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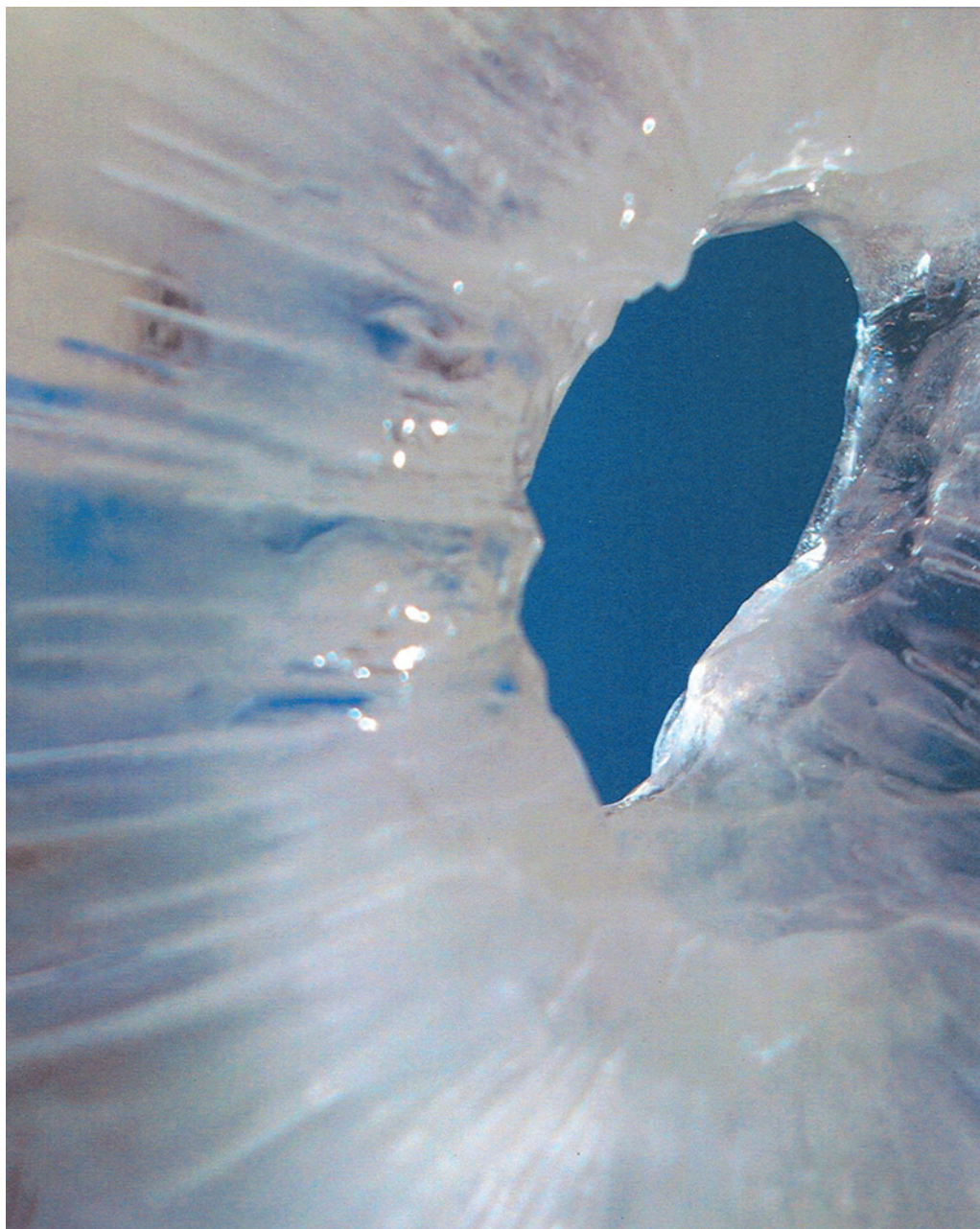
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- Changes in parental work time and earnings
- Work-life balance of older workers



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0 ^s	value rounded to 0 (zero) where a meaningful distinction exists between true zero and the value rounded
P	preliminary
r	revised
x	suppressed to meet the confidentiality requirements of the <i>Statistics Act</i>
E	use with caution
F	too unreliable to be published

Highlights

In this issue

■ Changes in parental work time and earnings

- Between 1980 and 2005, parental work time increased by substantial margins, especially for families located at the bottom and in the middle of the earnings distribution. From 1980 to 2005, the proportion of families with two parents working full time and full year more than doubled, from 15% to 32%.
- A good deal of the increase in parental work time occurred in the 1980s and was induced by the rising labour market participation of mothers.
- Over the same period, median parental earnings rose by 20% overall among two-parent families. However, earnings rose less rapidly for families at the bottom of the earnings distribution and increased faster for families located at the top.
- About 45% of the overall increase in parental earnings was due to the increased work time of parents, with each family type (low, middle and high earnings) contributing to the increase.
- The other part of the overall increase (55%) was due to rising returns to work for a given amount of parental work time. For the most part, these gains were concentrated among families with high earnings.
- Changes in the demographic characteristics of families with high earnings do not explain the higher returns on their work time. Rather, changes in the structure of wages likely explain this phenomenon.
- Between 1980 and 2005, single mothers also increased their work time by substantial amounts and saw a proportional increase in their earnings—including single mothers with low earnings. Conversely, single fathers with low earnings were the only ones to increase their work time, but experienced the worst declines in earnings.

■ Work-life balance of older workers

- Achieving a satisfactory balance between work and family can affect the health, productivity and retirement decisions of older workers. This article uses data from the 2005 General Social Survey to examine dissatisfaction with work-life balance among workers age 55 and over, the most commonly reported reasons for dissatisfaction, and the key factors and personal characteristics associated with work-life conflict.
- Older workers differ from their younger counterparts in a number of ways: more work part-time, they have a higher rate of self-employment, they are more likely to have a disability, fewer have a postsecondary education, and they are less likely to have children at home. As such, fewer care for children compared with younger workers, but they are more likely to provide elder care.
- Overall, 14% of older workers are dissatisfied with their work-life balance, compared with 25% of workers age 25 to 54. Among older workers, the sources of conflict most frequently cited were too much time on the job and too little time for the family.
- According to a statistical model, work-life balance dissatisfaction was associated with having a disability, providing elder care, working long hours, occupying a managerial position and being a woman. At the same time, having an employed partner, being self-employed and enjoying one's job reduced the probability of work-life conflict. When the self-selection of older individuals out of employment was taken into account, the risk of work-life conflict did not vary with age.

Perspectives

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Changes in parental work time and earnings

Sébastien LaRochelle-Côté, Philippe Gougeon and Dominique Pinard

Families are spending a lot more time on the job than the previous generation, mostly due to the rising labour market participation of women. The weekly work hours of couples increased from an average of 58 in 1976 to 65 hours in 2008 (Marshall 2009). The increase in parental work time brings increased attention to issues related to work–life balance among policymakers, family service providers and the general public.

One question of primary importance for family well-being is whether increases in family work time translated into higher family earnings, particularly in the case of families with children. If not all parents benefited financially from increases in work time, a number of well-being issues could arise, for a variety of reasons. First, time and financial resources are found to be important determinants of children's outcomes in later life, even more so for very young children (Phipps and Lethbridge 2006). Second, lower-income working families may be unable to afford services such as day care or after-school programs that can be used as substitutes for the parental care of children. Third, families lacking both time and money may face a particular set of challenges in trying to achieve a better work–family balance (Bernstein and Kornbluh 2005). This article examines the link between parental work time and earnings across various types of families (see *Data source and definitions*).

Studies examining the relationship between family work time and family earnings in Canada have taken a descriptive approach based on percentiles. In what appears to be the only study describing the link between family work time and family income over time in Canada, Yalnizyan (2007) found that incomes

increased the most among families at the top of the income distribution (beyond the 90th percentile) without increases in work time. Families at the bottom of the earnings distribution were working more on average, but not earning more. Burton and Phipps (2007) also used a decile approach to study international differences in work time patterns across the income distribution, and found that many families located in the bottom decile of the income distribution worked a high number of hours, at least in Canada and the United States.

The use of deciles brings about a number of limitations. The first relates to the sample size in the Survey of Consumer Finances and the Survey of Labour and Income Dynamics. Although the decile approach divides the sample into equal sub-groups, the quantity of these groups is likely to limit the precision of estimates related to analytically significant groups within deciles.

Deciles can also be difficult to interpret since families in one decile today might not experience the same living standards as families in the same decile twenty-five years ago. For instance, families currently in the bottom decile earn less relative to the median family, depend more on government transfers, and therefore face a different set of challenges than their counterparts a generation ago. Similarly, families in the top decile today are undoubtedly different from those in 1980 since relative earnings increased in the top decile.

This article takes a new approach to family hours and earnings. First, it studies changes in work time from 1980 to 2005 across three groups of families with children: those below two-thirds of median family earnings ('low' earnings), families above four-thirds of

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Data source and definitions

This study examines the evolution of parental work patterns across the family earnings distribution using census information for the years 1981, 1991, 2001 and 2006. The census provides detailed information on sources of income at the family level, but for the year preceding the census year. For example, family earnings in the **2006 Census** are based on the 2005 calendar year. The study focuses on families with children under 16 years of age, and with parents under 55. The sample is restricted to families with at least one working parent since the study links family earnings to time spent at work by family members. Two-parent families represented the largest share of total families, numbering 2.5 million in every census year. Single-parent families represented a growing portion of families, doubling from 250,000 in 1981 to more than 500,000 in 2006.

The census was most recently conducted in 2006 and gathered information on a variety of socio-economic characteristics for 20% of Canadian households. Using the census ensures a better coverage of families across the entire distribution of earnings (Frenette, Green and Picot 2006). However, the census lacks data on weekly hours worked by individuals, which would allow detailed estimates of working time. However, work status (full-time versus part-time) for the weeks worked is collected. Full-time is defined as working at least 30 hours per week, and full-year is defined as working at least 50 work weeks per year. A part-time week refers to anything between 1 and 29 hours, and a part-year of work includes everything between 1 and 49 weeks of work.

Families living in a collective dwelling, families including non-permanent residents, and families with members who immigrated in the census year (or in the previous year) were excluded from the sample. This latter restriction is necessary because annual earnings statistics for these families would be biased downwards since they spent none or only part of the reference year in Canada. Family earnings include wages and salaries, net farm income, and net income from a non-farm unincorporated business and/or professional practice from both parents in the case of two-parent families and from the lone parent among single-parent families. All earnings figures have been deflated by using the national Consumer Price Index and are expressed in 2005 dollars. Outliers are addressed by removing the 1% of families with the highest earnings and the 1% of families with the lowest earnings. This adjustment is necessary because means are required to decompose the impact of changing family work time on changing family earnings, and means tend to be disproportionately influenced by families located at the extremes of the earnings distribution.

the median ('high' earnings), and families between two-thirds and four-thirds of the median ('middle' earnings). It also looks at the association between parental work time and earnings for these three types of families. The advantage of this approach is that both the size and relative earnings of each group can vary.

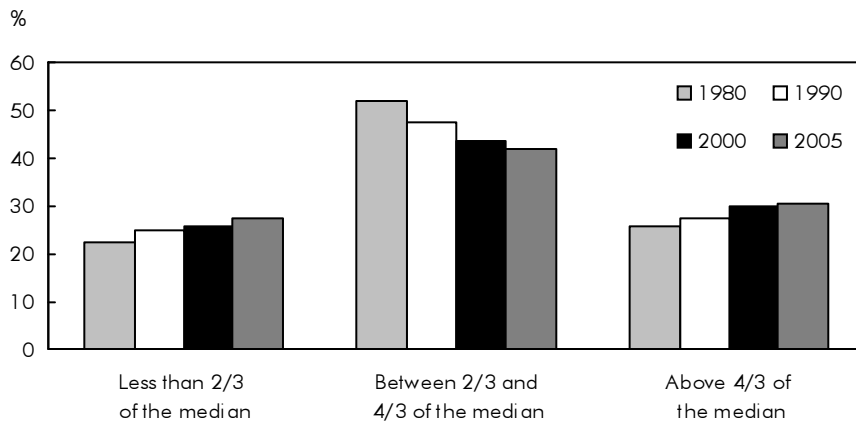
A second innovation is the use of census data. The census has two major advantages: consistent information about the work patterns of families since 1980 and a large sample size, thereby enabling study of the evolution of work time and earnings across all family types, including lone parents.

A third innovation is the use of decomposition techniques to examine the extent to which the growth in average parental earnings can be correlated with changes in parental work time at various points of the earnings distribution. More sophisticated decomposition techniques will also be used to determine the 2006 distribution of earnings if family work time and other family and personal characteristics had stayed the same over the past 25 years.¹

This paper focuses on families with children less than 16 years of age. The first part of the analysis examines the evolution of two-parent families, while the second covers single-parent families.² Because the focus is on changes in parental work time and earnings over time, families with two non-working parents (and non-working single parents) are excluded from the sample. These exclusions represent a very small portion of two-parent families (less than 3%), a higher portion of single fathers (10% to 15%) and a larger, but declining, share of single mothers (from a high of 38% in 1980 to a low of 23% in 2005). It should be noted, therefore, that the exclusion of families without working adults may create a bias of unknown magnitude—especially among lone mothers.

Changes in parental earnings

In 1980, more than 50% of two-parent families earned between two-thirds and four-thirds of the median (Chart A). Other families were almost evenly divided between those that earned less than two-thirds of the median (22%) and those that earned more than four-thirds of the median (26%). Subsequently, the proportion of families between two-thirds and four-thirds of the median (the middle) shrank in every census year, and the number of families rose at the extremes. By 2005, the proportion of families in the middle was 42%, the proportion of families with less than two-thirds of the median was 28%, and the proportion of those above four-thirds of the median was 30%. Hence, parental earnings became more 'polarized' over the last 25 years, similar to the results of another recent study (Heisz 2007).

Chart A Fewer families in the middle earnings group

Note: Families in which neither parent worked are excluded.
Source: Statistics Canada, Census of Canada, 1981 to 2006.

Not only did earnings become more polarized, but relative earnings across low, middle and high groups also changed. More particularly, median earnings rose faster for those located at the top of the distribution (Chart B). Between 1980 and 2005, median earnings for all families increased from \$58,400 to \$70,100, or 20%. By comparison, median earnings rose by 29% for families located above four-thirds of the median, and by 13% for families located below two-thirds of the median. The growth in median earnings for families located in the middle was very close to the overall growth (20%).

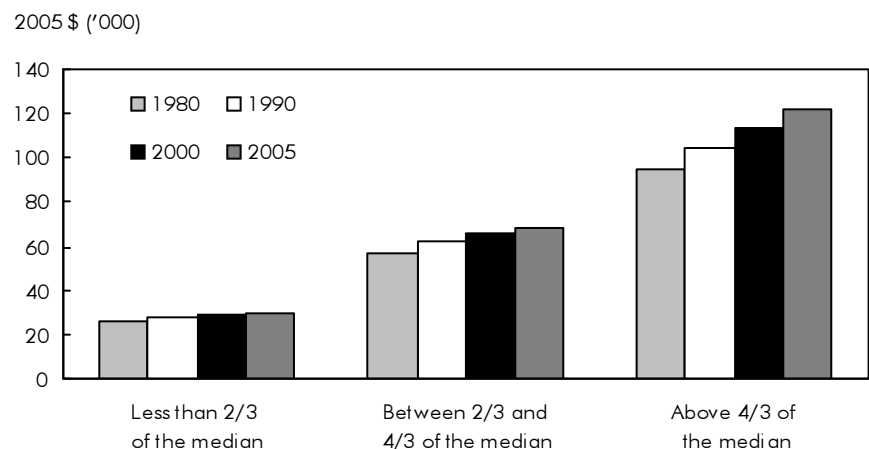
The ratio of median earnings illustrates the growing gap between families at the top and other types of families. Between 1980 and 2005, the ratio of median earnings between families at the top and families in the middle grew little (from 1.7 to 1.8), but the ratio of top-to-bottom earnings families

went from 3.6 to 4.1. By and large, these results point to growing polarization *and* growing dispersion of earnings across Canadian families.

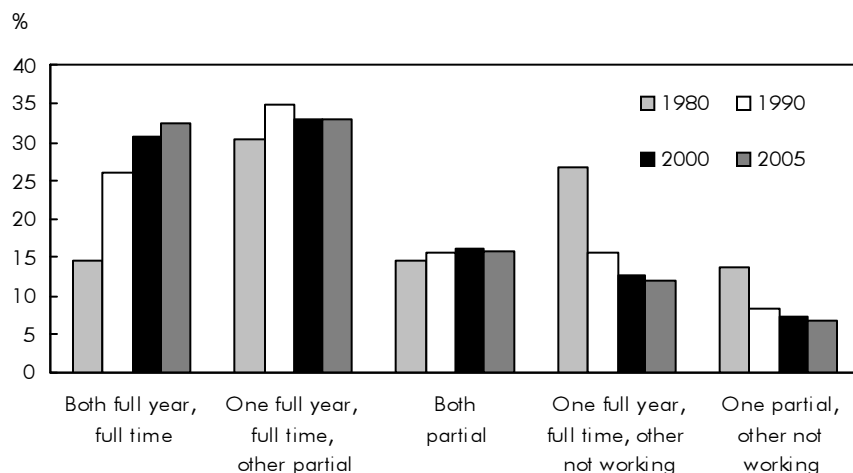
Changes in parental work time

Because the census does not provide information on work hours for the preceding year, changes in parental work time can be best described by combining the number of weeks worked with work status (full-time or part-time). The work patterns of individuals were therefore divided across three categories of work time patterns: individuals working full year and full time (FYFT); those with 'lower' labour market engagement (full year and part time, part year and full time, or part year and part time); and those not working at all.

In the case of two-parent families, five categories of working families were created: both parents working FYFT; one parent working FYFT and another with a lower labour market engagement; two parents with a lower labour

Chart B Greater gains in parental earnings in the top earnings group

Note: Families in which neither parent worked are excluded.
Source: Statistics Canada, Census of Canada, 1981 to 2006.

Chart C Proportion of families with two full-year, full-time working parents doubles

Note: Families in which neither parent worked are excluded.
 Source: Statistics Canada, Census of Canada, 1981 to 2006.

market engagement; one parent FYFT and another parent not working; and one parent with lower labour market engagement and another parent not working. The first and second categories are the most labour intensive of the five (at least in terms of time spent in the labour market), while the fourth and fifth categories are less labour intensive. As noted, families with two parents not working at all were dropped from the sample, but these amounted to a very small portion.

According to these definitions, the work patterns of two-parent families changed substantially over the past 25 years (Chart C). The share of families with two parents working FYFT rose from 15% in 1980 to 32% in 2005 (+18 percentage points). The share of families with one parent working FYFT and another not working declined by a substantial margin (-15 percentage points). A great deal of these changes took place in the 1980s.

Changes in work time for all three types of families—low, middle and high earnings—are shown in Table 1. Top earnings families had a larger share of two parents working full year and full time than those with lower earnings. In 2005, nearly 50% of all high earnings families had two parents working FYFT, com-

pared with 32% of middle earnings families and only 13% of low earnings families. Conversely, low earnings families were more likely to have at least one parent out of the labour market (34%) compared with middle earnings families (15%) and high earnings families (9%). Hence, families working the most also tended to earn the most.

However, changes over time add a new dimension to the story. Between 1980 and 2005, work time increased somewhat faster among families located in the middle and at the bottom of the earnings distribution than at the top. The share of two FYFT parents among middle earnings families more than doubled, and the share with one FYFT and one parent with a lower labour market engagement increased by 5 per-

Table 1 Change in work patterns by earnings groups, two-parent families

	1980	2005
	%	
Less than 2/3 of the median	100.0	100.0
Both full year, full time	4.3	13.5
One full year, full time, other partial	17.7	28.4
Both partial	22.0	23.8
One full year, full time, other not working	25.4	17.3
One partial, other not working	30.6	17.1
Between 2/3 and 4/3 of the median	100.0	100.0
Both full year, full time	11.4	32.5
One full year, full time, other partial	33.2	38.1
Both partial	13.1	14.1
One full year, full time, other not working	31.7	11.8
One partial, other not working	10.6	3.5
Above 4/3 of the median	100.0	100.0
Both full year, full time	29.8	49.4
One full year, full time, other partial	36.0	30.1
Both partial	11.0	11.2
One full year, full time, other not working	18.1	7.4
One partial, other not working	5.1	1.9

Note: Families in which neither parent worked are excluded.
 Source: Statistics Canada, Census of Canada, 1981 and 2006.

centage points (a total of 26 percentage points for the top two categories), accompanied by declining shares in the two least labour-intensive categories (a reduction of 27 percentage points). At the bottom of the distribution, the share of families in the top two working categories almost doubled (from 22% in 1980 to 42% in 2005) while the share of families in less labour-intensive categories decreased by corresponding amounts.

The share of families at the top of the earnings distribution with two FYFT workers also increased by a significant margin (20 percentage points), but the share with one FYFT worker and one with lower labour market engagement fell. As a result, the share of high earnings families in the top two labour-intensive categories grew by 14 percentage points. Overall then, the similarities in family work patterns between middle and top earnings families increased even as their median earnings diverged.

Link between changes in work time and earnings

Are the changes in parental work time related to changes in family earnings? To answer this question, a decomposition technique can be used to examine whether changing work time among low, middle and top earnings families contributed to changes in overall earnings.³ With this technique, the overall growth in average parental earnings (28%) can be broken down into changes in the average earnings of various groups, weighted by groups' shares of the population.⁴ Then the change in overall earnings can be attributed either to the change in groups' average earnings or to a change in the groups' shares of the population.⁵ While the latter shows the effect of the changing work time of each group on overall earnings growth, the former can be interpreted as changes in returns to work associated with a given amount of parental work time. Another advantage of this method is that each cell shows the percentage increase in earnings that would have occurred had no other factors changed. For instance, Table 2 shows that had nothing changed except the rise in the labour supply of high earnings families, average earnings would have risen by 4 percent.

Changes in parental work time were responsible for nearly one-half of the growth in average family earnings over the period from 1980 to 2005 (45%), with changes in average earnings (or returns to work) explaining the remainder (55%). However, the contribution of work time to earnings growth was different

Table 2 Decomposition of growth in average earnings, two-parent families

	Change 1980 to 2005		
	Total	In average earnings within groups	In shares
	percentage point		
Total	27.6	15.2	12.4
Less than 2/3 of the median	7.1	2.6	4.5
Between 2/3 and 4/3 of the median	8.2	3.9	4.3
Above 4/3 of the median	12.3	8.7	3.6
	percent shares		
Total	100.0	55.1	44.9
Less than 2/3 of the median	25.7	9.4	16.3
Between 2/3 and 4/3 of the median	29.7	14.1	15.6
Above 4/3 of the median	44.6	31.5	13.0

Note: Families in which neither parent worked are excluded.
Source: Statistics Canada, Census of Canada, 1981 and 2006.

across the family earnings distribution. Increasing work activity among families at the bottom and in the middle each contributed 16% of the overall increase, while increasing work activity in high earnings families contributed 13%. Changes in returns to work were more important, as increases in average earnings among middle and lower earnings families explained 24% of the overall increase, while increases among high earnings families accounted for nearly one-third of the overall growth.

Hence, much of the overall increase in family earnings was found among high earnings families, but that increase was proportionately higher than the increase in their time spent at work. Indeed, families at the top of the earnings distribution contributed 45% of the overall increase in average earnings, but less than one-third of this was due to an increase in work time. Families in the middle and at the bottom respectively contributed 30% and 26% of the overall increase in earnings, but contrary to top earnings families, the vast majority of their contribution was rooted in an increase in parental work time.⁶

What if today's families had the same characteristics as those in 1980?

The link between changes in work time and overall earnings raises an interesting question. If work time patterns had remained the same as those in 1980,

Building alternative distributions of earnings

The DFL method involves developing alternative distributions of earnings by multiplying the weights of the 2005 sample of families by a 'reweighting factor' that accounts for changes in parental work time patterns and family and personal characteristics. Simply put, it allows us to answer the following question: "What would the density of family earnings be in 2005 if families had the same work patterns and the same personal characteristics as those in 1980?"

In mathematical terms, the 2005 density of earnings can be expressed as

$$f(w, t_w=2005; t_{plx}=2005, t_x) = \int \int f(w|p, x, t_w=2005) dF(p|x, t_w=2005) dF(x|t_w=2005)$$

where w =earnings, p =work patterns, and x =family characteristics.

Applying 1980 work patterns to our density of 2005 earnings yields

$$f(w, t_w=2005; t_{plx}=1980, t_x=2005) = \int \int f(w|p, x, t_w=2005) \Psi_{plx}(p, x) dF(p|x, t_w=1980) dF(x|t_w=2005)$$

where $\Psi_{plx}(p, x)$ is a reweighting factor that applies 1980 work patterns (conditioning on 2005 family characteristics) to our density of earnings. Applying Bayes' rules, this factor can also be expressed as

$$\Psi_{plx}(p, x) = \alpha_1 \frac{\Pr(p=1|x, t_{plx}=1980)}{\Pr(p=1|x, t_{plx}=2005)} + \alpha_2 \frac{\Pr(p=2|x, t_{plx}=1980)}{\Pr(p=2|x, t_{plx}=2005)} + \dots + \alpha_5 \frac{\Pr(p=5|x, t_{plx}=1980)}{\Pr(p=5|x, t_{plx}=2005)}$$

where p refers to our 5 categories of parental work time. Probabilities are then estimated through a series of multinomial logit regressions applied to our 2005 and 1980 sample of families.

Finally, applying the 1980 personal characteristics on the 2005 density of family earnings yields

$$f(w, t_w=2005; t_{plx}=1980, t_x=1980) = \int \int f(w|p, x, t_w=2005) \Psi_{plx}(p, x) dF(p|x, t_w=1980) \Psi_x(x) dF(x|t_w=1980).$$

Using Bayes' rules, this can also be written as

$$\Psi_x(x) = \Pr(t_x=1980|x) / \Pr(t_x=2005|x) \times \Pr(t_x=2005) / \Pr(t_x=1980).$$

The probability of being in period i , given individual attributes x , can be estimated by using a logit model in which observations for both 1980 and 2005 are pooled together. The $\Pr(t_i=1980)$ is equal to the weighted number of observations in 1980 divided by the weighted number of observations in both 1980 and 2005.

The DFL decomposition has also been conducted in reverse order to confirm the validity of the results.

would the polarization and increase in earnings dispersion have been dampened? An empirical strategy was designed to address this question.

In doing so, it is important to control for changes in family and personal characteristics. If changes in family characteristics, for instance the education level of women,⁷ were concentrated in certain areas of the earnings distribution, it would affect the change in family earnings in a particular way. It is therefore important to examine the extent to which these characteristics, in addition to changes in work time, affected the distribution of earnings.⁸

A semi-parametric decomposition method along the lines of the one proposed in Dinardo, Fortin and Lemieux (1996) can be used to achieve these objectives. This method—henceforth called DFL—relies on the imposition of counterfactuals on the observed distribution of earnings in order to construct the distribution

that would have prevailed if work time patterns and family and personal characteristics had remained the same as those in 1980. These counterfactual distributions can be estimated by reweighting all observations on a sequential basis (see *Building alternative distributions of family earnings*). These new distributions can then be used to compute hypothetical statistics on polarization and median earnings across family types for the year 2005 (Table 3).

According to this technique, had work patterns remained the same as those in 1980, the share of families below two-thirds of the median would be 28% and the share of families above four-thirds of the median would be 31%. In other words, if work time patterns had been the same as those in 1980, polarization would still have increased. Furthermore, if family and personal characteristics had been the same as those in 1980, the proportion of two-parent families at the two extremities would have increased even

Table 3 Multivariate earnings decomposition, two-parent families

	Real 2005 distribution	Alternative 2005 distribution	
		1980 work patterns	1980 work patterns and family characteristics
		%	
Total	100.0	100.0	100.0
Less than 2/3 of the median	27.5	28.3	30.0
Between 2/3 and 4/3 of the median	42.1	40.6	38.7
Above 4/3 of the median	30.4	31.1	33.0
Earnings growth	20.0	11.8	-13.3
Less than 2/3 of the median	13.4	4.6	-22.1
Between 2/3 and 4/3 of the median	20.1	11.8	-13.6
Above 4/3 of the median	28.7	21.9	-4.6

Note: May not add to 100 due to rounding. Families in which neither parent worked are excluded.

Source: Statistics Canada, Census of Canada, 1981 and 2006.

further. In fact, this technique suggests that changes in work time and family characteristics had a dampening effect on polarization over this period.

So why wasn't polarization reduced by applying 1980 work patterns and personal characteristics to the 2005 distribution? Changes in wages, in particular, likely explain most of these trends. In past decades, increases at the very top of the income distribution have mostly been driven by increases in wages (Murphy, Roberts and Wolfson 2007). The drivers behind this phenomenon remain elusive. Possible explanations include the emergence of very specific high-wage skills or industries, changes in the bargaining power of workers with medium or low earnings, and changes in the labour compensation of high-income individuals (Sharpe, Arsenault and Harrison 2008). Unfortunately, these hypotheses are difficult to verify with existing survey data.⁹

Table 3 also shows how parental earnings would have changed if family characteristics and family work time patterns remained the same as those in 1980. While the overall median grew by 20% over the period, growth would have been more muted (12%) if work patterns had not changed. These results suggest that work hours accounted for approximately one-half of the overall increase in median earnings.

While work time contributed to the overall change in earnings, its magnitude was not the same across the distribution. Had work time patterns remained the same as those in 1980, median earnings for families at the bottom of the earnings distribution would have grown by 5%—about one-third of the actual growth rate (13%). Conversely, median earnings among families at the top of the distribution would have grown by 22%—three-quarters of the actual growth rate (29%). Growth among families in

the middle would have been 12%, as opposed to a real increase of 20%. This reinforces the earlier observation that changes in work time had a greater impact on earnings for families at the bottom and in the middle of the earnings distribution.

If both work patterns and personal characteristics had remained the same as those in 1980, the growth in median earnings would have been negative (-13%), highlighting the importance of changes in family and personal characteristics (including increases in educational attainment) for earnings growth. Again, these changes would not have been the same across the earnings distribution. Changes in median earnings would have been -22% among families with lower earnings, while the same figure would have been -5% among high earnings families—resulting in a higher hypothetical earnings gap between these two types of families.

If work time patterns and family characteristics of two-parent families had remained the same as those in 1980, then polarization would not have been dampened—it would have increased even more. Earnings levels would also be somewhat different, especially for families located at the bottom of the distribution, which means that the earnings gap between top and bottom earnings families would have grown by even wider margins. This suggests that increases in polarization and in the earnings gap cannot be linked to changes that took place in work patterns or in the demographic characteristics of families, and that other factors, possibly linked to changes in the wage structure, likely played a role in changing family earnings.

Table 4 Earnings distributions, single parents

	1980	1990	2000	2005
	%			
Single fathers	100.0	100.0	100.0	100.0
Less than 2/3 of the median	25.8	28.3	28.6	29.6
Between 2/3 and 4/3 of the median	48.3	43.0	39.9	38.9
Above 4/3 of the median	26.0	28.7	31.5	31.5
Single mothers	100.0	100.0	100.0	100.0
Less than 2/3 of the median	34.8	36.1	34.0	34.5
Between 2/3 and 4/3 of the median	29.7	28.9	28.1	29.9
Above 4/3 of the median	35.6	35.0	37.9	35.6

Note: Excludes single parents who did not work in the reference year.
Source: Statistics Canada, Census of Canada, 1981 to 2006.

Single-parent families

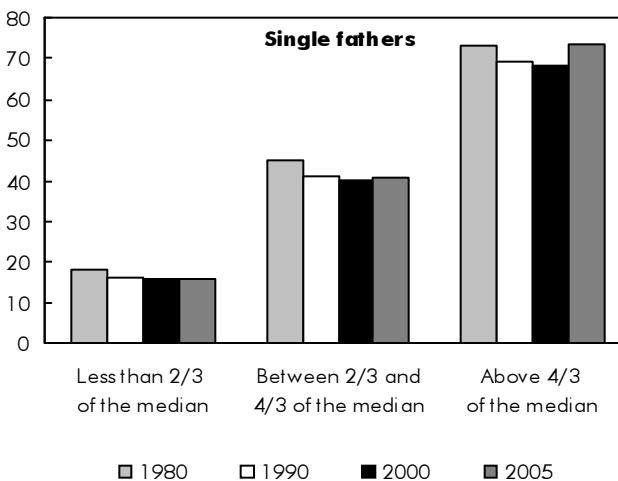
Single-parent families form an increasing portion of working families in Canada. Since such families are more likely to be financially vulnerable, the evolution of work time and earnings among these families was also examined.¹⁰ Two categories were used to describe the work patterns of single parents: those working full year and full time, and those with lower labour market engagement (full year and part time, part year and full time, or part year and part time). Separate analyses were conducted for men and women because labour market trends evolved differently for single mothers and single fathers (Table 4).

Similar to two-parent families, the earnings of single fathers became more polarized over the period. The share of families located in the middle of the distribution declined from 48% in 1980 to 40% in 2000 (with the other two groups gaining more families as a result). Among single mothers, the distribution remained stable over the past 25 years, with 35% of working mothers in the high and in the low earnings group, and 30% in the middle.¹¹

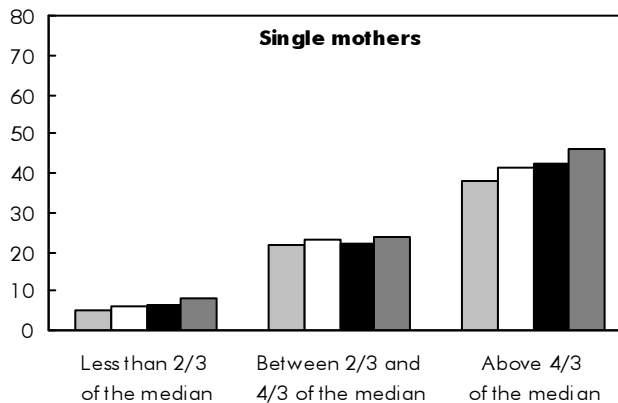
Earnings levels also changed considerably within groups. Earnings declined significantly for single fathers located at the bottom (-14%) and in the middle (-9%) of the distribution, and remained unchanged among single fathers located at the top (Chart D). Although their earnings remain lower than those of single fathers, single mothers in all earnings groups

Chart D Declining earnings for most groups of single fathers...but increasing for single mothers

2005 \$ ('000)



2005 \$ ('000)



Note: Excludes single parents who did not work in the reference year.
Source: Statistics Canada, Census of Canada, 1981 to 2006.

experienced significant increases in median earnings over the period—particularly those at both ends of the earnings distribution.

Were changes in earnings accompanied by changes in work time for single-parent families? In the case of fathers, the share of those working full year and full time remained quite stable in the middle and at the top of the earnings distribution (Table 5). Only fathers at

Table 5 Labour market engagement by earnings groups, single parents

	1980	2005
	%	
Single fathers		
Less than 2/3 of the median		
Full year, full time	34.3	40.3
Partial	65.7	59.7
Between 2/3 and 4/3 of the median		
Full year, full time	71.3	72.3
Partial	28.7	27.7
Above 4/3 of the median		
Full year, full time	78.7	80.0
Partial	21.3	20.0
All men		
Full year, full time	63.7	65.2
Partial	36.3	34.8
Single mothers		
Less than 2/3 of the median		
Full year, full time	8.1	19.8
Partial	91.9	80.2
Between 2/3 and 4/3 of the median		
Full year, full time	47.9	57.0
Partial	52.1	43.0
Above 4/3 of the median		
Full year, full time	73.6	77.3
Partial	26.4	22.7
All women		
Full year, full time	43.2	51.4
Partial	56.8	48.6

Note: Excludes single parents who did not work in the reference year.
Source: Statistics Canada, Census of Canada, 1981 and 2006.

the bottom of the earnings distribution saw a notable increase in their work time as the share of fathers working full year and full time in this group rose from 34% to 40%. However, these changes occurred against a backdrop of significant declines in earnings for fathers in the middle and at the bottom of the earnings distribution.

By contrast, the share of mothers working on a full-year and full-time basis rose across the distribution—especially at the bottom and in the middle—indicating a stronger correlation between changes in earnings and changes in work time for lone mothers.

Like two-parent families, the association between changes in work time and changes in earnings among single-parent families can be quantified by using decomposition techniques based on changes in average family earnings (Table 6). From 1980 to 2005, average earnings declined by 2% among single fathers

Table 6 Decomposition of growth in average earnings, single parents

	Change 1980 to 2005		
	Total	in average earnings within groups	in shares
	%		
Single fathers	-1.8	-2.4	0.6
Less than 2/3 of the median	-1.2	-1.7	0.5
Between 2/3 and 4/3 of the median	-0.8	-0.8	0.0
Above 4/3 of the median	0.2	0.1	0.1
Single mothers	20.3	13.7	6.6
Less than 2/3 of the median	10.0	5.8	4.2
Between 2/3 and 4/3 of the median	3.5	1.9	1.6
Above 4/3 of the median	6.7	6.0	0.7

Note: Excludes single parents who did not work in the reference year.
Source: Statistics Canada, Census of Canada, 1981 and 2006.

and increased by 20% among single mothers. Among single fathers, most of the decline was associated with declines in returns to work in the middle and at the bottom of the distribution. In fact, were it not for the increase in work time of single fathers located at the bottom of the distribution, the decline in earnings would have been even steeper for single fathers.

Among single mothers, a significant portion of increasing earnings were linked to changes in average earnings within groups, especially for those located at the bottom and top of the earnings distribution. Increases in work time among single mothers at the bottom of the distribution also contributed to the overall increase. In fact, the combination of rising work time and rising returns to work at the bottom of the distribution was such that single mothers with lower earnings alone were responsible for one-half of the overall increase in earnings.

The DFL decomposition method was applied to data for single fathers and single mothers separately (Table 7). The technique indicates that earnings polarization among single fathers would not have evolved differently if work patterns and family characteristics had stayed the same. Furthermore, changes in earnings would not have been much different either—perhaps not a surprise, given the modest changes in work time among single fathers. Note that earnings would have declined by even larger amounts in all three groups if

Table 7 Multivariate earnings decomposition, single parents

	Alternative 2005 distribution		
	Real 2005 distribution	1980 work patterns	1980 work patterns and family characteristics
	%		
Single fathers			
Distribution	100.0	100.0	100.0
Less than 2/3 of the median	29.6	29.4	30.9
Between 2/3 and 4/3 of the median	38.9	39.1	37.7
Above 4/3 of the median	31.5	31.5	32.2
Earnings growth	-7.5	-7.0	-15.8
Less than 2/3 of the median	-13.7	-13.4	-22.2
Between 2/3 and 4/3 of the median	-9.1	-8.8	-16.9
Above 4/3 of the median	0.7	1.0	-7.0
Single mothers			
Distribution	100.0	100.0	100.0
Less than 2/3 of the median	34.5	34.8	35.7
Between 2/3 and 4/3 of the median	29.9	29.0	26.4
Above 4/3 of the median	35.6	36.2	38.1
Earnings growth	9.6	4.9	-16.0
Less than 2/3 of the median	58.0	49.7	15.7
Between 2/3 and 4/3 of the median	8.2	2.9	-18.4
Above 4/3 of the median	21.3	17.5	-2.4

Note: Excludes single parents who did not work in the reference year.

Source: Statistics Canada, Census of Canada, 1981 and 2006.

personal characteristics (including rising educational attainment) had stayed the same.

The results were similar for single mothers: their distribution across earnings groups would change very little if work patterns and personal characteristics had stayed the same as those in 1980. However, earnings would not have grown as much over the past 25 years for single mothers if work patterns had stayed the same, especially for those located in the middle of the earnings distribution (3% instead of 8%). Moreover, if single mothers had retained the personal and family characteristics of 1980, earnings growth would have been much more modest for single mothers at

the bottom of the distribution, and would have been negative for women in the top two earnings groups. As such, changes in the characteristics of women—including a rise in the proportion of university-educated women—also accounted for much of the earnings increase among single mothers.¹²

Summary

Time and money are both important resources for families with children for a number of reasons. First, families with two working parents may need to substitute purchased services for the care of their children. Second, time and money have been shown to affect the long-term socio-economic out-

comes of children. Third, families lacking both time and money might face a particular set of challenges in trying to achieve a better work–family balance. Understanding the link between changes in parental work time and earnings is therefore important.

This study used census data to examine whether changes in work time have been accompanied by corresponding increases in parental earnings for various types of families. Families were divided into three groups: those located below two-thirds of the median (low earnings); families located between two-thirds and four-thirds of the median (middle earnings); and families above four-thirds of the median (high earnings). Two-parent families in every group—especially those located at the bottom and in the middle of the earnings distribution—were found to have increased their work time by substantial margins. However, the changes in work time occurred against a backdrop of a stronger increase in earnings for families at the top of the earnings distribution.

Looking only at the effect of changing work patterns on the increase in parental earnings, a large portion (45%) was associated with the rising work effort for all types of families—particularly those located in the middle and at the bottom of distribution. However, a good deal of the overall increase (55%) was due to an increase in average earnings obtained for a given amount of parental work time—particularly among families with high earnings.

Furthermore, even though changing work patterns contributed to the overall increase in earnings, they had little impact on earnings polarization. If families had kept the

same work patterns and demographic characteristics as those in 1980, polarization would have increased faster and the earnings gap between top and bottom families would have been greater. Since parental work hours did not contribute to growing earnings polarization and dispersion, these phenomena are likely related to changes in the wage structure.

This study also examined the evolution of work time and earnings among single fathers and mothers. Work time increased little among single fathers except for those located at the bottom of the distribution, while earnings fell substantially for fathers at the bottom and in the middle of the distribution. Among single mothers, in contrast, increases in work time were accompanied by substantial growth in earnings, particularly among those located at the bottom of the distribution. However, single mothers in all types of families continued to earn much less than their male counterparts in 2005.

Clearly, not all families benefited financially from the increase in family work time over the last 25 years. Today's families face a different set of choices and constraints than families in 1980, and may therefore organize their work time differently. Nevertheless, such results raise the possibility that many families have to work more than a generation ago to meet their financial expectations.

Perspectives

■ Notes

1. This paper does not examine why parental work patterns have changed over the period. Rather, it examines the extent to which changing family work patterns can be linked to changes in family earnings.
2. The proportion of families with two parents as a share of all families declined over the period from 1980 to 2005, while the share of single-parent families rose.
3. Defining the share of low, middle and high earnings families in every working category i as γ_i , and average earnings in every cell as E_i , the portion of the total change in average earnings between 1980 and 2005 associated with changes in average earnings within groups is $[\gamma_{i\ 05}(E_{i\ 05} - E_{i\ 80})]/E_{05}$, and the portion due to changes in group i shares is $[E_{i\ 05}(\gamma_{i\ 05} - \gamma_{i\ 80})]/E_{05}$. With this method, changes in overall earnings can be attributed either to changes in the groups' average earnings or to a change in the groups' share of the population.
4. The growth in average parental earnings is based on the 'trimmed' distribution, with the top and bottom 1% of earners removed. It compares with a 20% increase in median earnings.
5. While changes in average earnings are somewhat different from changes in the median, the median cannot be used in this particular decomposition method as it cannot be decomposed across family types. The disadvantage of this method is that average earnings tend to be influenced by extreme values. To minimize this effect, the top 1% and the bottom 1% of the distribution were removed from the sample.
6. Families located in various parts of the earnings distribution in 2005 were not the same as those in 1980, and may have organized their work lives differently than those who were in the same categories in 1980.
7. From 1981 to 2006, the share of women with at least a university degree rose from 7% to 26% among two-parent families.
8. Changes in family characteristics include age, education level, immigration status and province of residence.
9. An examination of Gini coefficients across the five types of family work patterns confirmed that the changing structure of wages possibly played a role in the increase in polarization. Between 1980 and 2005, the Gini coefficient rose in all types of family work patterns, suggesting that polarization was not due to changes in work patterns.
10. Because non-working families form a larger portion of single-parent families than two-parent families (especially among single mothers), the single-parent families analyses may involve selection issues.
11. The cutoff points across the three types of families were much lower for single mothers than for single fathers since single mothers tend to have lower earnings.
12. According to the census, the proportion of single mothers with a university degree rose from 7% to 15% between 1981 and 2006.

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Work-life balance of older workers

Jorge Uriarte-Landa and Benoît-Paul Hébert

Work-life conflict among older workers remains largely understudied, despite its potential impact on health, productivity and retirement decisions. This article examines work-life balance among older workers, 55 years of age and over, focusing on dissatisfaction with work-life balance, the most commonly reported reasons for dissatisfaction, and key factors and personal characteristics associated with work-life conflict.

While there has been a plethora of work-life balance studies, most of this research has focused on younger workers with children. In Canada, work-life balance of older workers has started to garner attention, but mostly in the context of elder care (Pyper 2006, Habtu and Popovic 2006, and Williams 2005). Gaining a more comprehensive understanding of this issue is important for several reasons. First, work-life conflict has been associated with negative health and productivity outcomes (Duxbury and Higgins 2003). Second, research suggests that work-life balance plays an important role in retirement decisions. In the U.S., work-family conflict among 52- to 54-year-olds has been associated with higher odds of planning to retire within the next ten years (Raymo and Sweeney 2005). In Canada, over 25% of retirees report that they would have continued working if they had been able to work part time or shorter/fewer days, while 6% would have done so if they had suitable caregiving arrangements (Morissette, Schellenberg and Silver 2004).

Within this context, this article sets out to examine work-life balance among workers age 55 years and over, using data from Statistics Canada's 2005 General Social Survey. The first section introduces some of the potential sources that may contribute to work-life conflict among older workers. The second compares selected socio-demographic, household, and

work-related characteristics of older workers with their core-age counterparts (25 to 54). The prevalence of dissatisfaction with work-life balance as well as the most commonly reported reasons for dissatisfaction are then presented. Finally, multivariate analysis is used to measure the impact of various factors on the probability of work-life balance dissatisfaction among older workers (see *Data source and definitions*).

Potential sources of work-life conflict among older workers

Several recent studies have pointed to the need to broaden the scope of work-life balance research beyond the context of families with children to include older workers (Yeandle 2005, Hirsch 2003, Gardiner et al. 2007). They argue that as workers get older, many are likely to experience changes in their family situations, health or interests outside of work that may become sources of work-life tension. Examples of such changes include:

- Development of caregiving responsibilities – While most older workers have finished raising their own children, many are likely to take on new roles as caregivers for elderly parents or other relatives. Some of these workers are also likely to develop new child care responsibilities following the arrival of grandchildren. Combining care and employment might be challenging without the support of flexible working arrangements.
- Disability onset – Older workers face a much higher risk of developing a disability than their younger counterparts. The demands associated with managing disability can be a source of tension in relation to employment, in particular, in the absence of appropriate supports and accommodations.

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- Changes in family circumstances – Paid work demands can conflict with the process of coping with emotionally demanding events such as a divorce, a separation or the loss of a spouse or parent.
- Changes in preferences – As people age, their perspectives and priorities change. For some, pursuing a career may become less important later in life relative to spending time with the family, undertaking recreational pursuits or volunteering in the community.

Characteristics of older workers

Most older workers are men

In 2005, there were 2.3 million older workers (age 55 and over) in Canada, representing 14% of the total workforce (Table 1). About three-fifths of these workers were men—a higher proportion than among core-age workers (25 to 54). The majority of older workers (84%) were age 55 to 64.

Table 1 Socio-demographic characteristics of core-age and older workers

	25 to 54	55 and over
		'000
Total	11,681	2,254
		%
Sex		
Men	54.4	60.9*
Women	45.6	39.1*
Age		
55 to 59	...	57.2
60 to 64	...	26.8
65 and over	...	16.0
Disability		
No	74.1	61.6*
Yes	25.9	38.5*
Post-secondary education¹		
No	38.0	46.3*
Yes	62.0	53.8*
Annual personal income		
Under \$30,000	25.6	26.5
\$30,000 to \$59,999	45.9	41.6*
\$60,000 to \$99,999	21.1	20.6
\$100,000 and over	7.5	11.4*

* significantly different from workers age 25 to 54

1. Degree, certificate or diploma.

Source: Statistics Canada, General Social Survey, 2005.

As expected, the GSS data show that older workers were far more likely to have a disability than their younger counterparts (38% vs. 26%).¹ Thus, for many older workers, functioning at work and outside of work might be challenging unless appropriate aids, supports and accommodations are provided.²

Older workers were less educated than their younger counterparts. Overall, 54% of them had a post-secondary degree or certificate, compared with 62% of core-age workers. A higher proportion of older workers than core-age workers reported annual personal incomes of \$100,000 and over (11% vs. 7%)—likely the result of higher seniority and work experience.

Many older workers are self-employed or work part time

Self-employment and part-time work were quite common among older workers, possibly indicating a conscious transition towards retirement (Table 2).³ They were twice as likely as their core-age counterparts to work less than 30 hours per week (20% vs. 9%). Self-employment was particularly high at 31%, compared with 18% among workers age 25 to 54.

Older workers—perhaps due to their high self-employment rate—had more flexibility than their younger counterparts in terms of when and where they worked. Almost one-half of them (48%) indicated that

Table 2 Selected work-related characteristics of core-age and older workers

	25 to 54	55 and over
		%
Weekly hours worked (all jobs)		
Less than 30	9.3	20.0*
30 or more	90.7	80.0*
Type of worker		
Paid worker	82.0	68.6*
Self-employed	18.0	31.4*
Working arrangements¹		
Flexible schedule	40.7	47.7*
Regular daytime schedule	73.0	71.9
Working some hours at home ²	19.0	25.0*

* significantly different from workers age 25 to 54

1. Categories are not mutually exclusive.

2. Excluding overtime.

Source: Statistics Canada, General Social Survey, 2005.

they were able to choose the start and end times of their work days, compared with 41% of core-age workers. About one in four usually worked some hours from home (excluding overtime), compared with one in five core-age workers.

There was no discernible difference between older and younger workers in terms of work schedule types. Overall, 72% of older workers had a regular daytime schedule (i.e. non-shift work),⁴ virtually the same proportion as in the core-age group.

The occupational profile of older workers was also similar to that of their younger counterparts (Chart A). As in the core-age group, over one-half of older workers were employed in three broad occupational groups: sales and service (21%); business, finance and

administration (21%); and trades, transport and equipment operators (14%). This was followed by occupations in management (9%) and social science, education, government, and religion (8%). One notable difference with respect to younger workers was that older workers were twice as likely to have jobs in primary industries (6% vs. 3%).

Most older workers are empty-nesters

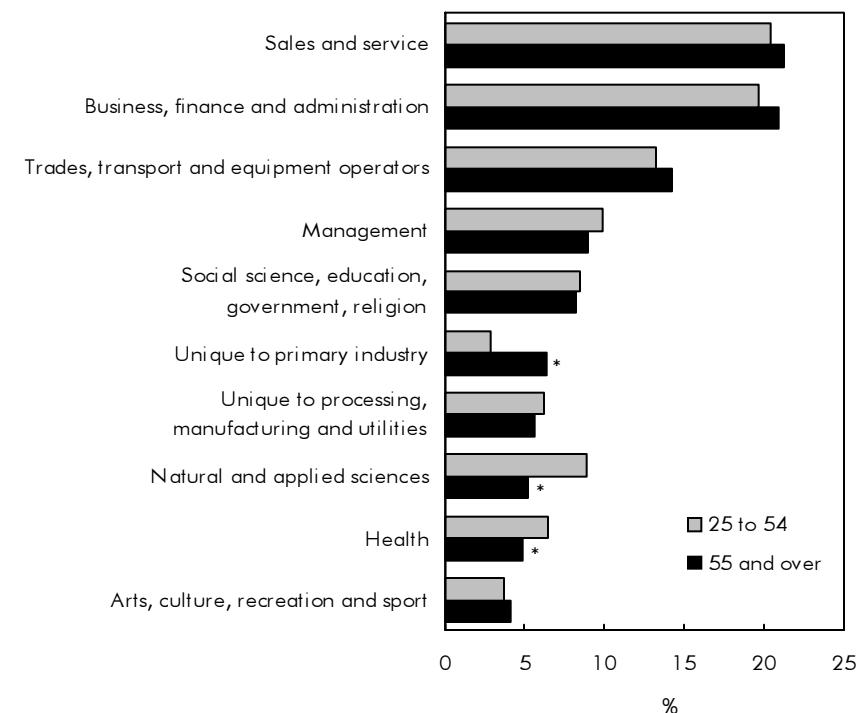
Older workers differed from their younger counterparts in terms of household characteristics. Just 3% of older workers were living with children under the age of 15, compared with 40% of core-age workers (Table 3). At the same time, older workers were more likely than those age 25 to 54 to be living with a spouse or common-law partner (77% vs. 72%).

Even though few older workers had young children, more than one-quarter (26%) participated in unpaid child care—compared with 48% of core-age workers (Table 4). There were important differences with respect to the core-age group in terms of the location and intensity of child care. While core-age workers most frequently provided child care inside their households, older workers' child care took place predominantly outside their homes—likely reflecting care of someone else's children (e.g. grandchildren). On average, older workers who provided child care devoted substantially less time to this activity than their younger counterparts (12 hours versus 33 hours per week).

Many older workers were elder care providers—20% indicated that they provided care to seniors in need of assistance, compared with 16% of workers age 25 to 54. As in the core-age group, most of this care took place outside the household.

Finally, about 5% of older workers provided some form of care or assistance to non-senior adults.

Chart A Occupational distribution of core-age and older workers



* significantly different from workers age 25 to 54
Source: Statistics Canada, General Social Survey, 2005.

Data source and definitions

Data are from the **2005 General Social Survey (GSS)** on time use (over a 24-hour period on a diary day). The GSS interviews Canadians age 15 and over in the 10 provinces on a wide range of social issues. In 2005, the sample size was 19,600. The target population of this study included all respondents age 55 and over who were working at the time of the survey—resulting in a sample of 1,832.

Work-life balance is based on self reports. The 2005 GSS determined satisfaction with work-life balance by asking “Are you satisfied or dissatisfied with the balance between your job and home life?” Respondents who indicated that they were ‘dissatisfied’ were, then, asked eight questions regarding the reasons for their dissatisfaction.

Job satisfaction is measured in the GSS with a scale ranging from 1 (dislike the activity) to 5 (enjoy the activity). These ratings are combined into three categories: “unsatisfied with job” (a rating of 1 or 2), “relatively satisfied” (a rating of 3), and “very satisfied” (a rating of 4 or 5).

Child care activities stemmed from the following GSS questions: “Last week, how many hours did you spend looking after one or more of the children in your household, without pay?” and “Last week, how many hours did

you spend looking after one or more children outside of your household, without pay?” Children are defined as being 14 years or younger.

Elder care activities were determined using the following GSS questions: “Last week, how many hours did you spend providing unpaid care or assistance to one or more seniors who live in your household?” and “Last week, how many hours did you spend providing unpaid care or assistance to one or more seniors who live outside your household?” Seniors are defined as being 65 years or older.

The **non-senior adult care** variable was constructed from the two elder care questions as well as nine other GSS variables. These variables indicated the time spent providing help or assistance to other adults in terms of personal care, medical care, housework, house maintenance, travel, correspondence and other care, as well as time spent caring for a disabled or ill person. Respondents who spent 30 minutes or more during the diary day in these activities and who did not report any elder care activity in the elder care questions were defined as “non-senior adult care providers.”

People with disabilities are those who reported that they had difficulty hearing, seeing, communicating, walking, climbing stairs, bending, learning

or doing any similar activities; or who had a physical condition, mental condition or health problem that reduced the amount or kind of activity that they could do at home, at work, at school, or in other activities (like leisure or transportation). The 2005 GSS does not contain any information on the type, duration or severity of disability.

Probit regression estimates the probability of an outcome based on a set of explanatory variables. This technique allows the relationship between each explanatory variable and the outcome to be examined, while holding all other specified variables constant. This article uses a **probit model with selection**, allowing the estimation of the probability of work-life balance dissatisfaction controlling for selection out of employment (based on the method proposed by Van de Ven and Van Pragg 1981). Results are reported in terms of marginal effects—that is, the change in the predicted probability of being dissatisfied with work-life balance associated with a change in a given variable, controlling for all other explanatory variables in the model. Bootstrap weights are used to estimate the standard errors to account for the complex sample design of the GSS.

Table 3 Household characteristics of core-age and older workers

	25 to 54	55 and over
		%
Partner in household		
No	28.4	23.0*
Yes	71.6	77.0*
Child(ren) in household		
No	43.7	73.8*
Youngest child age 0 to 14	40.4	3.3*
Youngest child age 15 and over	15.9	23.0*

* significantly different from workers age 25 to 54
Source: Statistics Canada, General Social Survey, 2005.

Work-life balance of older workers

About 14% of older workers dissatisfied with work-life balance

Older workers were less likely to be dissatisfied with their work-life balance than their core-age counterparts. (Chart B). Overall, 14% of older workers reported being dissatisfied with the balance between their jobs and home lives, compared with 25% of workers age 25 to 54. This 11 percentage point spread with younger workers was the same for men and women.

Prevalence of dissatisfaction drops sharply after age 65

The proportion of older workers who were dissatisfied with their work-life balance varied significantly by age (Chart C). It hovered around the 15 to 16%

Table 4 Caregiving characteristics¹ of core-age and older workers

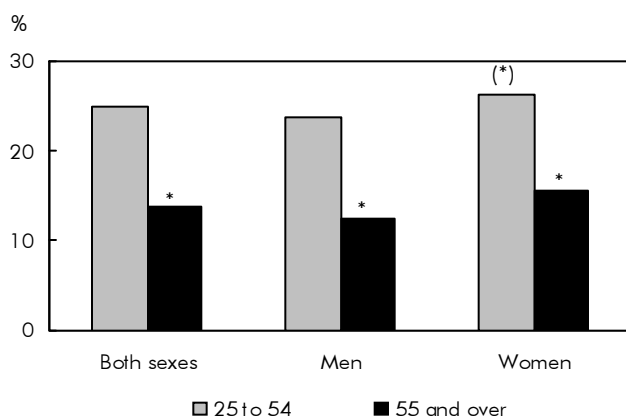
	25 to 54	55 and over
		%
Participation rates		
Child care	48.3	25.6*
Inside household	38.5	3.7*
Outside household	20.6	22.7
Elder care	15.9	20.5*
Inside household	1.5	1.8 ^E
Outside household	14.7	19.3*
Non-senior adult care	4.6	5.2
Average hours per week, participants		hours
Child care	33.0	12.0*
Inside household	36.7	23.2*
Outside household	9.9	9.8
Elder care	5.2	5.8
Inside household	12.0	17.9 ^E
Outside household	4.4	4.6
Non-senior adult care ²	13.6	14.9 ^E

* significantly different from workers age 25 to 54

1. Irrespective of location, unless otherwise noted.

2. Daily average in minutes divided by 60 (to convert to hours), and multiplied by 7 (to convert to weeks).

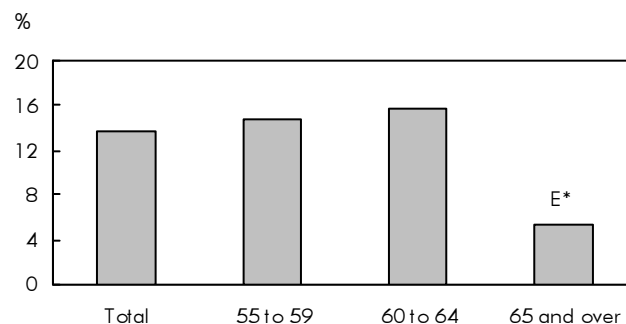
Source: Statistics Canada, General Social Survey, 2005.

Chart B Work-life balance dissatisfaction by sex, core-age and older workers

* significantly different from workers age 25 to 54 at the 0.05 level

(*) significantly different from men in same age group at the 0.05 level

Source: Statistics Canada, General Social Survey, 2005.

Chart C Work-life balance dissatisfaction by age, older workers

* significantly different from workers age 55 to 59 at the 0.05 level

Source: Statistics Canada, General Social Survey, 2005.

range for those age 55 to 64, dropping sharply to 5% for those age 65 and over. This pattern will be revisited later in the paper.

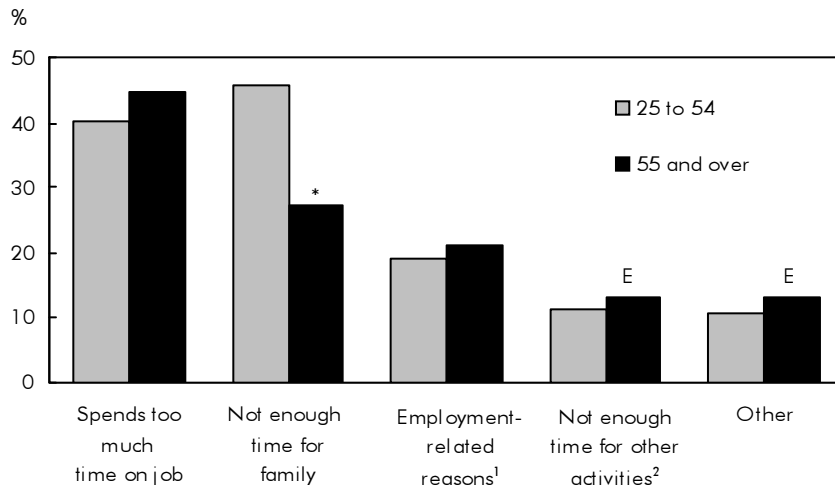
Top reason for dissatisfaction: Too much time on the job...

As shown in Chart D, close to one-half of older workers who were dissatisfied with their work-life balance reported spending too much time on the job (45%). This was by far the most commonly reported reason for dissatisfaction within this group, followed by not having enough time for the family (27%), other employment-related reasons (21%), and not having enough time for other activities (13%).

Older workers were very similar to core-age workers in terms of the reasons behind work-life balance dissatisfaction, with one important exception. Older workers were considerably less likely than their younger counterparts to associate their dissatisfaction with not having enough time for the family, the most common reason among the younger group (46% versus 27%).

...but most wouldn't cut back on work hours at the sacrifice of pay

Although spending too much time on the job was by far the most common source of work-life conflict for older workers, not many were willing to cut back on their work hours at the sacrifice of pay. Indeed,

Chart D Reasons for work-life balance dissatisfaction, core-age and older workers

* significantly different from workers age 25 to 54 at the 0.05 level

1. Excluding spending too much time on the job.

2. Excluding work or family-related activities.

Note: Same respondent can select more than one reason.

Source: Statistics Canada, General Social Survey, 2005.

only 27% of those reporting this source of work-life conflict indicated that they would prefer to work fewer hours for less pay (at their current wage rate). Thus, for many of these workers, financial considerations—and not necessarily lack of employer flexibility—appeared to be the key factor making it difficult to cut back on hours.⁵

Modeling work-life balance dissatisfaction

Although cross tabulations indicate that the risk of work-life balance dissatisfaction among older workers varies with age, multivariate analysis is required to determine whether this finding persists after controlling for other relevant characteristics. One issue is that older workers are increasingly likely to

leave employment for retirement as they age. Research has shown that this is not a random process and people with certain characteristics are more likely to withdraw from the labour market. In particular, workers most likely to experience work-life conflict may also be more likely to retire, thereby self-selecting out of the sample providing information on work-life balance.

Ignoring this self-selection could result in biased estimates (Heckman 1979). This difficulty was addressed by using a probit model with selection following the method proposed by Van de Ven and Van Pragg (1981). This technique provides estimates of the probability of work-life balance dissatisfaction based on a set of

explanatory variables while controlling for the selection of older individuals out of employment.⁶

The probit model with selection was used to investigate the relationship between dissatisfaction with work-life balance and the characteristics of older workers along three dimensions: socio-demographics, care responsibilities and job-related characteristics. The results are reported in terms of marginal effects: the change in the probability of reporting work-life balance dissatisfaction associated with a given characteristic (Table 5).⁷

After accounting for selection, the risk of work-life conflict does not vary with age

In stark contrast to the descriptive results, the multivariate analysis did not point to a decrease in the risk of work-life balance dissatisfaction after age 65. Indeed, after controlling for other factors and accounting for the self-selection of older individuals out of employment, no discernible difference in the risk of work-life conflict by age was found.

Further analysis revealed that correcting for selection mattered mostly for age. While estimates obtained from the probit model with selection were generally close to those produced by a probit model that did not account for selection (results not shown), this was not the case for the age variable. Whereas the model without selection still pointed to a decline in the probability of reporting work-life dissatisfaction with age, the model with selection indicated that age was related to the probability of working, but not to the probability of reporting work-life dissatisfaction.

Table 5 Multivariate model of dissatisfaction with work-life balance (selected results¹), workers age 55 and over

	Marginal effects ²
	%-point change
Sex (ref. men)	
Women	11.0*
Age (ref. 55 to 59)	
60 to 64	n.s.
65 and over	n.s.
Disability (ref. no)	
Yes	7.1*
Spouse or common-law partner (ref. no partner)	
Yes, partner employed full time	-8.2*
Yes, partner employed part time	-11.6*
Yes, partner not employee	n.s.
Child care (ref. no child care)	
Less than 4 hours per week	n.s.
4 or more hours per week	n.s.
Elder care (ref. no elder care)	
Less than 4 hours per week	n.s.
4 or more hours per week	14.3*
Occupation (ref. sales, service, manufacturing)	
Management	9.1*
Business, finance, administration, natural and applied sciences	n.s.
Social science, education, health, arts	7.7*
Trades, primary industry	n.s.
Weekly hours worked (all jobs) (ref. less than 30)	
30 to 39	n.s.
40 to 49	n.s.
50 or more	20.4*
Job satisfaction (ref. unsatisfied with job)	
Relatively satisfied	-27.9*
Very satisfied	-37.4*
Type of worker (ref. paid worker)	
Self-employed	-6.1*

* significantly different from the reference group (ref.) at 0.05 level or better

n.s. not significant

1. The full model (in coefficient form) can be seen in Table 6.

2. Computed at mean values of independent variables included in probit model (baseline probability equal to 13.9%).

Source: Statistics Canada, General Social Survey, 2005.

Higher risk of work-life conflict for women...

Previous research suggests that women tend to experience higher levels of work-life conflict than men (Duxbury and Higgins 2008). This holds true among

older workers too as women were 11 percentage points more likely than men to report dissatisfaction with work-life balance.

It was hypothesized that gender could be mediating the effects of some of the variables in our model (e.g. caregiver-related variables). However, tests for interactions between gender and these variables did not reveal any significant effects.

These findings are significant in light of the increasing presence of women among older workers. According to Labour Force Survey data, female representation among workers age 55 and over has been increasing steadily for more than three decades.⁸ If this trend persists into the future, it is likely to put upward pressure on the overall prevalence of work-life balance dissatisfaction among older workers.

...workers with disabilities...

Having a disability was associated with a higher chance of experiencing work-life conflict. Indeed, the probability of being dissatisfied with work-life balance was over seven percentage points higher for older workers with disabilities, relative to those without disabilities.

The association between disability and work-life conflict has also been reported in studies targeting the workforce age 15 and over (e.g. Frederick and Fast 2001).⁹ However, this finding is of special relevance in the context of older workers, given the sizeable proportion of individuals in this group reporting a disability (38%).

...elder caregivers...

Elder care is frequently identified as a major source of tension in the work-life balance literature. It is often complicated by distance as the care recipients frequently live in different communities from the caregivers. Those providing 'indirect' care from afar tend to experience feelings of guilt and increased stress. Furthermore, elder care providers typically have had to adjust their priorities, including spending less time with their own families, paying less attention to their own health, and taking fewer vacations (Duxbury and Higgins 2008, Duxbury and Higgins 2005).

The finding that elder care responsibilities place workers at a significantly higher risk of experiencing work-life conflict also applies to older workers. Older workers who provided four or more hours of elder care per week were over 14 percentage points more likely to report dissatisfaction with work-life balance

relative to those without any elder care responsibilities. While few older workers spent this amount of time in elder care in 2005 (8%), this share is likely to increase in the future as Canada's population continues to age and the number of seniors who need support increases.

...managers...

Work-life balance dissatisfaction among older workers varied significantly depending on occupation. Consistent with findings in the broader work-life balance literature (Skinner and Pocock 2008), those in managerial jobs faced the highest risk of experiencing work-life conflict. The probability of being dissatisfied with work-life balance was nine percentage points higher for managers, relative to workers in sales, service and manufacturing occupations. Jobs in social sciences, education, health and the arts were also associated with a higher probability of dissatisfaction.¹⁰

...and those working long hours

The strong positive association between the amount of hours worked and the likelihood of experiencing work-life conflict has long been established in the work-life balance literature (Kanter 1977). Working long hours limits the amount of time workers are physically available for family or other non-work-related activities (Voydanoff 1988). At the same time, high job demands can build up over time and hamper one's ability to function outside of work (Guerts and Demerouti 2003).

Older workers were no exception to this rule. Those working 50 or more hours per week were over 20 percentage points more likely to report dissatisfaction with work-life balance, compared with those working less than 30 hours per week.

Lower risk of work-life conflict for those with an employed partner...

The presence of a partner can have a mixed impact on work-life balance. On the one hand, marriage can increase demands outside of work while simultaneously decreasing the amount of control individuals have over their time. On the other hand, a spouse can be a source of emotional and tangible support in times of stress, thereby increasing an individual's sense of control (Duxbury and Higgins 2008).

In the case of older workers, having a spouse or common-law partner decreased the risk of work-life balance dissatisfaction, particularly if that partner was employed.¹¹ Those with an employed partner were between 8 and 12 percentage points less likely to be

dissatisfied with their work-life balance than those without a partner.¹² In contrast, there was no discernible difference in the likelihood of work-life balance dissatisfaction between older workers with non-working partners and those without partners. These effects did not differ significantly for men and women.

...those who enjoyed their jobs...

Previous research suggests that enjoying work can reduce stress on time and work-family balance (Frederick and Fast 2001, Williams 2005). This seemed to be the case for older workers too. The probability of being dissatisfied with work-life balance was over 37 percentage points lower for those who were very satisfied with their jobs, relative to those who did not enjoy what they did.

...and the self-employed

Self-employment also appeared to lower the likelihood of work-life balance dissatisfaction among older workers, perhaps by allowing them to gain better control of their work activities relative to paid employees. The probability of being dissatisfied with work-life balance was six percentage points lower for the self-employed, relative to those who were in paid employment.

This contrasts with results from studies targeting the general workforce. Most notably, a recent OECD study of European workers age 15 to 64 found that being self-employed was significantly associated with increased conflict between work and family life (OECD 2004). Also, Skinner and Pocock (2008) found that paid employees and the self-employed in Australia were equally satisfied with their work-life balance.

Child care has little impact

Work-life balance studies targeting the younger workforce have consistently found a strong association between child care provision and the risk of work-life conflict. Interestingly, no discernible difference in the risk of work-life balance dissatisfaction was found between older workers who were participating in child care activities and those who were not. One potential explanation is the level of responsibility associated with this type of care. As noted earlier, older workers were likely to be providing care to children who were not their own (e.g. grandchildren), and, thus, presumably did not bear primary responsibility for this type of care in most instances. Consequently, older workers might have much more flexibility than their younger counterparts in terms of the timing and amount of

Table 6 Employment and work-life balance dissatisfaction probit with selection results, persons age 55 and over

Dependent variable	Employment equation	Work-life balance dissatisfaction equation
	Employment status = 1 if 'employed' = 0 if 'not employed'	Work-life balance = 1 if 'dissatisfied' = 0 if 'not dissatisfied'
Explanatory variables	coefficients	
Sex (ref. men)		
Women	-0.676*	0.464*
Age (ref. 55 to 59)		
60 to 64	-0.262*	0.097
65 and over	-0.717*	-0.254
Disability (ref. no)		
Yes	-0.227*	0.311*
Spouse or common-law partner (ref. no partner)		
Yes, partner employed full time	0.349*	-0.360*
Yes, partner employed part time	0.547*	-0.566*
Yes, partner not employed	-0.160*	-0.028
Elder care (ref. no elder care)		
Less than 4 hours per week	0.023	0.169
4 or more hours per week	-0.114	0.530*
Education (ref. high school or less)		
Some postsecondary	0.528*	0.242
College diploma or certificate	0.419*	0.091
University degree or above	0.561*	0.190
Annual personal income (ref. under \$30,000)		
\$30,000 to \$59,999	...	-0.266
\$60,000 to \$99,999	...	-0.014
\$100,000 and over	...	0.160
Occupation (ref. sales, service, manufacturing)		
Management	...	0.412*
Business, finance, administration, natural and applied sciences	...	0.202
Social science, education, health, arts	...	0.358*
Trades, primary industry	...	0.268
Weekly hours worked (all jobs) (ref. less than 30)		
30 to 39	...	0.167
40 to 49	...	0.271
50 or more	...	0.823*
Job satisfaction (ref. unsatisfied with job)		
Relatively satisfied	...	-0.787*
Very satisfied	...	-1.195*
Type of worker (ref. paid worker)		
Self-employed	...	-0.294*
Child care (ref. no child care)		
Less than 4 hours per week	0.434*	-0.180
4 or more hours per week	-0.017	-0.190
Non-senior adult care (ref. no)		
Yes	-0.201	0.203

child care they provide, thereby reducing the risk of conflict with their own work demands.

Summary

Overall, 14% of Canadian workers age 55 and over reported being dissatisfied with their work-life balance in 2005. Close to one-half of those who were dissatisfied felt they spent too much time on the job, while over one-quarter indicated that they did not have enough time for their families. Financial considerations—and not necessarily lack of employer flexibility—appeared to be a major factor making it difficult to cut back on hours.

Work-life balance dissatisfaction among these workers was associated with having a disability, providing elder care, working long hours, occupying a managerial position and being a woman. At the same time, having an employed partner, being self-employed and enjoying one's job reduced the probability of work-life conflict. When the self-selection of older individuals out of employment and other confounding factors were taken into account, the risk of work-life conflict did not vary with age.

The strong association between disability and work-life balance dissatisfaction, combined with the high prevalence of disability among older workers (38%), make disability a major piece of the work-life balance puzzle for this population. Further research on the particular barriers faced by older workers with disabilities and more information on how these vary with the nature of their disabilities would shed light on this major source of work-life conflict.

Table 6 Employment and work-life balance dissatisfaction probit with selection results, persons age 55 and over (concluded)

Dependent variable	Employment equation	Work-life balance dissatisfaction equation
	Employment status =1 if 'employed' =0 if 'not employed'	Work-life balance =1 if 'dissatisfied' =0 if 'not dissatisfied'
	coefficients	
Flexible schedule (ref. no)		
Yes	...	0.019
Regular daytime schedule (ref. no)		
Yes	...	-0.139
Work some hours at home¹ (ref. no)		
Yes	...	-0.013
Urban/rural (ref. rural and small town areas ²)		
Large urban centres	0.002	0.140
Immigrant (ref. no)		
Yes	-0.076	-0.060
Pension main source of income (ref. no)		
Yes	-1.568*	...
Constant	0.513*	-0.589
athrho (P > t)	-0.308 (0.085)	
Prob > F	0.000	

* significantly different from the reference group (ref.) at 0.05 level or better

1. Excluding overtime.

2. Including Prince Edward Island.

Source: Statistics Canada, General Social Survey, 2005.

The higher risk of work-life conflict associated with the provision of four hours or more of elder care per week is also worth noting. While only 8% of older workers spent this amount of time in elder care in 2005, this share is likely to increase in the future as a result of population aging.

Extrapolating from ongoing trends, further increases in the share of older workers who are women combined with potential increases in the proportion providing elder care could make work-life conflict more prevalent among older workers in the coming years.

Notes

1. Disability rates in the GSS are typically higher than those in the Participation and Activity Limitation Survey (PALS) due to methodology differences between both surveys. Most notably, PALS uses a two-stage process to identify people with disabilities: respondents need to report activity limitations at the time of the census and again at the time of the PALS survey (PALS repeats the same census disability filter questions, plus a more detailed set of disability screening questions). In contrast, the GSS uses a one-stage process, where respondents are asked activity limitation questions only once. In the case of the 2005 GSS, these ques-

tions consisted of the disability filter questions from the 2001 Census.

2. Some people with disabilities need aids and devices to perform daily tasks; assistance with everyday activities such as meal preparation, personal care, housework or paying bills; as well as special dwelling modifications (e.g. ramps and lifting devices) to enter, leave or move around their residences (Statistics Canada 2003 and 2008). Some also need accommodations in order to be able to work, including reduced work hours, modified or reduced duties, accessible transportation, workstation modifications and accessible washrooms (Canadian Council on Social Development 2005 and Williams 2006).
3. Marshall and Ferrao (2007) advance this interpretation based on the relatively high proportion of older workers that enter into these working arrangements by preference. Indeed, the 2005 GSS data show that over one-half of part-time workers age 55 and over did not want to work full time, compared with only 20% of part-timers age 25 to 54.
4. Shift work has been associated with increased work-life conflict in several studies (e.g. Williams 2008).
5. The 2005 GSS data on financial satisfaction provide additional evidence. Among older workers dissatisfied with their work-life balance because they spent too much time on the job, those unwilling to cut back on work hours and pay reported lower levels of satisfaction with their finances than their counterparts (an average rating of 6.0 versus 7.4 on a scale from '1 – Very dissatisfied' to '10 – Very satisfied').
6. This corrective method for sample selectivity is analogous to Heckman's (1979) well-known method, but is specifically designed for probit analysis.

Perspectives

7. The model includes two equations: an employment equation—accounting for the probability of being employed—and a work-life balance dissatisfaction equation. Our discussion focuses on the key results from the ‘work-life balance dissatisfaction’ equation. The full model is presented Table 6.
8. From 30% in 1976 to 44% in 2008.
9. Using logistic regression, Frederick and Fast (2001) report much higher odds of being satisfied with work-life balance for employees in good or excellent health, relative to those with poor or fair health: 2.9 times higher among women, 2 times higher among men.
10. It is difficult to interpret this result because these jobs, some of which are quite different in nature, were included as part of one common occupational category due to small sample sizes.
11. Williams (2008), in a study of full-time shift workers, also finds variations depending on the employment status of the partner. She reports that full-time shift workers (age 19 to 64) were more likely to be satisfied with their work-life balance when their spouse worked full time (71%) than when their spouse worked part-time (57%) or was not in the labour force (68%).
12. Although the marginal effect varied from 8 to 12 points if the partner was employed full-time or part-time, the difference between these two groups was not statistically significant.

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