Protocol: Realist synthesis of the impact of unemployment insurance policies on poverty and health

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A B S T R A C T

Unemployment insurance is an important social protection policy that buffers unemployed workers against poverty and poor health. Most unemployment insurance studies focus on whether increases in unemployment insurance generosity are predictive of poverty and health outcomes. Less work has used theory-driven approaches to understand and explain how and why unemployment insurance works, for whom, and under what circumstances. Given this, we present a realist synthesis protocol that seeks to unpack how contextual influences trigger relevant mechanisms to generate poverty and health outcomes. In this protocol, we conceptualize unemployment insurance as a key social protection policy; provide a supporting rationale on the need for a realist synthesis; and describe our process on identifying context-mechanism-outcome pattern configurations. Six methodological steps are described: initial theory development, search strategy; selection and appraisal of documents; data extraction; analysis and synthesis process; and presentation and dissemination of revised theory. Our forthcoming realist synthesis will be the first to build and test theory on the intended and unintended outcomes of unemployment insurance policies. Anticipated findings will allow policymakers to move beyond 'black box' approaches to consider 'mechanism-based' explanations that explicate the logic on how and why unemployment insurance matters.

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1. Introduction

Recent research has examined the effects of social protection on poverty and health within and between wealthy nations (CSDH (2008); Marmot, Friel, Bell, Houweling, & Taylor, 2008; Muntaner et al., 2011; Nelson, 2013). Social protection refers to policies and programs designed to prevent, manage, and overcome situations that adversely affect the well-being of individuals and populations (Norton, Conway, & Foster, 2002). Given that social protection mitigates the risks associated with common life events such as unemployment (e.g., when a worker who is actively searching for employment is unable to find work), the effects of social protection are likely to include poverty and health. In particular, unemployment insurance is a type of social protection that works in several

ways to protect and support unemployed workers from adverse outcomes. Existing studies find that increases in unemployment insurance generosity are predictive of both lower poverty rates and improved health outcomes (Ferrarini, Nelson, & Sjöberg, 2014; Kessler, Turner, & House, 1988; Rodriguez, 2001; Rodriguez, Frongillo, & Chandra, 2001; Scruggs & Allan, 2006). It appears that collective resources (e.g., government-sponsored cash benefits) provided during unemployment, a life event that requires additional resources, protects unemployed workers against falling into poverty or experiencing poor health (Lundberg et al., 2008). However, less work has applied theory-driven approaches to explain how and why unemployment insurance works, for whom, and under what circumstances. In this paper, we present a protocol for a realist synthesis which aims to unpack how contextual influences trigger relevant mechanisms to generate poverty and health outcomes.

This protocol paper is organized in three sections. In Section 1, we define unemployment insurance, provide a rationale for using realist synthesis, and state study objectives and questions. In

Section 2, we detail our methodological steps for our realist synthesis: initial theory development, search strategy, selection and appraisal of documents, data extraction, analysis and synthesis process, and presentation and dissemination of revised theory. We conclude in Section 3 by discussing how our realist synthesis protocol makes a novel contribution to our knowledge base.

1.1. Unemployment insurance

Unemployment insurance systems comprise social welfare payments made by states or other authorized bodies to unemployed individuals, and are designed to alleviate the income insecurity of those out of work for conditional periods of time. Unemployment insurance systems vary considerably across wealthy countries, and sometimes even vary within sub-national jurisdictions (e.g., provinces or states) (Bambra & Eikemo, 2009; Katz & Meyer, 1990). Cross-national differences in unemployment insurance include variations in funding sources (e.g., worker, state, employer), eligibility criteria (e.g., be unemployed through no fault of the worker), replacement rates (e.g., the percentage of income replaced by unemployment insurance), replacement durations (e.g., the time unemployment insurance is available during unemployment), waiting periods (e.g., the time for which no benefit is paid), and active labour market policies (e.g., programs that help and re-train the unemployed find work) (Eurofound, 2007; Kenworthy, 2008; Scruggs & Allan, 2006). In countries with historically weak unemployment insurance schemes (e.g., Greece, Italy, and United States), replacement rates fall below subsistence levels and coverage rates are meagre (Gallie & Paugam, 2000). In contrast, countries with generous systems (e.g., Denmark and Sweden), replacement rates are high, benefit durations are long, and eligibility criteria are based on social citizenship rights rather than means-testing (Gallie & Paugam, 2000).

Although the determinants of unemployment insurance generosity extend beyond the scope of the current protocol, it is worth noting the importance of political actors and institutions in shaping and influencing generosity. Historically, political parties and labour unions have used their power in government and the labour market, respectively, to increase the willingness of welfare states to institute generous unemployment insurance schemes. The key argument is that political parties and labour unions committed to achieving egalitarian outcomes (e.g., lower levels of poverty, narrower income inequalities) are more likely to advocate for generous unemployment insurance schemes given their design to compensate for market failures, ensure socially acceptable standards of living, and facilitate those out of work to re-enter the labour force. While we acknowledge that political actors and institutions are key considerations in determining the generosity of unemployment insurance, our protocol's analytic goal is to build and test theory on how unemployment insurance is supposed to work and its expected impacts on poverty and health.

Existing studies find that countries with generous unemployment insurance systems are effective in alleviating the financial burden of unemployed workers as well as protecting them against severe income losses and preventing the onset of absolute and relative forms of poverty (Allan & Scruggs, 2004). Generous unemployment insurance schemes are particularly important during economic downturns because large segments of the working population face greater risks for unemployment and longer spells of joblessness. On one hand, unemployment insurance has the intended consequence of protecting workers against the adverse economic consequences of unemployment. On the other, it has been argued that unemployment insurance might have the unintended consequence of reducing the incentive to work among the unemployed, or what economists consider a "moral hazard" (Chetty, 2008; Howell & Azizoglu, 2011). In any case, the effects of the current global recession among most European countries are certain—unemployment rates are persistently high, unemployment spells are determinedly long, poverty rates have steadily increased, and several public health indicators such as suicide rates have worsened (Karanikolos et al., 2013; Stuckler, Basu, Suhrcke, Coutts, & McKee, 2009).

Given these current trends, we argue that more theory-driven research is needed to illuminate how social protection policies such as unemployment insurance can strike an optimal balance between ensuring adequate income supports, creating attractive work incentives, ameliorating material hardships, improving population health, and reducing health inequalities. A major step toward these ends involves developing a deeper understanding of the *mechanisms* that connect the *context* of unemployment insurance policies with various *outcomes*, including for example income security, poverty, and physical and mental health (Shiller, 2008; Stuckler et al., 2009).

1.2. Rationale for using realist synthesis

As reviewed here, the associations between unemployment insurance, poverty, and health have been established. However, minimal research examined the theory behind how unemployment insurance policies protect against financial distress and poor health. Realist synthesis is a theory-driven approach to evidence synthesis that can reveal how unemployment insurance interacts with contexts, which then trigger mechanisms, which produce poverty and health outcomes. A key implication is unemployment insurance may work well in one context to reduce poverty and improve health but poorly or not all in another context. In this paper, we present a realist synthesis protocol on unemployment insurance to identify, characterize, and synthesize the underlying mechanisms through which unemployment insurance affect poverty and health.

By doing so, our work leads to the development, refinement, and exposition of an original theoretical framework that unpacks context, mechanism, and outcome (CMO) pattern configurations (Pawson, Greenhalgh, Harvey, & Walshe, 2004). In our protocol, contexts refer to the conditions in which unemployment insurance policies are introduced and that affect the activation of mechanisms (Pawson & Tilley, 1997). The concept of mechanisms refers to the "... underlying entities, processes, or structures which operate in particular contexts to generate outcomes of interest" (Astbury & Leeuw, 2010, p. 368). Central to understanding mechanisms is that they are often hidden, may work in one context but another, and are responsible for generating outcomes. Outcomes consist of both the intended and unintended consequences of unemployment insurance policies, and result from the activation of different mechanisms in varied contexts (Pawson & Tilley, 1997). The clear advantage of the CMO approach involves its set of analytical strategies that assist in uncovering the mechanisms responsible for bringing about specific outcomes (Blamey & Mackenzie, 2007; Coryn, Noakes, Westine, & Schröter, 2011; Marchal, van Belle, van Olmen, Hoerée, & Kegels, 2012; Sridharan & Nakaima, 2012).

Calls for evidence-based policy options are increasingly relying on systematic reviews that focus on the impacts of specific policies, programs, and interventions (Bambra, 2011). Systematic reviews compile and organize fragmented bodies of empirical research by pooling, assessing, and synthesizing evidence on selective interventions. Recent examples include reviews on the effectiveness of interventions on various social determinants of health (e.g., housing, work environment) (Bambra et al., 2010) and types of interventions that exacerbate health inequalities (Lorenc, Petticrew, Welch, & Tugwell, 2013). The greatest advantage of systematic reviews involves its ability to uncover what policy,