproduce a middle-class lifestyle. The tension that is produced from these competing demands not only had implications for mothers' perception of financial strain but also their perceived status as a "good" mother.

As demonstrated in Chapter 4, not all mothers perceived feeling financially strained. Some thought their financial situations to be relatively "comfortable" and were able to adequately provide for their families' current needs, although some had concerns about future costs. In comparison, many other mothers were acutely aware of the increasing economic constraints on the family income in that they had to pay more for basic goods – a finding that is consistent with the research presented in Chapter 1. Mothers were concerned about the rising costs of living in Calgary, particularly as many of their incomes had been capped, or in some cases reduced, in part due to the larger economic downturn. Given the additional context of increasing economic vulnerability brought on by the global financial crisis, these mounting financial pressures posed additional challenges for purchasing the additional "necessary" or "extra" expenditures and contributed to mothers' perception of financial strain.

However, regardless of whether mothers thought their financial situations to be comfortable or strained, many discussed financial pressures in regards to their employment

decisions, and married mothers in particular indicated that these pressures were the primary motivating factor behind their decision to work. And many had to negotiate these demands with their own ideas of “good” mothering. In line with ideological notions of “intensive mothering” (Hays, 1996) most mothers conceived of their paid labour as providing for the “extra” income their family needed to afford certain expenses. Although not all mothers indicated this rationale for engaging in the paid labour force, they did, however, construct their work in ways that made a positive contribution to the family, and their children in specific, that legitimized their mothering as “good.” As most of the mothers also valued the opportunity to “be there” for their children in accordance with their idea of what it takes to be a “good” mother, some decided to stay at home or selected family-friendly jobs in favour of more lucrative careers, thus trading off the potential for extra money in favour of more accessibility and time with their children.

In addition to impacting mothers’ decisions regarding their labour status and employment, financial constraints (i.e. limited resources) also shaped economic decisions within the household. At the beginning of this thesis, Nicole discussed her family’s choices to have certain expenditures that they considered to be “essential.” Although many felt conflicted in defining certain goods and services as necessary (as they went beyond providing for their family’s basic needs), these expenditures held certain meaning for mothers that went beyond their extrinsic values. That is, the expenses were defined as “necessary” because they were wrapped up with their beliefs about what it takes to raise a “good” child. In managing their family’s finances, mothers then prioritized these “necessary extras” over other expenses. Mothers worked to protect these investments, weighing costs and sacrificing their own personal expenses in order to do so. Further, due

to the importance placed on these expenditures, the inability to provide for them not only contributed to their perceptions of financial strain (as previously discussed), but led some to question their status as a “good” mother.

The ways in which mothers distinguished needs from wants is a particularly important process, in that it demonstrates how mothering and economic contexts are intertwined. As such, the results of this study are strikingly similar to those of Mistry and colleagues (2006; 2008) in their research on low-income mothers. Comparable with my findings on middle-income mothers, these researchers found that lower-income mothers perceived financial strain when their income was not adequately able to meet their needs and wants. When the lower-income mothers were able to afford certain types of purchases, they attributed different meanings to these expenses. As discussed in Chapter 2, these lower-income mothers attributed feelings of pride, accomplishment, and success to big ticket expenses such as houses, cars, or furniture. In addition, purchasing “modest extras” for children such as games or toys, indicated to mothers that they were a good provider. Mistry et al (2006; 2008) suggested that lower-income mothers attributed such significant meanings to their ability to provide these items because the items were representative of a middle-class lifestyle. Having such items indicated that these mothers were successful, competent, and independent and able to secure a certain standard of living and quality of life for their children.

It seems that within my sample of middle-income families, parents also attributed meanings to their ability to afford certain expenses. As middle-income mothers already had many of the material goods that signify a middle-class standard of living, they sought to maintain the provision of their “necessary” expenses to secure a stable position within the



middle strata. Thus having these expenses meant that the family had achieved a degree of security and stability. But even though these expenses were important for mothers to provide, it seemed that the purchases that carried substantial meaning for middle-income mothers were not the big-ticket household items or children's toys. Rather, it was the experiences and extra-curricular activities that provided distinct institutional advantages for their children and prepared them to secure their own middle-class lifestyle. This seems to be particularly important given the increasingly uncertain economic climate in which these middle-income families live (Ehrenreich, 1989; Vincent & Ball, 2007). Within this context, mothers worked to ensure that their children gain a competitive edge and were faced with mounting pressures to invest the necessary cultural and intellectual capital that their children need to do so (Wall, 2005).

In accordance with culturally appropriate childrearing standards of “concerted cultivation” (Lareau, 2003), providing these opportunities for children not only became a key responsibility for mothers, but their ability to do so indicated that were, in fact, good mothers (Hays, 1996). Conversely, this suggests that the inability to provide such a middle-class lifestyle (and all of its accoutrements) can not only impact perceptions of financial strain, but also perceptions of good mothering. Where the low-income mothers in Mistry and colleagues' research (2006; 2008) considered their ability to purchase certain expenses as part of being a good *provider*, it seems that the middle-income mothers in my sample associated their ability to do so with being a good *parent*.

Thus it is evident that for the middle-income mothers in my sample, there were layers of meaning associated with certain expenses. The “necessary extras” not only represented a middle-class standard of living, but were also part of what was needed to

raise a “good” child who is equipped to secure the same standards for their own futures. Moreover, mothers’ perceptions of what was necessary for their families – and their ability to provide for these expenses – had particular meaning in terms of their own success as a “good” mother. Thus ideological tenets of “good” mothering not only lead mothers to define these expenses as “necessary,” but also designate and legitimize these women’s self-sacrificing parenting strategies – and their perceptions of their own mothering as “good.”

In summary, the middle-income mothers in my sample engaged in cultural childrearing practices that both emphasized and valued child development (Hays, 1996). As such, their standard of living included those expenses that provide children with stability in everyday life as well as opportunities for future growth (e.g. extra-curricular activities). Further, the mothers in my sample seemed to perceive financial strain when their resources were deemed to be inadequate in relation to their expenses. That is, when there was a discrepancy between their level and standard of living (Danes & Rettig, 1993). It is thus evident that mothers’ financial decisions involved a complex interplay between, and among, individuals and environments (Paolucci et al., 1977). As demonstrated in Chapters 4 and 5, mothers’ decisions were embedded within an array of both structural and moral constraints (David, Davies, Edwards, Reay, & Standing, 1997). These included the availability of resources from changing economic conditions, by labour market and family responsibilities that influenced employment (i.e. structural constraints), and by cultural childrearing standards that designated appropriate mothering (i.e. moral constraints). Being faced with constraints that are particularly unique to women, as indicated by Nicole’s account of choice described in Chapter 5, it seems that the middle-income mother’s decisions are rooted in social contexts and processes that define what is appropriate for

each gender, as well as through gendered self-concepts, beliefs, and expectations for behaviour (Zvonkovic et al, 1996). In this way, the women's decision processes, as part of their mothering practices, are also ways in which they are actively "doing" (West & Zimmerman, 1987) or constructing gender.

Given these findings, this study conforms to much of the broader literature on middle-income families, financial strain, financial management strategies, and cultural standards of childrearing. However, a unique contribution of this research is the way in which it situates these trends within the specific economic and social contexts that contribute to the "middle-class squeeze." This research has shown how middle-income mothers' ideas regarding good parenting shaped their standards and financial decisions and strategies. In the context of increasing economic constraints and uncertainty, these factors placed variable strain on the family income and the amount of resources mothers had to secure their standards. Mothers thus found it increasingly challenging to meet their middle-class childrearing expectations they had set for themselves, as their incomes were less adequate to afford the expensive costs of raising a "good" child.

### **Reflections on the Research**

While this thesis sheds light on the integrated patterns between financial strain, household management strategies, and parenting among middle-income mothers, the nature of my sample provides the voice of a particularly homogenous group – white women. As such, these findings are limited in understanding the perspectives of fathers, parents from different cultural and ethnic backgrounds, and parents from a multitude of family

structures. I discuss the implications of each of these limitations in turn, as well as address directions for future research.

*On fathers and gender*

As indicated by Geoff's case, it is evident that the themes of parental commitment to being involved and invested in a child-centered ethic of care that characterized his account were in line with many tenets of an intensive mothering ideology. Although it is unclear if Geoff's case is atypical in relation to other middle-income families (in terms of his deliberate restructuring of family life), it seems that the ways in which Geoff described his parenting experience challenges dominant discourses of mothering and fathering, in that characteristics of mothering were not unique to mothers.

Many researchers have investigated "gender troubling" in constructions of work and family life (e.g. Nentwich, 2008) and whether men "mother" (e.g. Doucet, 2006). As Ranson (2010) argues in her recent work on the reframing of parenting in Canadian couples, those parents who interchangeably engage in earning and caring work, as Geoff described in his account, are actively undoing conventional notions of mothering and fathering. As such, Ranson considers reframing such gendered notions of earning and caring in terms of *parenting*. Given the similarity in findings for the mothers and one father in my sample, it seems that this reconceptualization of parenting is also fitting. In this way, it is pertinent to extend this research to include the voices of both mothers and fathers to better understand the implications that mothering, fathering, or parenting have in regards to earning and caring within middle-income families.

Further, as indicated by the literature on financial management in couples presented in Chapter 2, family decision-making is also linked to power and gender inequality. Although many of the findings discussed in this thesis are consistent with such findings – particularly those that suggest employed wives are more family-focused in their spending (Pahl, 1995, 2000), devote a higher proportion of their spending to their children (Nyman, 1999), and reduces their own consumption when trying to cut family costs (Burgoyne, 1995; Tichenor, 1999) – I am unable to address the power dynamics that may underlie such processes. This is mainly because I only interviewed one parent instead of both (in the case of two-parent families). As previous research has made a crucial distinction between the “management” and “control” of money within the household, with the former being the carrying out of decisions which have already been made (work that is typically done by the female partner), and the latter referring to executive decision-making (Sonnenberg, 2008) expanding the research to include both partners is important. Thus future research that includes the perceptions and accounts of both parents in regards to family finances and financial strain would provide a more complete picture of the underlying processes of consensus and conflict, joint or independent strategies, and power structures and dynamics that characterize these areas of family life.

#### *On race and ethnicity*

A second limitation is along the important dimension of race and ethnicity. The lack of ethnic and cultural diversity among the families in my sample is a problem given the very likely diversity of middle-income families in Alberta. Thus I may not be capturing the broad range of experiences in financial strain and financial management strategies that may

be influenced by ethnic differences in value systems, child-rearing practices, family structures and dynamics, and access to cultural and structural resources (Gomel, et al, 1998). This was alluded to in Theresa's account of "good" parenting in Chapter 5 in the emphasis she placed on the spiritual rather than financial provision of her children's needs. Whether this emphasis was due to Theresa's financial situation being relatively more "comfortable," cultural differences in belief and values systems or child-rearing practices, or perhaps a combination of both, remains unclear and is also a direction for future research.

In this way, it is extremely important to incorporate the experiences of families with varied ethnic and cultural backgrounds to better understand the linkages between parenting and family finances. In so doing we would also be better equipped to advance current scholarship on financial strain that suggests families of certain races or ethnicities experience this differently. For example, in their mixed methods research on economic strain and family relationships, Gomel, Tinsley, Parke, and Clark (1998) found the experience of financial strain to differ among African Americans, Latinos, and Euro-Americans. Interestingly, even though the researchers also found mothers in all ethnic groups to be concerned about protecting their children from material deprivation, this theme was particularly salient for the Latina and African American mothers. These findings led the researchers to conclude that the "experiences of Euro-Americans cannot be uniformly applied to families of other ethnicities" (p. 462).

However, much of the literature on financial strain has emerged from the United States where the focus on race and ethnicity is often restricted to poverty samples (McLoyd, 1990). This also seems to be the case for comparative research on parenting (Le

et al., 2008), in that ethnic minority samples often come from significantly lower income levels and reside in more disadvantaged neighbourhoods (e.g. Gutman et al., 2005). Although some research on culturally appropriate childrearing strategies has found more similarities in terms of social class than race (e.g. Lareau, 2003), more affluent ethnic minority families, on average, reside in neighbourhoods with fewer resources (Pattillo-McCoy, 1999; Wilson, 1987) and have lower levels of wealth than European American families (Darity & Nicholson, 2005). Thus it seems that in the United States, “ethnic and class systems are in large measure parallel and interwoven” (Marger, 2006, p. 55). Given this literature base, it is unclear whether the themes discussed throughout this thesis would also apply to Canadian ethnic families within the middle income bracket. Future research that includes these families would not only help to disentangle ethnic differences from economic contextual influences, but would contribute to a more complete, multidimensional understanding of families’ everyday economic life.

#### *On family structure*

A third limitation emerges from the fact that my sample contains primarily married mothers, a married father, and single mothers (divorced and never married), all in heterosexual relationships. As family relations have become increasingly fluid and diverse, my findings are limited in terms of family structure, including single fathers, cohabiting families, blended families, and same sex partnerships. Although there were multiple similarities between the married mothers and their single counterparts in terms of their engagement with appropriate childrearing and mothering ideas, many of the single mothers seemed much more “overextended” in terms of finances. This was demonstrated in Chapter

4 as it was mostly married mothers who described their financial situation as “comfortable” while those who were comparatively more strained tended to be single parents. Even though this was not a wholly unsurprising finding, it does speak to the unique challenges faced by single parents in the middle.

In consideration of these differences, it is unclear whether my findings will apply to other family structures due to the different social and economic challenges and constraints these families must manage (e.g. Deleire & Kalil, 2005; Lown & Dolan, 1988; Prokos & Keene, 2010). With such limitations in mind, the accounts of the middle-income mothers in this research are valuable as they can stimulate more discussion and research regarding the everyday life of diverse families with an “average” income and the unique experiences and strategies they use to stay in the middle.

### **Implications of the research**

As the findings reported here are based on interview data from a small sample of 17 families, additional research is needed to build on these themes so as to make appropriate recommendations to key decision makers in family policy. Specifically, more research on financial strain within this income group will help to better understand the range and severity of difficulties and the supports that are needed to prevent further increasing income polarization. Although most families in my sample were able to manage their resources to make ends meet, increasing costs and stagnant wages have impacted their ability to save for the future and to cushion against future financial risk. Especially given that the government policy in Alberta is targeted at lower-income families and families at



risk, these middle-income families would receive little governmental support. As such, the implications of this rising financial insecurity for family functioning are less understood.

At this point it is also unclear whether the findings on economic constraints and financial strain are particularly salient in Alberta due to its unique industrial and economic context, rapid urban growth, and the province's conservative stance on family policy. Further, as to how much of what I observed in this data is unique to middle-income families is difficult to determine without comparative work. Although I compare my research findings on middle-income mothers to previous scholarship on lower-income mothers, it would be interesting to extend this research by examining such themes within a sample of parents that vary across income groups within Calgary in order to capture how the social and economic context impacts middle-income families. Such analyses may be possible using the quantitative data from the larger research project, which could in turn provide further direction for qualitative inquiry into the distinctiveness of these patterns for middle-income families.

In conclusion, it is evident that many of the parents that I interviewed were experiencing elements of the "middle class squeeze" identified by American scholars. By focusing on the everyday motivations, practices, values, and beliefs of family activity within these contexts, we are better equipped to understand the "way that personal and family meanings are influenced by, and have an influence on, the organizational structures of which they are a part" (Daly, 2003, p. 773). The findings discussed throughout this thesis contribute to this literature by providing theoretical insights into the many contextual factors that parents must negotiate in their-day-to-day lives, and specifically into how middle-income parents respond to eroding security about their children's economic future.

As parents' financial decisions seem to be motivated by a cultural logic of "good" parenting, they seek to preserve their middle-income standing for their children. Accordingly, their ability to do so may also be associated with their perception of being a "good" parent. Although this thesis only begins to unravel the complexity of the experiences and strategies of those trying to stay in the middle – and the meanings they have for parents – it makes it clear that middle-income families in Canada are an especially important and meaningful focus of study (Curry-Stevens, 2008).

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## APPENDIX A: INFORMED CONSENT FORM CONSENT FORM

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**Name of Researcher, Faculty, Department, Telephone & Email:**

**Principal investigators:**

Dr. Anne H. Gauthier, Associate Professor, Faculty of Social Sciences, Department of Sociology, [gauthier@ucalgary.ca](mailto:gauthier@ucalgary.ca)

Dr. Shelley Pacholok, Assistant Professor, Department of Sociology, University of British Columbia Okanagan, [shelley.pacholok@ubc.ca](mailto:shelley.pacholok@ubc.ca)

**Title of Project:**

*Families in the Middle:*

*A Cross National Study of Parenting and Family Life in Canada and the United States*

**Sponsor:**

*Canada Research Chair Fund, Social Sciences and Humanities Research Council of Canada*

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This consent form, a copy of which has been given to you, is only part of the process of informed consent. If you want more details about something mentioned here, or information not included here, you should feel free to ask. Please take the time to read this carefully and to understand any accompanying information.

The University of Calgary Conjoint Faculties Research Ethics Board has approved this research study.

**Purpose of the Study:**

*The focus of the research is to uncover the daily realities of Canadian families. Your participation will help us understand how families organize their time as well as the challenges they face.*

**What Will I Be Asked To Do?**

*Your participation in this study involves taking part in an interview scheduled to last around 60-90 minutes. Your participation is voluntary. You may refuse to participate altogether, you may refuse to answer specific questions, or you may withdraw from the study at any time without penalty or loss of benefits to which you are otherwise entitled. At the end of the interview you will be asked to indicate if you wish to be interviewed again in the future if the research team decides to do follow-ups. Participation in a future follow-up is also voluntary.*

### **What Type of Personal Information Will Be Collected?**

Should you agree to participate, you will be asked to provide basic demographic information such as your age, marital status and educational level as well as some information about your standard of living. This information will remain confidential.

*For research purpose, we would like to audio-tape your interview (this would ensure greater accuracy of the written transcript of the conversation). You can however refuse to do so without any negative consequence to you. Please put a check mark on the corresponding line that grants me your permission to:*

*I grant permission to be audio taped:*

*Yes: \_\_\_\_ No: \_\_\_\_*

### **Are there Risks or Benefits if I Participate?**

*The risks involved in participating in this study are no different than those encountered in everyday life. There are no direct benefits to participating in this study apart from contributing to scientific knowledge.*

### **What Happens to the Information I Provide?**

*Participation is completely voluntary and confidential. Although disclosure of your identity is a possible risk, every precaution will be taken to protect your privacy and the confidentiality of any records generated by this research. No one except the principal investigators and the research team will be allowed to listen to the interview audio file. The audio files will be saved on a secured password protected computer only accessible by the researcher and the research team. They will be deleted three years after the completion of the study. The anonymized data will be kept indefinitely to allow for future research (where the term 'anonymized' data refers to the written transcript of the interview stripped of any personal identifier such as name and street address).*

### **Who will have access to the data?**

*The data collected in this project will be shared only with the members of the research team (listed below). Note also that an anonymized form of the data may be used by graduate student researchers or by other researchers in the future, either in tandem with the current research team or independent of it, for their own research and analysis purposes.*

*Jamie Budd, student, Department of sociology, University of Calgary*  
*Jeanna Parsons, student, Department of sociology, University of Calgary*  
*Tara Snape, student, Department of sociology, University of British Columbia Okanagan*  
*Kimberly Seida, student, Department of sociology, University of British Columbia Okanagan*  
*Molly Jenkins, student, Department of sociology, University of Washington*  
*Laura Napolitano, student, Department of sociology, University of Pennsylvania*  
*Roberta Riversen, Associate Professor, School of Social Policy & Practice, University of Pennsylvania*  
*Frank F. Furstenberg, Full professor, Department of sociology, University of Pennsylvania*

### **Signatures (written consent)**

Your signature on this form indicates that you 1) understand to your satisfaction the information provided to you about your participation in this research project, and 2) agree to participate as a research subject.

In no way does this waive your legal rights nor release the investigators, sponsors, or involved institutions from their legal and professional responsibilities. You are free to withdraw from this research project at any time. You should feel free to ask for clarification or new information throughout your participation.

Participant's Name: (please print) \_\_\_\_\_

Participant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Researcher's Name: (please print) \_\_\_\_\_

Researcher's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

### **Questions/Concerns**

If you have any further questions or want clarification regarding this research and/or your participation, please contact: *Dr. Anne H. Gauthier,*

*Department of Sociology /Faculty of Social Sciences*

*Telephone: 403-220-6520, email: [gauthier@ucalgary.ca](mailto:gauthier@ucalgary.ca)*

If you have any concerns about the way you've been treated as a participant, please contact the Senior Ethics Resource Officer, Research Services Office, University of Calgary at (403) 220-3782; email [rburrows@ucalgary.ca](mailto:rburrows@ucalgary.ca).

A copy of this consent form has been given to you to keep for your records and reference. The investigator has kept a copy of the consent form.