Luxembourg Income Study Working Paper Series

Working Paper No. 537

Families, Time and Well-Being in Canda

Peter Burton and Shelley Phipps

May 2010

Luxembourg Income Study (LIS), asbl

Families, Time and Well-Being in Canada

Peter Burton and Shelley Phipps
Department of Economics
Dalhousie University
Halifax, Nova Scotia
B3H 3J5
Peter.Burton@dal.ca and Shelley.Phipps@dal.ca

May, 2010

We gratefully acknowledge financial support from the Canadian Institute for Advanced Research, the Social Sciences and Humanities Research Council of Canada and Statistics Canada. We thank Sarah MacPhee for excellent research assistance. SLID data were accessed through the Atlantic Research Data Centre; we thank Heather Hobson and Margaret Dechman for vetting our output. Finally, we thank Hideki Ariizumi and other participants at the Canadian Economics Association meetings in Quebec City for very helpful comments.

Abstract

Using cross-sections of microdata from Surveys of Consumer Finance and Surveys of Labour and Income Dynamics, we document changes in the availability of time and money in Canadian two-parent families between 1971 and 2006 as the paid work hours of mothers have increased. While long hours of paid work were mostly characteristic of higher-income families during the 1970's, by 2006 over half of families supplying more than 80 paid hours are from the bottom half of the income distribution. Between 1994 and 2006, the largest increases in paid hours have occurred in middle and lower-middle income families; these families have not experienced similarly large increases in real income. Canadian time use data from 1992 and 2006 confirm larger increases in parental time stress for low-income than for high-income families. Since, controlling income, high paid work hours are negatively correlated with life satisfaction, our results suggest that inequality of well-being may have increased even more than inequality of income over recent decades. While some policy attention has been directed at supporting incomes of modest income families with children, we identify a policy gap in alleviating time pressures for these families, after the first year.

JEL codes: I3, J1, J22
Key words: family, inequality, well-being, life satisfaction, happiness, time crunch

Introduction

Economic theory of the family (e.g., Becker, 1991) suggests that both time and money are resources with the potential to enhance the well-being of adults and children. Yet, despite attention from other disciplines to the issue of growing 'time crunch' (e.g., Duxbury and Higgins, 2009), economics has emphasized money as the principal indicator of both individual and national well-being (e.g., income poverty rates, GDP estimates). While much of the recent literature on the 'economics of happiness' has also focused on the relationship between income, especially relative income, and happiness (e.g., Barrington-Leigh and Helliwell, 2008; Burton and Phipps, 2008; Easterlin, 2001; Ferrer-i-Carbonell, 2005; Luttmer, 2005), a major theme in the happiness literature has also been that having good relationships or being involved in the community are key correlates of well-being (e.g., Helliwell and Putman, 2004). Long hours of paid work, while having the potential to increase income, obviously reduce the time available for family life, friendship and community.

The main purpose of this paper is to document changes in the availability of time and money in Canadian two-parent families between 1971 and 2006 as mothers have dramatically increased their participation in paid work. We are particularly interested in how available time has changed for families at different points in the income distribution. While higher-income parents may be able to make some substitutions of money for time (e.g., by hiring nannies or housekeepers; by purchasing more restaurant food), the same options are less likely to be available to lower income families facing 'time crunch.' Thus, we investigate whether 'time crunch' has increased mainly for richer Canadian

families or whether high paid work hours have spread down the Canadian income distribution.

In the first section of the paper, we employ cross-sections of microdata spanning the years 1971 through 2006 (the Survey of Consumer Finance as available through the Luxembourg Income Study for 1971, 1975, 1987 and 1991; the Survey of Labour and Income Dynamics master files from 1994 through 2006) to see how patterns of available time and money have changed across time for Canadian families with children over-all and at different places in the income distribution.[1]

In the second section of the paper, we illustrate associations between time, money and the self-reported well-being of mothers and fathers. If both family income and available family time are important correlates of well-being, then reductions in available time through increased paid hours have the potential to offset gains in real income, particularly for middle- and lower-income families. The second section of the paper uses Canadian time use data (the Statistics Canada General Social Surveys for 1992 and 2005) to study associations between family income, family paid hours and parents' perceptions of 'time crunch' as well as over-all life satisfaction.

Our focus through most of the paper is on two-parent families with children because we have sufficient sample in each year to enable comparisons at different points in the income distribution. However, lone-mother[2] families are obviously extremely vulnerable to shortages of both time and money so we also provide some analysis for this group, although we cannot provide the same break-downs by income decile.

[1] The first section of the paper follows the methodology of Burton and Phipps (2007), where we used microdata from the Luxembourg Income Study to examine resources of time and money available to families with children at roughly the same point in time (mid to late 1990's) in Canada, Germany, Sweden, the UK, and the US.

[2] Samples of lone-father families are too small for analysis, especially in the earlier survey years.

II. Changes in Family Income and Time, 1971-2006

II.1 Data

In order to span the longest period of time possible, we have combined two sources of cross-sectional data: the Survey of Consumer Finance for 1971, 1975, 1987 and 1991 as available from the Luxembourg Income Study[3] (LIS); and the Survey of Labour and Income Dynamics (SLID) as available in the Atlantic Research Data Centre for 1994, 1997, 2000, 2003 and 2006. The SCF was, in its day, the principal source of data for studies of poverty and inequality in Canada. Following a short period of over-lap, the SCF was replaced by the SLID. Survey methodology was very similar in the two cases, with samples drawn from the Labour Force Survey sampling frame and representative of non-institutionalized civilian populations living in the ten Canadian provinces; a caveat is nonetheless that we are looking at two different surveys (the switch-over point is noted in all tables). Survey weights are available for both surveys and are used for all analyses reported here.

To locate families with children within each year's relative income distribution, we use the full sample population to calculate decile cut points in terms of equivalent after tax and transfer income using a Luxembourg Income Study (square root of family size) equivalence scale. We then locate families with children within that year's relative income distribution. We are thus assessing the living standards of individuals in families with children relative to all individuals in that year (not just relative to other two-parent families with children).

[3] We access public use versions of these files through the Luxembourg Income Study, where continuous measures of weekly hours of work for both spouses are provided.

Once decile cut points have been calculated, we drop households without children less than eighteen and households with zero or negative income.[4] For the analysis of two-parent families, we drop households in which there are more than two adults since issues of work-life balance will be considerably complicated in these situations. For example, a grandparent living with the family may be either be a source of support by helping with childcare, housework, etc or and/or may generate additional care-giving responsibilities if he/she is frail; we have no way of knowing which is the case. The analysis for lone-mother households analogously selects observations with only a lone mother and children less than eighteen years present (but no additional adults).

Dealing with situations in which either the head or the spouse is unemployed is problematic, since we do not wish to count such time as welfare-enhancing (i.e., it seems inappropriate to treat the unemployed as 'rich in time'). And, while problems of 'work/life balance' undoubtedly exist for unemployed individuals who must arrange childcare while searching for work, the issues may not be the same as for individuals juggling paid jobs and family responsibilities. Thus, we exclude households in which either partner reported weeks of unemployment.

II.2. Changes in Money and Time for Two-Parent Families

Income

As illustrated in Table 1, there has been growth in real disposable incomes for two-parent families with children over the 1971 to 2006 study period.[5] This is true at all points of the income distribution, though increases in income are particularly large for families located in the top decile of the distribution (very likely driven by growth at the

[4] Households not answering questions required for the analysis are also dropped.
[5] All dollar amounts are reported in 2006 Canadian dollars.

very top of the distribution – see Saez and Veall, 2007). Real disposable income growth, while positive, has been slower in the middle of the income distribution with the consequence that high-income two-parent families are 'pulling away' from middle income two-parent families. For example, the ratio of average disposable income of those in the top decile of the distribution to average disposable income of those in the 5th decile was 2.4 in 1971 but is 2.9 in 2006.[6]

Labour Market Participation

During the same period of time, Table 2 documents the dramatic increase in two-parent families with both parents in the paid labour market: from 25 percent in 1971 to 78 percent in 2006 (reaching a high of 79 percent in 2003). For given wage rates, having two earners will obviously increase family income, so it is not surprising that we find more two-earner families toward the top of the Canadian income distribution -- 96 percent of families in the ninth decile had two earners in 2003 (compared to 44 percent in 1971). But, what is more interesting is that that growth in two-earner families is not restricted to high-income families. For example, among couples with children in the second decile[7] of the Canadian income distribution, 47 percent had two earners in 2006 (up from 13 percent in 1971); in the fifth decile, 82 percent had two earners in 2006 (up from 19 percent in 1971). Thus, by 2006, the fraction of 2nd decile families with two earners was higher than the percentage of 9th decile families with two earners in 1971 (47 versus 44 percent); the percentage of 5th decile families with two earners was over double the number of top decile families with two earners in 1971 (82 percent compared to 40

[6] Calculations using 'equivalent income' and 'equivalent time' measures that adjust for family size show similar patterns.

[7] We tend not to focus on families in the bottom decile of the Canadian income distribution where there are a relatively high fraction of families with no earners (e.g., as a result of health problems).

percent). Having high hours in combination with low disposable income seems particularly likely to mean problems with work-family balance since middle and lower-income families will be less able to purchase, for example, help with housework or meals out.

A final point to notice in Table 2 is how the phenomenon of two-earner families has gradually 'rippled down' the income distribution, changing norms of behavior for two-parent families. If, for example, we say that two-earner families are the norm at a given income level once 50 percent of couples are both engaged in paid work, then we see that in 1971 it was not the norm at any point in the income distribution to have both parents in paid work. By 1987, two-earner families had become the norm as far down the income distribution as the 5th decile; by 2006, two earner families had become the norm for all but the bottom two deciles. Perhaps another way to express this point is that in the 1970's and 1980's, having two earners helped boost a family's position in the relative income distribution; by 2006, not having two earners is an important reason for being low in the relative income distribution.

Notice, as well, that at the top of the income distribution (e.g., at the ninth decile), the number of two-parent families grew through the 1970's and 1980's, but having reached 95% in 1994, there has been little change since. On the other hand, while 50 percent of families in the 4th decile had two earners in 1994, this has continued to increase through the 1990's and 2000's to reach 72 percent in 2006. Thus, in recent years, the biggest changes in paid work participation have occurred for middle-income families.

Intensity of Paid Work Participation -- Total Family Paid Hours

In order to better understand the potential for generating problems with work-life balance associated with changes in parental labour market participation, we need to consider changes over time in total family paid hours per week (i.e., the sum of mother's hours and father's hours), over-all and by income decile. We focus on weekly hours[8] of paid work since other studies have found weekly (rather than, say, annual) hours to be most relevant for the experience of 'time crunch' (e.g., Marshall, 1993). This is particularly true for parents who will mostly not be able to postpone care-giving responsibilities for their children until the end of the month, for example. As illustrated in Table 3, average family weekly paid hours, for two-parent families, increased from 48.6 in 1971 to 66.6 in 2006, with the largest increases having taken place during the 1970's and 1980's.

Throughout the time period studied, couples with relatively higher incomes have, not surprisingly, always supplied the most hours to the paid labour market (e.g., 71.5 hours in the 9th decile compared to 55.1 in the 2nd decile in 2006). However, some of the biggest changes have occurred further down the income distribution with the result, for example, that 2nd decile families supply almost as many hours to the paid labour market in 2006 as 9th decile families in 1971 (55.1 and 56.7 total hours, respectively); 3rd decile families in 2006 supply more hours to paid work than 9th decile families in 1971 (60.0 hours compared to 56.7). Thus, lower-income families in 2006 have the paid work hours of high-income 'power couples' of the 1970's, without the incomes to match.

[8] Specifically, we use the 'hrshd' and 'hrssp' variables from LIS, which are 'usual hours worked per week, including overtime and second job' by head and spouse, respectively. For the SLID years, we calculate average weekly hours as the sum of total annual hours divided by 52. Weekly hours for both husband and wife, where relevant, are capped at 65 since this restriction was imposed in the 1971 data.

Notice again that increases in total family paid hours have continued for middle income families during the last two decades (e.g., from 57.2 in 1994 to 64.7 in 2006 for 4th decile families). Total hours for families at the top end of the distribution, while high, have fallen slightly over the same time period (e.g., from 74.4 to 71.5 for the 9th decile . Given that incomes for high-income families are growing relative to those for middle-income families while hours for middle-income families are growing relative to those for higher-income families, it seems very likely that the well-being of those at the top has pulled away from the well-being of those in the middle even more than the increasing 90:50 income ratio would suggest.

Table 4 is included to illustrate the growing tendency of parents to do 'high' hours of paid work (defined here as family paid hours *above* 80 per week). Over-all, this has grown from just 7 percent of all two-parent families with children in 1971 to 19 percent by 2006. For families in the top decile, the percent of parents doing 'high' paid hours has climbed from 15 to 27 percent. But, the particular point to take from Table 4 is that high hours are no longer characteristic only of affluent families. In 2006, 15 percent of families in the 2nd and 3rd deciles supplied more than 80 hours of paid work; in the middle of the income distribution, roughly 20 percent of families were observed to do more than 80 hour of paid work. Indeed, 51 percent of all families working more than 80 hours are located in the bottom six deciles.

Time and Money Packages

In Figure 1, we illustrate the beginning to end of period (1971 to 2006) shift in family income/family paid work hour packages. Total family paid hours (mother + father hours per week) are depicted along the horizontal axis; household disposable income is

depicted along the vertical axis. Average combinations of time and money for each decile in a given year are connected with solid lines. For example, in 1971, two-parent families in the top income decile had a mean income (in 2006 dollars) of about $100,000 and, on average supplied about 58 hours per week to paid labour; two-parent families in the ninth decile had mean income of about $67,000 and supplied 57 hours to paid labour, etc.

A first point to notice in Figure 1 is the shift to the right of the entire 2006 curve compared to the 1971 curve illustrating, again, the increase in family paid hours at all income levels. Second, the 2006 curve also appears 'stretched out' in comparison with the 1971 curve, particularly at the top end, reflecting the pulling away of top-income two-earner families from middle-income families. Third, notice, for example, that the average 2nd decile family in 2006 supplies more hours of paid work than a family in the 8th decile in 1971; however, average real income in the 2nd decile in 2006 is only at the level of a family in the 4th decile of the 1971 distribution. The high paid hours 'buy' a much lower relative income position. From the 3rd decile and up, families in 2006 are supplying more paid hours per week more than even the richest families in 1971; only families in the 9th and 10th deciles have higher real incomes than the richest families in 1971.

Figure 2 also illustrates changes in time/money packages between 1971 and 2006, but with the data sliced differently. In this case, trajectories of average time/money packages for selected deciles (for 2nd, 4th, 6th 8th and 10th) in every year for which we have data are illustrated. The key message of Figure 2 is that, particularly in the middle of the income distribution, there has been little change in real income within deciles, by comparison with quite large increases in total hours of paid work. At the top of the

income distribution, on the other hand, there have been rather dramatic increases in real incomes, with total hours of paid work actually declining in recent years (or at least ceasing to increase).

Figure 3 is constructed in exactly the same way as Figure 2, except that here we illustrate changes that have occurred between 1994 and 2006 (the SLID years). This makes it easier to see how total paid hours have continued to increase for two-parent families in the middle of the income distribution (with few gains in real family incomes) while paid hours have not increased at the top of the distribution (despite dramatic gains in real incomes). Again, if both time and money are important for well-being, it is possible that emerging gaps in well-being are larger than those evident for income.

Gender Differences in Paid Work Hours

How do these changes in total family paid hours break down between mother and father? Table 5 shows changes over time in weekly hours of paid work by income deciles for married fathers. For fathers, there has been almost no change between 1971 and 2006. Married fathers have, on average, always worked about 40 hours per week and this is more or less true across the income distribution.

For married mothers, on the other hand, there has been a dramatic change from a weekly average of 8.2 hours in 1971 to an average of 26.2 hours in 2006 (see Table 6). And, the increases in mother's paid hours have been proportionally greater for lower-income families. In 1971, the ratio of paid hours worked by married mothers in the 9th decile to married mothers in the 2nd decile was 3.7 to 1; in 2006 the same ratio was 1.7 to 1. Thus, by 2006, paid hours of married mothers in the second decile exceeded those of ninth-decile mothers in 1971. For families in the middle of the income distribution, the

change in relative hours is even more dramatic. In 1971, the ratio of hours for mothers in the 9th decile to mothers in the 5th decile was 2.8 to 1; by 2006 it is only 1.1 to 1.

Lone mothers

Table 7 illustrates changes in disposable income and paid work time for lone mothers over the same period of time. No break-downs by decile are provided given limitations of sample size. But, despite real growth over the period, real equivalent disposable incomes for lone parents in 2006 are low; the mean value for all lone mothers is about the same as mean equivalent disposable incomes of two-parent families in the 2nd to 3rd decile range. As is true for married mothers, participation in paid work by lone mothers has increased dramatically, from 35 percent in 1971 to 80 percent in 2004. Correspondingly, mean weekly hours of paid work have increased from 12.3 in 1971 to 28.6 in 2006, or very similar to the hours supplied by married mothers over-all. Note, though, that while lone-mother incomes place them, on average, in the 2nd to 3rd decile, they supply paid hours corresponding with married mothers in about the 6th decile (compare Tables 6 and 7).

III. Paid Hours and the Well-being of Mothers and Fathers

Section II has documented the increases in paid hours of work done by Canadian families over-all and at different places in the income distribution. We have shown that the largest increases in hours have occurred for low and middle-income families while the largest increases in real income have occurred for higher-income families. This suggests the potential for a widening gap in well-being, to the extent that high hours of work reduce well-being, given income. In this section, we explore this possibility by

estimating associations between paid work hours and the self-reported well-being of Canadian parents, controlling for family income.

We present results for all married parents (i.e., mothers and fathers together) and also conduct separate analyses for mothers and fathers.[9] Separate analysis of the relationship between paid work time, family income and individual subjective well-being are appropriate since: 1) gender roles within families have traditionally been very different; 2) it has principally been mothers' paid hours that have increased over our study period. Since we do not have comparable data on the well-being of Canadian parents going back to the 1970's, we focus on Canadian time use studies conducted in 1992 and 2005,[10] roughly the time period over which higher-income families have experienced real gains in income without increased paid work hours, while middle-income hours have had relatively stagnant real incomes despite significant increases in paid work hours.

III.1 Data

We use public use microdata from both the 1992 and the 2005 Statistics Canada General Social Survey (GSS Cycles 7 and 19). The target population for these surveys is all Canadians aged 15 and over, except those living in the North or in institutions. The GSS uses a random digit dialing sampling strategy; interviews were carried out by telephone, using computer assisted interviewing. One household member is randomly selected to be the respondent (with no proxy interviews allowed). Although coverage is

[9] Other studies have demonstrated some negative outcomes of high parental paid work hours for children. For example, higher maternal hours of paid work are associated with higher child obesity rates (Anderson, Butcher and Levine, 2003 or Burton, Lethbridge and Phipps, 2006).

[10] We argue, in any case, that the connections between paid work hours and parental well-being might have been somewhat different in 1971 than in 2005 given large changes in relevant Canadian institutions (e.g., daycare would have been much harder to obtain, attitudes towards 'working mothers' were more negative, maternity leave had just been introduced).

estimated to be about 93 percent of the target population, lower-income households are under-sampled, requiring the use of survey weights to obtain population-level estimates.

We select samples matching those employed in earlier sections of the paper. That is, we choose married couple households with children less than 18 present; households in which either partner experiences unemployment[11] are again excluded as are those with zero or negative incomes or with respondent or spouse greater than 65 years of age; paid hours per week are capped at 65 for each person.

Respondents to the GSS report their own paid hours as well as the paid hours of their spouse. Thus, we have representative samples of Canadian wives reporting for themselves and for their husbands; we have representative samples of Canadian husbands reporting for themselves and for their wives, but we do not have matched husbands and wives.[12] Mean paid hours reported by fathers for themselves (42.6 per week) is higher than the mean paid hours reported by mothers for their husbands (39.7 per week), but the difference is not large. A similar pattern is evident for mothers who report mean paid hours of 24.6 for themselves as compared to the 23.2 reported by fathers for their wives. Total family paid hours reported by mothers are 64.3 and total family paid hours reported by fathers are 65.8; about one quarter of both mothers and fathers report total family hours to be above 80 per week.

[11] In this case, we exclude households if the 'main activity last week' of either spouse was 'looking for paid work.'

[12] For respondents, the hours variable is 'number of hours usually worked at all jobs in a week.' For spouses, the hours variable is 'number of hours the respondent's spouse/partner worked last week.'

III.2 Well-being of Canadian Parents

Time Crunch

The first measure of well-being relevant to this paper and available in both the 1992 and 2005 General Social Survey is a 'time crunch' scale constructed from 'yes' and 'no' answers to ten questions reflecting perceptions of time (see Appendix A for details). To motivate the analysis to follow, we present, in Figure 4, means of the time crunch scale by income quintile in 1992 and 2005. [13]

The first point to take from Figure 4 is that time crunch has increased at all income levels. The second point is that time crunch has increased relatively more toward the bottom of the income distribution. While there was no statistically significant difference in time crunch by income level in 1992, parents in the bottom two quintiles had significantly higher levels of time crunch than parents in the top quintile by 2005.[14]

We further investigate the correlates of parental time crunch using simple multivariate analyses. In ordered probit models of time crunch, we can control for both (log of) family income and total family paid hours. We divide family (mother + father) weekly paid hours into 4 categories: 1) less than 35 hours (i.e., less than one full-time job in the family); 2) 35 to 60 paid hours; 3) 60 to 80 hours (the modal case, and omitted

[13] Sample sizes are too small to report separately by income decile. Quintile cut points used in this section of the paper are again constructed using the full GSS sample (not just two-parent families with children). However, since this is a different data set, cut points will not exactly match SCF or SLID cut points for the same year. In particular, since we use public use samples of the GSS, incomes are reported in categories. We assign families incomes equal to the mean of the category except in the case of families in the highest category, for whom we assign the mean income value for SLID families with incomes above the same cut-off value.

[14] We run ordered probit models for the time crunch scale, with income quintile indicators as independent variables and using 'top quintile' as the base case. In 1992, bottom quintile parents are not statistically more likely to feel time crunched than top quintile parents; however, in 2005, both bottom and second quintile parents are significantly more likely to be 'time crunched.'

category in the regressions) and; 4) more than 80 hours (i.e., more than two standard 'full-time' jobs).[15]

Of course, one might argue that people choose their paid hours; presumably those who enjoy paid work will, other things (such as need for income) constant, be observed doing more paid hours while those who find it difficult to cope with high hours will be observed to do less. While it seems likely to be true that workers are systematically different in this way, this argues against finding that those with high hours feel more time stressed, for example.

In addition to time and money, other characteristics likely to be associated with parental experiences of time crunch have changed between 1992 and 2005. These include parental age, education level, immigrant status, family size, presence of pre-school children, urban versus rural residence, region (see Appendix B for 1992 compared to 2005 means). Thus, our regressions also control for these characteristics so that we can compare observably similar parents.

We present results for the combined mother/father sample as well as for mothers and fathers separately (see Table 8). In the pooled mother/father sample, we find, first, that mothers are significantly more likely to feel time crunched than fathers. Conditional on gender and other family characteristics, we confirm that, controlling hours, higher income parents are less likely to feel time crunched; controlling income, parents in families with higher paid hours are more likely to feel time crunched. The separate

[15] We have experimented with many alternative functional forms for paid hours, but find this one of the simplest and most illuminating. And, most jobs do come with rather standard hours – there are large spikes in the GSS data at 35 and 40 hours, for example. Other functional forms we have considered include log total hours, quadratic in total hours, generalized quadratic in his/her hours, interactions between hours dummies and family income, sets of dummies to indicate combinations of mother/fathers hours (e.g., he is full time, she is a stay-at-home mother).

analyses for mothers and fathers suggest that the hours associations may be principally driven by the mothers, though fathers in high-hour families (i.e., greater than 80) also experience higher levels of time crunch.

In terms of the control variables, mothers of pre-school children are more likely to experience time crunch; fathers aged 45 and above are less likely to feel time crunched, all else equal.

Life Satisfaction

In 2005, but not 1992, GSS respondents are asked to assess their 'satisfaction with life as a whole right now' on a scale of 1 to 10 (with 1 being very dissatisfied and 10 being very satisfied). Since we do not have comparable life satisfaction data for 1992, we are not able to report directly on changes in life satisfaction over time at different points of the income distribution. We do, however, use the 2005 data to estimate correlations between life satisfaction and parental hours of paid work, controlling income. This allows us to provide at least an informal estimate of how increasing relative commitments to paid work without corresponding increases in real incomes for middle and lower-income Canadian parents might affect their well-being.

Table 9 reports ordered probit estimates of the correlates of satisfaction with life, controlling for both family paid hours and (the log of) family income. Notice that there is no statistically significant difference in life satisfaction between mothers and fathers, controlling income and paid hours; high family income is associated with higher life satisfaction; high paid hours are associated with lower life satisfaction. The same pattern is evident after controlling for other family characteristics (as in the time crunch regressions above).

Again, these life satisfaction and paid work time associations appear to be driven by the mothers who, given income, are less satisfied with life when the family supplies more than 80 hours to the paid labour market (i.e., two 'high hours jobs') than when the family supplies between 60 and 80 hours (two 'normal' full-time jobs); mothers are more satisfied with life when the family supplies between 35 to 60 hours (e.g., one full-time and one part-time job).[16] Total paid hours do not have a statistically significant association with father's reported life satisfaction (though father's own paid hours matter to their self-assessed well-being).[17]

Estimated ordered probit coefficients indicate that, other things equal, an increase in parental paid hours from two 'full-time' jobs (60 to 80 parental paid hours per week) to two 'high hours' jobs (over 80 hours per week) would require a family income 2/3 higher in order to off-set the negative implications of high hours for mothers. Yet, while in the middle-income ranges many married parents increased paid work to over 80 hours per week (e.g., whereas only 13 percent of families in the fourth decile report more than 80 hours per week in 1994, 21 percent did so in 2006 – see Table 4), corresponding average real income growth was only about 18 percent. Over the same period of time, there was little change in percentages of 9th and top decile families supplying more than 80 hours per week to paid work, yet real incomes increased by 28 and 40% respectively. It seems at least plausible to argue that the well-being of mothers in middle-income families has fallen relative to the well-being of mothers in higher-income families.

[16] Booth and van Ours (2008) similarly find higher life satisfaction associated with women working part-time.

[17] In multivariate regressions not reported here that control only for mother paid hours, we find the mother well-being indicators to correlate with mothers' hours as expected, but the father indicators to be less sensitive. Mothers working more than 40 hours per week does, however, increase the frequency of fathers feeling time crunched.

IV. Discussion and Conclusions

This paper documents trends in money and time available to Canadian families with children between 1971 and 2006. A novel aspect of our study is to investigate these trends separately for families at different places in the Canadian income distribution. We find that while high hours of paid work were mostly characteristic of families toward the top of the income distribution during the 1970's, by 2006 over half of the families supplying more than 80 hours of work to the paid labour market are from the bottom half of the income distribution. More recently (1994 to 2006), the largest increases in paid hours have occurred in middle and lower-middle income families; these families have not experienced similarly large increases in real income. On the other hand, families at the top of the income distribution have experienced very large increases in real incomes, with little change in hours. To the extent that both time and money are important for well-being, this suggests the possibility that inequality in well-being has increased even more than inequality of income since the mid 1990's.

The second half of our paper uses Canadian time use data to explore links between time, money and well-being. We document, first, that self-assessed time crunch has increased more for lower income families than for higher-income families between 1992 and 2005. We then demonstrate, using multivariate analysis, that for observably similar parents, higher real income is associated with lower reported time stress; higher family paid hours are associated with higher time crunch. Multivariate analysis of self-reported life satisfaction for married mothers finds that higher family income is associated with higher levels of well-being while high family paid hours are associated with lower well-

being. Specifically, ordered probit estimates suggest that that an increase in parental paid hours from two 'full-time' jobs (60 to 80 parental paid hours per week) to two 'high hours' jobs (over 80 hours per week) would require a real family income 2/3 higher in order to off-set the negative implications of the high hours for mother's life satisfaction. While many more families now do 'high hours' of paid work, corresponding increases in real family incomes have not been nearly this high.

This paper thus points to an important and, we would argue, relatively neglected policy issue – low and middle income parents doing high paid hours with resultant time stress and reduced well-being. Not only is this currently a problem from the perspective of equity (worse even that data indicating increasing levels of income inequality would suggest), but it is likely to generate further long-term problems (e.g., health problems for parents and/or children – e.g., Shields, 2004). The topic thus warrants further research attention, particularly directed at policy options that could help. Not only are income transfers to families with children a potentially useful tool (e.g., the Canada Child Tax Benefit), but policies to help alleviate time stress, especially for middle and modest income families, could also usefully be considered. For example, a national programme offering a small number of paid 'parental days' to deal with sick children, snow days or meetings with teachers, etc might be introduced to help with parenting beyond the first year (now covered under the EI maternity and parental benefits programme).

References

Anderson, P.M., Butcher, K.F. and Levine, P.B. 2003. "Maternal Employment and Overweight Children", *Journal of Health Economics*, 22:3, 477-504.

Barrington-Leigh, Christopher and Helliwell, John. 2008. "Empathy and Emulation: Life Satisfaction and the Urban Geography of Comparison Groups. NBER Working Paper No. 14593.

Becker, Gary S., 1991. A Treatise on the Family, Harvard University Press.

Bittman, Michael. 2002. "Social Participation and Family Welfare: The Money and Time Costs of Leisure in Australia." *Social Policy & Administration*, 36:4, 408-425.

Bittman, Michael and Wajcman, Judy. 2000. "The Rush Hour: The Character of Leisure Time and Gender Equity", *Social Forces*, 79:1, 165-189.

Booth, Alison and van Ours, Jan C. 2008. "Hours of Work and Gender identity: Does Part-time Work make the Family Happier?" *Economica*, 1-21.

Burtless, Gary, Gornick, Janet and Smeeding, Timothy. 2008. "Income Distribution, Weekly Hours of Work, and Time for Child-Rearing." Luxembourg Income Study Working Paper, No. 489.

Burton, Peter and Phipps, Shelley. 2007. "Families, Time and Money in Canada, Germany, Sweden, the United Kingdom and the United States." *Review of Income and Wealth.* 53:3, 460-483.

Burton, Peter and Phipps, Shelley. 2008. "Economic Resources, Relative Socioeconomic Position and Social Relationships: Correlates of the Happiness of Young Canadian Teens," *Child Indicators Research*

Duxbury, Linda and Chris Higgins. 2009. *Key findings and Conclusions from the 2001 National Work-Life Conflict Study*. Health Canada; Ottawa, Ontario. (http://www.hc-sc.gc.ca/ewh-semt/pubs/occup-travail/balancing_six-equilibre_six/index-eng.php).

Easterlin, Richard A. 2001. "Income and Happiness: Towards a Unified Theory." *The Economic Journal*, 111 (July), 465-484.

Ferrer-i-Carbonell. 2005. "Income and well-being: an empirical analysis of the comparison income effect." *Journal of Public Economics*, 89, 997-1019.

Gauthier, Anne H. 2004. "Parental Time in Selected Industrialized Countries: Individual and Societal Variations", presented at the Conference on Cross National Comparisons of Expenditures on Children, Princeton N.J., 2004.

Helliwell, John F. and Putnam, Robert D. 2004. "The Social Context of Well-being." *Philosophical Transactions of the Royal Society of London. B.* 359, 1435-1446.

Klevmarken, N. Anders and Stafford, Frank P. 1999. "Measuring Investment in Young Children with Time Diaries", in *Wealth, Work, and Health Innovations in Measurement in the Social Sciences: Essays in Honour of F. Thomas Justes*, J.P. Smith and R.J. Willis (Eds.), Ann Arbor: University of Michigan Press, 34 – 63.

Luttmer, Erzo F.P. 2005. "Neighbours as Negatives: Relative Earnings and Well-being." *The Quarterly Journal of Economics*, (August), 963-1002.

Luxembourg Income Study (LIS) Database, http://www.lisproject.org/techdoc.htm (Canada; runs completed April to June 2009).

MacDonald, Martha. Phipps, Shelley and Lethbridge, Lynn. 2005. "Taking its Toll: Implications of Paid and Unpaid Work Responsibilities for Women's Well-being." *Feminist Economics*, March, 65-96.

Marshall, Katherine. 1993. "Employed parents and the division of housework," *Perspectives on Labour and Income*, Statistics Canada Catalogue no. 75-001-XIE 5:3, pp. 9-15.

Marshall, Katherine. 2006. "Converging Gender Roles," *Perspectives on Labour and Income*, Statistics Canada Catalogue no. 75-001-XIE. 7:7, pp. 7-19.

Marshall, Katherine. 2009. "The family work week," *Perspectives on Labour and Income, Perspectives on Labour and Income*, 18:3, pp. 7-19. 10:4, pp. 5-13.

Phipps, Shelley, Burton, Peter, and Lethbridge, Lynn. 2006. "Long-run consequences of Parental Paid Work Hours for Child Overweight Status in Canada." *Social Sciences and Medicine*, 62 (Fed), 977-986.

Phipps, Shelley. Burton, Peter and Osberg, Lars. 2001. "Time as a Source of Inequality Within Marriage: Are Husbands More Satisfied with Time for Themselves than Wives?" *Feminist Economics*, 7:2, 1-22.

Shields, Margot. 2004. "Stress, Health and the Benefit of Social Support," *Health Reports*, Statistics Canada Catalogue no 82-003, 15:1, 9-38.

Statistics Canada. 1992. General Social Survey. Cycle 7. Public Use Microdata File.

Statistics Canada. 2005. General Social Survey. Cycle 19. Public Use Microdata File.

Table 1
Total Real Annual Disposable Household Income by Decile (in 2006$)
Couples with Children < 18 in the House [1, 2, 3]

	1971	1975	1987	1991	1994	1997	2000	2003	2006
all	46,708	56,131	61,544	63,240	63,036	65,942	70,345	73,900	77,231
Decile									
1	10,707	14,927	18,640	21,311	17,580	18,291	19,852	20,645	22,315
2	22,193	28,986	31,973	33,062	30,737	29,511	32,789	33,923	36,199
3	29,353	37,290	40,357	40,289	38,581	36,734	40,398	42,181	44,143
4	34,879	43,564	46,857	46,719	44,372	43,793	47,884	49,517	52,328
5	40,587	49,394	53,964	52,880	50,921	50,881	55,646	57,759	60,543
6	45,126	55,236	60,223	59,748	58,227	58,912	63,866	66,108	70,234
7	50,715	62,205	67,412	67,574	66,024	65,874	72,454	74,403	79,538
8	57,715	69,437	75,456	75,853	74,549	75,946	82,316	86,488	91,465
9	67,228	81,301	90,203	88,806	86,098	88,785	97,682	102,794	110,016
10	97,686	116,428	128,419	135,012	125,095	137,683	164,586	167,427	175,470

[1] Families with negative or zero income or in which either parent experienced unemployment are excluded from the analysis. Data from 1971 through 1991 are taken from the SCF, accessed from the Luxembourg Income Study; data from 1994 through 2006 are taken from the SLID, accessed through the Atlantic Research Data Centre.
[2] Decile cut points using ALL individuals (not just couples with kids).
[3] Weighted by household weight and not individual weight.

Table 2
Two-Parent Families with Two-Earners, Percentage, by Decile
Couples with Children < 18 in the House [1, 2, 3]

	1971	1975	1987	1991	1994	1997	2000	2003	2006
all	25	36	64	67	74	76	77	79	78
Decile									
1	18	23	21	33	50	27	40	44	34
2	13	22	45	40	43	40	54	45	47
3	16	21	39	45	49	60	59	57	61
4	14	20	39	55	50	59	67	75	72
5	19	32	60	64	71	77	75	80	82
6	23	35	70	71	75	80	83	83	83
7	28	41	81	83	88	85	88	91	89
8	34	52	84	85	86	92	93	94	92
9	44	61	80	85	95	92	94	96	91
10	40	59	89	83	93	90	81	89	90

[1] Families with negative or zero income or families in which either parent experienced unemployment are excluded from the analysis. Data from 1971 through 1991 are taken from the SCF, accessed from the Luxembourg Income Study; data from 1994 through 2006 are taken from the SLID, accessed through the Atlantic Research Data Centre.
[2] Decile cut points using ALL individuals (not just couples with kids).
[3] Weighted by household weight and not individual weight.

Table 3
Total Weekly Paid Work Hours (Mother + Father) by Decile
Couples with Children < 18 in the House [1, 2, 3]

	1971	1975	1987	1991	1994	1997	2000	2003	2006
all	48.6	52.8	62.8	63.2	64.8	66.0	66.2	67.3	66.6
Decile									
1	41.5	44.8	41.3	41.2	52.4	43.1	49.0	46.9	44.6
2	43.7	48.1	56.0	48.4	49.5	52.5	54.9	54.8	55.1
3	45.2	46.9	54.7	54.3	55.6	60.1	59.9	58.3	60.0
4	44.5	46.9	56.4	57.2	57.2	58.1	62.3	65.7	64.7
5	46.0	50.8	62.1	60.2	61.6	64.0	65.9	67.4	67.9
6	47.4	50.8	65.1	64.7	64.9	66.0	67.4	68.7	69.3
7	49.4	54.3	67.5	68.9	68.9	69.9	70.4	71.1	70.0
8	52.0	58.6	70.0	72.6	70.9	73.2	71.2	73.9	72.8
9	56.7	63.8	71.6	73.5	74.4	73.3	74.6	74.3	71.5
10	57.7	64.8	76.6	78.1	76.7	73.5	71.7	73.4	74.4

[1] Families with negative or zero income or families in which either parent experienced unemployment are excluded from the analysis; SLID years use annual hours/weeks worked. Data from 1971 through 1991 are taken from the SCF, accessed from the Luxembourg Income Study; data from 1994 through 2006 are taken from the SLID, accessed through the Atlantic Research Data Centre.
[2] Decile cut points using ALL individuals (not just couples with kids).
[3] Weighted by household weight and not individual weight.

Table 4
Families working greater than 80 hours, percentage, by decile
Couples with Children < 18 in the House [1, 2, 3]

	1971	1975	1987	1991	1994	1997	2000	2003	2006
all	7	9	15	18	17	18	20	19	19
Decile									
1	6	12	6	14	19	17	18	15	10
2	4	10	15	10	15	19	21	16	15
3	5	6	13	15	11	16	16	13	15
4	4	5	10	15	13	13	18	19	21
5	5	8	11	12	13	15	22	18	18
6	7	6	15	13	18	20	21	19	19
7	4	8	15	18	15	19	20	20	19
8	8	9	15	22	18	21	19	22	21
9	11	15	23	28	18	19	24	22	18
10	15	19	29	41	28	23	25	25	27

[1] Families with negative or zero income or families in which either parent experienced unemployment are excluded from the analysis. Data from 1971 through 1991 are taken from the SCF, accessed from the Luxembourg Income Study; data from 1994 through 2006 are taken from the SLID, accessed through the Atlantic Research Data Centre.
[2] Decile cut points using ALL individuals (not just couples with kids).
[3] Weighted by household weight and not individual weight.

Table 5
Weekly Paid Work Hours of Fathers by Decile
Couples with Children < 18 in the House [1, 2, 3]

	1971	1975	1987	1991	1994	1997	2000	2003	2006
all	40.3	41.3	41.8	40.9	41.8	41.7	41.3	41.1	40.3
Decile									
1	36.7	36.7	33.3	30.7	36.8	33.9	35.4	32.8	30.8
2	39.5	41.1	42.0	36.6	36.8	37.5	37.8	38.9	37.2
3	40.3	41.2	41.2	38.6	41.7	41.6	41.6	40.4	39.5
4	39.4	40.7	40.4	40.8	42.2	41.5	41.1	42.1	42.0
5	40.5	41.3	42.6	40.1	42.3	41.9	42.5	41.7	41.3
6	40.2	40.4	41.8	41.8	42.8	41.8	41.3	41.5	41.2
7	40.6	41.9	42.2	41.7	41.5	42.7	42.1	41.8	41.0
8	40.5	41.2	41.9	41.6	41.7	42.8	41.1	41.6	40.7
9	41.3	42.8	45.2	43.8	42.5	42.1	41.7	41.2	41.5
10	43.5	44.9	44.8	47.6	45.1	43.8	44.3	42.7	42.6

[1] Families with negative or zero income or families in which either parent experienced unemployment are excluded from the analysis; SLID years use annual hours/weeks worked. Data from 1971 through 1991 are taken from the SCF, accessed from the Luxembourg Income Study; data from 1994 through 2006 are taken from the SLID, accessed through the Atlantic Research Data Centre.

[2] Decile cut points using ALL individuals (not just couples with kids).

[3] Weighted by household weight and not individual weight.

Table 6
Weekly Paid Work Hours of Mothers by Decile
Couples with Children < 18 in the House [1, 2, 3]

	1971	1975	1987	1991	1994	1997	2000	2003	2006
all	8.2	11.5	21.0	22.3	23.0	24.3	24.8	26.2	26.2
Decile									
1	4.8	8.2	8.0	10.5	15.6	9.2	13.5	14.2	13.7
2	4.2	7.0	14.0	11.8	12.7	15.0	16.7	15.9	17.8
3	4.9	5.7	13.5	15.8	13.9	18.5	18.3	17.9	20.4
4	5.0	6.3	16.0	16.4	14.9	16.6	21.2	23.4	22.7
5	5.5	9.5	19.5	20.1	19.4	22.1	23.4	25.8	26.6
6	7.2	10.5	23.3	22.9	22.0	24.2	26.1	27.2	28.1
7	8.8	12.4	25.3	27.2	27.4	27.2	28.3	29.4	29.0
8	11.5	17.4	28.1	30.9	29.2	30.4	30.1	32.3	32.1
9	15.4	21.0	26.4	29.7	31.9	31.1	32.9	33.1	30.0
10	14.2	19.8	31.8	30.6	31.5	29.7	27.4	30.6	31.8

[1] Families with negative or zero income or families in which either parent experienced unemployment are excluded from the analysis; SLID years use annual hours/weeks worked. Data from 1971 through 1991 are taken from the SCF, accessed from the Luxembourg Income Study; data from 1994 through 2006 are taken from the SLID, accessed through the Atlantic Research Data Centre.
[2] Decile cut points using ALL individuals (not just couples with kids).
[3] Weighted by household weight and not individual weight.

Table 7

Lone Mothers with Children < 18 in House [1]

	1971	1975	1987	1991	1994	1997	2000	2003	2006
Real disposable equivalent income (2006$)	9,825	13,249	14,937	15,120	17,536	17,197	18,975	19,086	22,874
Percent in paid work	35	46	59	53	59	66	76	78	80
Weekly hours of paid work	12.3	16.3	21.2	17.8	19.9	22.2	26.6	26.6	28.6

[1] Weighted by household weight and not individual weight.

Table 8. Ordered probit models for time crunch index. Married Parents.

	Mothers and Fathers	Mothers	Fathers
Mother	0.189***		
	(0.032)		
Family income (log)	-0.059*	-0.026	-0.077
	(0.034)	(0.050)	(0.048)
Total paid hours less than 35	-0.141*	-0.260**	-0.027
	(0.077)	(0.102)	(0.115)
Total paid hours 35 to 60	-0.104***	-0.230***	0.011
	(0.039)	(0.056)	(0.056)
Total paid hours greater than 80	0.237***	0.286***	0.201***
	(0.043)	(0.058)	(0.064)
2005	0.075**	0.085*	0.057
	(0.032)	(0.044)	(0.046)
Number of observations	5780	2995	2785

Source: Pooled 1992 and 2005 Statistics Canada General Social Surveys

[1] The 'time crunch' index is constructed from 'yes' / 'no' answers to ten questions related to time stress. The index ranges from 0 to 10 (maximum time stress).

Additional control variables not reported include: age, education, family size, presence of pre-school aged child, immigrant status, region, urban/rural status.

Table 9. Ordered probit models for parental life satisfaction.[1] Married Parents.

	Married Parents		Married Mothers	
	Without additional controls	With additional controls	Without additional controls	With additional controls
Mother	0.055 (0.047)	0.035 (0.048)		
Family income (log)	0.150*** (0.051)	0.172*** (0.058)	0.241*** (0.065)	0.299*** (0.071)
Total paid hours less than 35	-0.052 (0.123)	-0.063 (0.124)	0.006 (0.148)	-0.029 (0.149)
Total paid hours 35 to 60	0.074 (0.198)	0.080 (0.059)	0.138* (0.081)	0.121 (0.084)
Total paid hours greater than 80	-0.107* (0.061)	-0.113* (0.061)	-0.159** (0.081)	-0.153* (0.083)

Source: 2005 General Social Survey

[1] Respondents are asked to rate their 'satisfaction with life as a whole right now.' Responses are coded from 1=very dissatisfied to 10=very satisfied**.**

Additional control variables not reported include: age, education, family size, presence of pre-school aged child, immigrant status, region, urban/rural status

Figure 1. Time and Income Packages 1971-2006

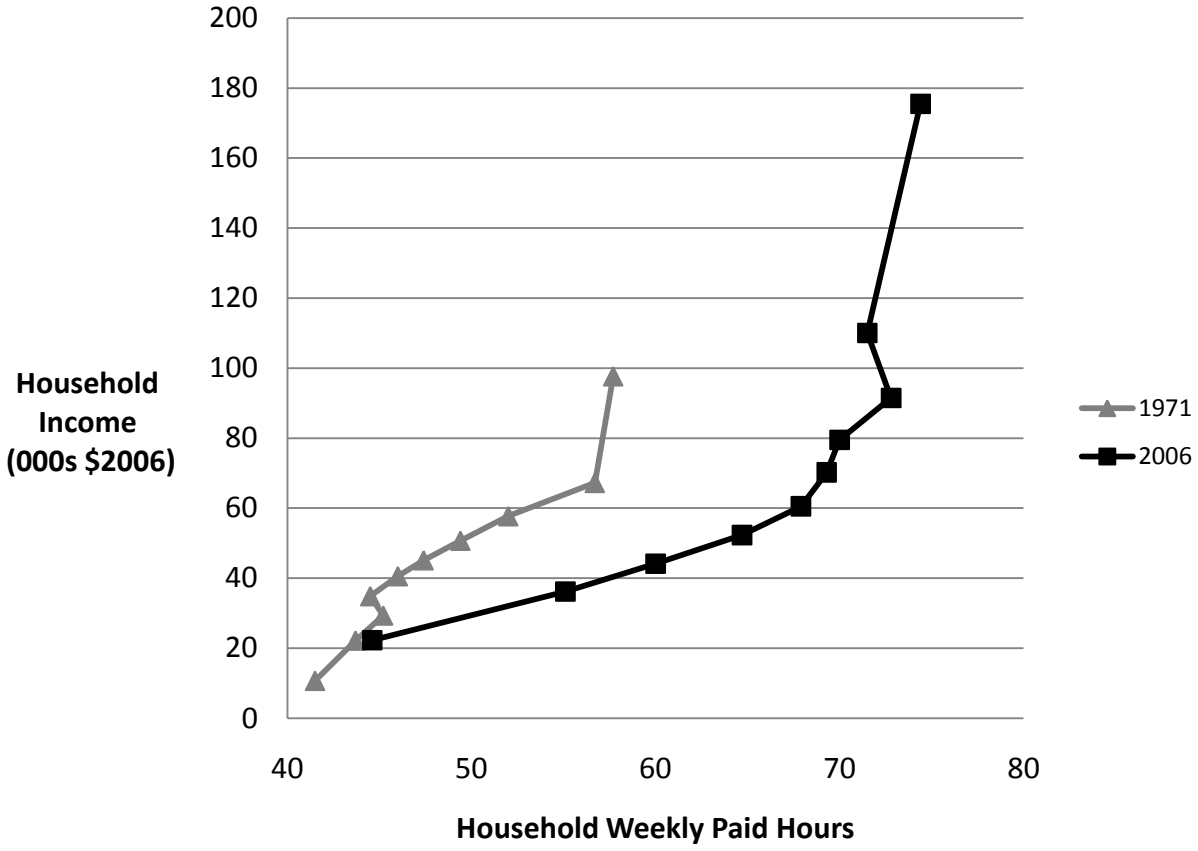


Figure 2. Decile Movement of Household Income and Paid Hours, 1971-2006

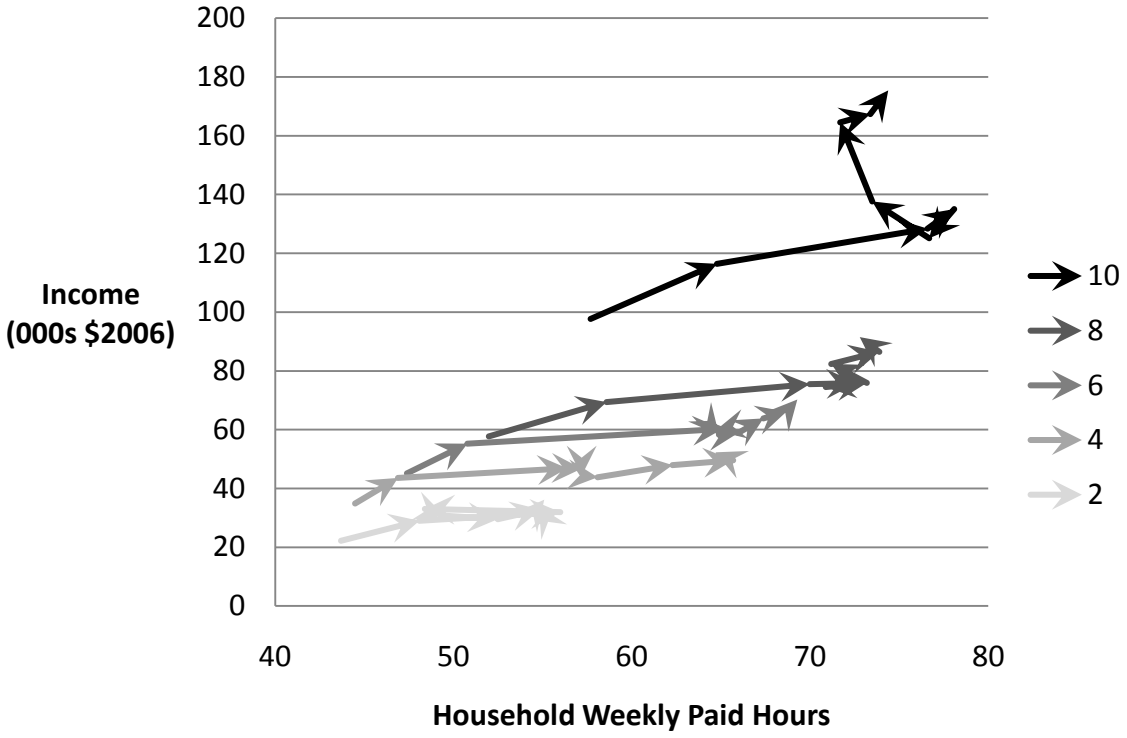


Figure 3. Decile Movement of Household Income and Paid Hours, 1994-2006

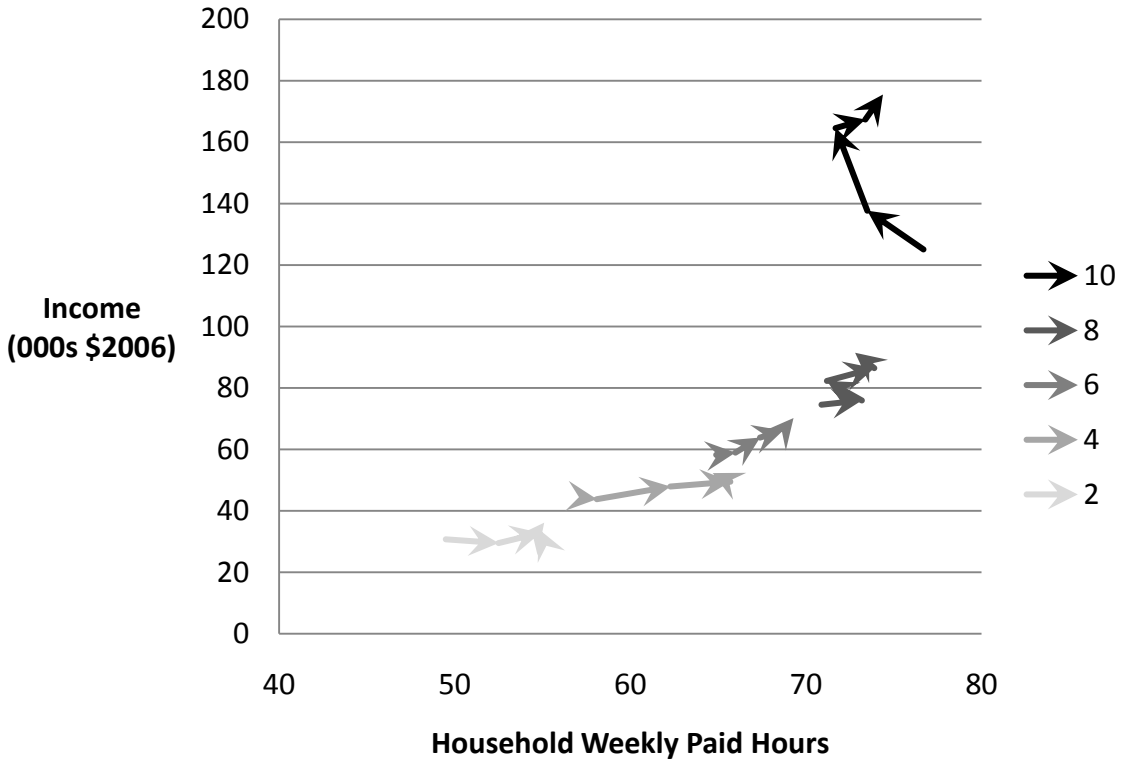
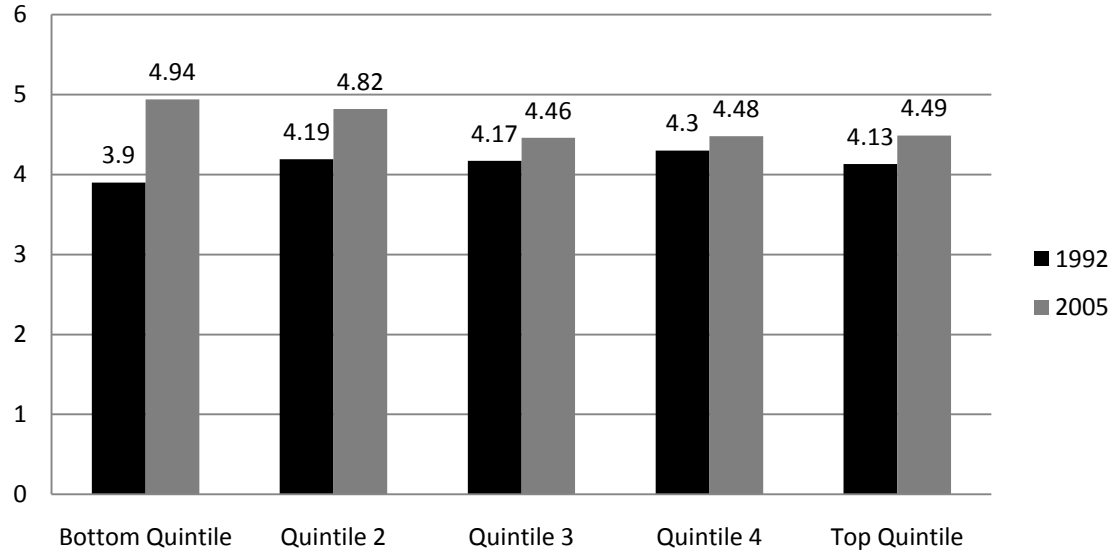


Figure 4. Time Crunch Index. Married Parents



The 'time crunch' index varies from 0 to 10 (maximum time crunch).

Appendix A. Construction of Time Crunch Scale in the Statistics Canada General Social Survey

GSS respondents are asked the following set of 10 questions, each of which has a ‘yes’ or ‘no’ answer:

1. Do you plan to slow down in the coming year?
2. Do you consider yourself a workaholic?
3. When you need more time, do you tend to cut back on your sleep?
4. At the end of the day, do you often feel that you have not accomplished what you had set out to do?
5. Do you worry that you don’t spend enough time with your family or friends?
6. Do you feel that you’re constantly under stress trying to accomplish more than you can handle?
7. Do you feel trapped in a daily routine?
8. Do you feel that you just don’t have time for fun anymore?
9. Do you often feel under stress when you don’t have enough time?
10. Would you like to spend more time alone?

The time crunch scale is constructed by summing each yes.

Appendix B

Table B1. Means of control variables. Married parents.

	Married Mother Respondents		Married Father Respondents	
	1992	2005	1992	2005
Age less than 30 (%)	21.6	12.3	12.4	7.6
Age 45+ (%)	9.9	21.4	22.6	30.5
Family Size	4.1	4.1	4.1	4.1
Pre-school child (%)	50.8	44.2	49.4	42.5
Less than high school (%)	12.9	5.9	21.2	8.8
High school (%)				
Post secondary certificate (%)	25.4	35.2	24.9	30.4
University (%)	16.5	30.7	22.5	30.8
Immigrant (%)	16.2	14.9	18.2	15.5
Atlantic (%)	8.5	7.9	10.0	7.5
Quebec (%)	31.8	22.3	29.6	23.2
Ontario(%)				
West (%)	28.3	30.7	29.1	31.5
Number of observations	841	1329	794	1207

Source: 1992 and 2005 Statistics Canada General Social Surveys.

Table B2. Full Ordered probit models for time crunch index. Married Parents

	Married Mothers and Fathers	Married Mothers	Married Fathers
Mother	0.189***		
	(0.032)		
Family income (log)	-0.059*	-0.026	-0.077
	(0.034)	(0.050)	(0.048)
Total paid hours less than 35	-0.141*	-0.260**	-0.027
	(0.077)	(0.102)	(0.115)
Total paid hours 35 to 60	-0.104***	-0.230***	0.011
	(0.039)	(0.056)	(0.056)
Total paid hours greater than 80	0.237***	0.286***	0.201***
	(0.043)	(0.058)	(0.064)
Age less than 30	-0.030	-0.018	-0.032
	(0.049)	(0.063)	(0.077)
Age 45+	-0.107**	0.005	-0.184***
	(0.048)	(0.074)	(0.062)
Family Size	0.002	-0.004	0.011
	(0.019)	(0.051)	(0.027)
Pre-school child	0.127***	0.195***	0.060
	(0.037)	(0.051)	(0.053)
Less than high school	0.038	0.007	0.043
	(0.059)	(0.091)	(0.079)
Post secondary certificate	0.020	-0.023	0.040
	(0.040)	(0.055)	(0.059)
University	0.016	-0.016	0.006
	(0.044)	(0.059)	(0.065)
Immigrant	0.036	0.039	0.037
	(0.049)	(0.065)	(0.073)
Atlantic	0.002	0.008	-0.004
	(0.046)	(0.065)	(0.067)
Quebec	0.138***	0.114	0.157
	(0.046)	(0.062)	(0.067)
West	-0.058	-0.095	-0.035
	(0.040)	(0.055)	(0.057)
2005	0.075**	0.085*	0.057
	(0.032)	(0.044)	(0.046)
Number of observations	5780	2995	2785

Source: Pooled 1992 and 2005 Statistics Canada General Social Surveys
Cut-point estimates not reported.

Table B3. Full Ordered probit models of "satisfaction with life as a whole."

	Married Parents		Married Mothers	
	Without additional controls	With additional controls	Without additional controls	With additional controls
Mother	0.055 (0.047)	0.035 (0.048)		
Family income (log)	0.150*** (0.051)	0.172*** (0.058)	0.241*** (0.065)	0.299*** (0.071)
Total paid hours less than 35	-0.052 (0.123)	-0.063 (0.124)	0.006 (0.148)	-0.029 (0.149)
Total paid hours 35 to 60	0.074 (0.198)	0.080 (0.059)	0.138* (0.081)	0.121 (0.084)
Total paid hours greater than 80	-0.107* (0.061)	-0.113* (0.061)	-0.159** (0.081)	-0.153* (0.083)
Age less than 30		0.225** (0.088)		0.181 (0.116)
Age 45+		-0.051 (0.062)		0.014 (0.091)
Family Size		0.056* (0.031)		0.057 (0.040)
Pre-school child		0.031 (0.057)		0.126 (0.078)
Less than high school		-0.058 (0.113)		-0.256 (0.192)
Post secondary certificate		0.080 (0.061)		-0.297** (0.127)
University		0.053 (0.067)		-0.115 (0.111)
Immigrant		-0.259*** (0.083)		-0.215** (0.101)
Atlantic		0.223*** (0.074)		0.236** (0.096)
Quebec		0.024 (0.066)		0.006 (0.089)
West		-0.024 (0.059)		-0.052 (0.080)
Rural		0.082 (0.058)		0.122 (0.083)
Number of observations		2536		1329

Cut points estimates not reported.
Source: 2005 Statistics Canada General Social Survey