

# **Income Dynamics of Labour Force Entrants by Gender and Family Composition from 1982 to 1992: A Study Utilizing the Longitudinal Administrative Databank**

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## **ABSTRACT**

The Longitudinal Administrative Databank, LAD, was created from tax-derived information. LAD contains detailed income and demographic information (including family composition and size) on a one per cent sample from tax years 1982 to 1992, inclusive. This paper focuses on the labour force experiences of 18- to 20-year-old youths. Two groups of these young people are identified: those who entered the labour force in 1982, and those who entered the labour force five years later, in 1987. These entrants are followed until 1992, and their income dynamics and family dynamics are examined. Several questions are addressed: do gender, tuition deduction, family composition, and children affect one's income?

Upon entering the labour force in 1982, the incomes of males and females differ little. However, the gap widens over the 11-year study-period. The median employment income ratio widened between women and men of the study group, although the rest of the labour force population showed a narrowing gap between the median incomes of the genders. Education, measured through the proxy of the education deduction, affects income in a positive fashion for both men and women. The women who are married with children, however, have lower income than females in general. On the other hand, married men with children have higher income than males in general.

## **KEYWORDS**

Longitudinal Administrative Databank, Labour Force Entrants, Education Deduction, Family Composition

## **1.0 INTRODUCTION**

The purpose of this paper is to compare labour force activities of young people from 1982 through 1992, using the Longitudinal Administrative Databank (LAD). Specifically, this paper compares labour force activities of two groups: men and women who were 18- to 20-years of age in 1982 (first group) and in 1987 (second group). The comparison is two-fold. First, there is an examination by gender of the difference education has on labour force income over the long run; and second, is a documentation of the effect on labour force income of family composition and presence of children for men and women.

Following this introduction is a summary of the background literature and a statement of the major objectives. The subsequent section describes the data source, characteristics of the sample and the methodology. This is followed by a presentation of the findings with specific mention of the implications of the analysis. The conclusion section summarizes the study and provides recommendations for future research.

## 2.0 BACKGROUND LITERATURE

The study of youth and income is a significant topic in the field of labour force entrants. Labour force statistics have indicated that the number of full-time workers between the ages of 15-24 years has decreased 34% and the number of part-time workers increased 25% between 1982 and 1992.

In recent years, there has been a considerable interest in the labour force experiences of young people (Reubens, Harrisson & Rupp, 1981 who compared international surveys), of especially university and community college graduates. Below is a summary of some literature in Canadian and American studies.

1. The National Graduate Survey (Wannell, 1989; Wannell & Caron, 1994) concluded that from university and community college students, the gender earnings gap has narrowed in recent years for full-time workers. Women are as educated as men although most fields of study retain a gender-bias. Although the survey compares only full-time workers (those working more than 30 hours in a reference week), on average, men work three to four hours more per week than their female counterparts. Approximately half the university degrees are granted to women; about 57% of community college degrees are granted to women. Marriage, age and the presence of children tend to depress the earnings of women compared to the earnings of men in a number of models.

2. The Survey of Labour and Income Dynamics (SLID) (Coish & Hale, 1995) states that the wage gap remains sizeable for the workforce as a whole, however for recent university graduates, it has closed completely. By analysing age, province of residence, marital status, years of schooling, parent(s)' education level(s) and years of work experience, the survey concluded that women are more likely than men to interrupt their working careers for marriage and child care.

3. A further study, *Women in the Workplace* (Zukewich, 1993), indicated an increase of women in the workforce between 1975 to 1991, with an over-representation of women in part-time jobs. There is an over-representation of women in 'female'-type jobs - teaching, nursing (& related health occupations), clerical, sales and services. About 71% of all females are in these jobs as compared to 30% of men. However, there has been a growth of 9% from 1982 to 1991 of females in professional occupations. Of the women aged 15-24 who were employed part-time in 1991, 66% were going to school. Women are likely to work part-time for personal or family responsibilities since 24-44 years is the prime child-rearing group.

4. In the United States, the Panel Study of Income Dynamics (Conte, 1978) focused on wage discrimination between men and women in the American Labour Market with respect to productivity-related characteristics such as education and experience, marital status and number of children. It also examined these factors with respect to full- and part-time work (which is related to work experience, i.e. if you work half days, you have only half the experience). Only a small portion of the difference in wages between men and women was due to personal characteristics, with the marital status of married being the single most important indicator of the degree to which a woman would receive lower wages than an equally qualified married man.

### **3.0 STATEMENT OF THE MAJOR OBJECTIVE**

Using the longitudinal administrative databank (LAD), the major objective of this paper was to describe and analyse a cohort of 18- to 20-year-olds entering the labour force in 1982 and a second cohort of 18- to 20-year-olds entering the labour force in 1987. The employment income of both cohorts was followed to 1992 using the education deduction reported on the tax return from full-time study at a university or community college. The study examined the employment income gap of these cohorts with relation to gender. In addition, the study explored the employment income of the first cohort for eleven years, with relation to family composition and the presence/absence of children.

### **4.0 DATA SOURCE**

The Longitudinal Administrative Databank (LAD) is a longitudinal sample of individual records with family information. The records are randomly selected by Social Insurance Number from the T1 Family File (TIFF) from the year 1982 to the most current year available. The TIFF is based on information contained in the annual individual income tax (T1) records obtained from Revenue Canada. The taxation file contains information on individuals as reported on their T1 Personal Income Tax forms. When filing, however, taxfilers report information not only about themselves, but also about their spouses and children. In particular, they report their own and their spouses' Social Insurance Numbers (SINs). In addition, taxfilers report information about their dependents (spouses, children, other dependents) to receive tax deductions or to apply for refundable tax credits. By combining individual tax records and imputing non-filing dependents, it is possible to create families. The resulting file is the TIFF. The process results in an enumeration of people identified within the taxation system.

A 1% sample of the TIFF is kept for LAD. The technique used to choose the sample is Bernoulli sampling. The sample is limited to taxfilers and non-filing spouses for whom social insurance numbers are reported. For each individual, a random number is generated from the uniform distribution with the person's SIN as a seed. This sampling scheme guarantees that each individual has the same random number for each year. A 1% sample of the random numbers is then selected for inclusion.

The file contains both demographic and income variables. Not only are these variables available for the individuals selected into the sample but also for their filing spouses and children. This study focused on gender, family composition, age, employment income, and education deduction.

### **5.0 METHODOLOGY**

Two groups of young people were selected from the LAD file:

- 1) those in the 1982 segment who were born in 1962, 1963 or 1964; and,
- 2) those in the 1987 segment who were born in 1967, 1968 or 1969.

These cohorts were followed longitudinally, while observing their participation in the labour force

by studying their employment income<sup>1</sup>. All incomes were adjusted by the Consumer Price Index to convert to constant 1992 dollars. This aids not only with the comparison of annual incomes, but also with the comparisons between the two cohorts. Employment income was studied in two scenarios:

### **5.1 Education**

The presence of the education deduction was used to study the effect that this deduction has on the income of men and women. An education deduction indicates full-time attendance at a recognized post-secondary institution, and is reported to Revenue Canada to obtain a reduction in tax liability. Because one semester at a university or community college is four months long, 3.5 months times the monthly base amount was chosen as the minimum criteria to identify full-time students:

From 1982<sup>2</sup> to 1987 =  $\$50 \times 3.5 = \$175$  to annual maximum of \$600  
1988 to 1991 =  $\$60 \times 3.5 = \$210$  to annual maximum of \$720  
1992 =  $\$80 \times 3.5 = \$280$  to annual maximum of \$960.

For this study, the individual must have had an education deduction (at the minimum level or more) in two consecutive years. In the case that there is more than one set of consecutive years, the latter set is chosen.

### **5.2 Family Composition and Presence/Absence of Children**

The first cohort was analysed by individual family status: husbands and wives, lone parents, non-family persons and filing children<sup>3</sup>. Only the first cohort was selected because it had an eleven-year span of observations.

The husbands and wives were further subdivided into two groups: those with and those without children. This subdivision enabled further study of differences in employment income between husbands and wives when children were present.

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<sup>1</sup>Employment income is the sum of wages and salaries, commission, self-employment income and other employment income such as tips, gratuities, and royalties.

<sup>2</sup>The LAD file began to carry the education deduction field in 1983. Therefore the first two years possible for consecutive education deduction were 1983 and 1984.

<sup>3</sup>An individual is classified as a filing child when they are linked to a parent in a husband-wife family or to a lone-parent family, have no dependents themselves, and have a marital status of single on their tax return.

## 6.0 OBSERVATIONS

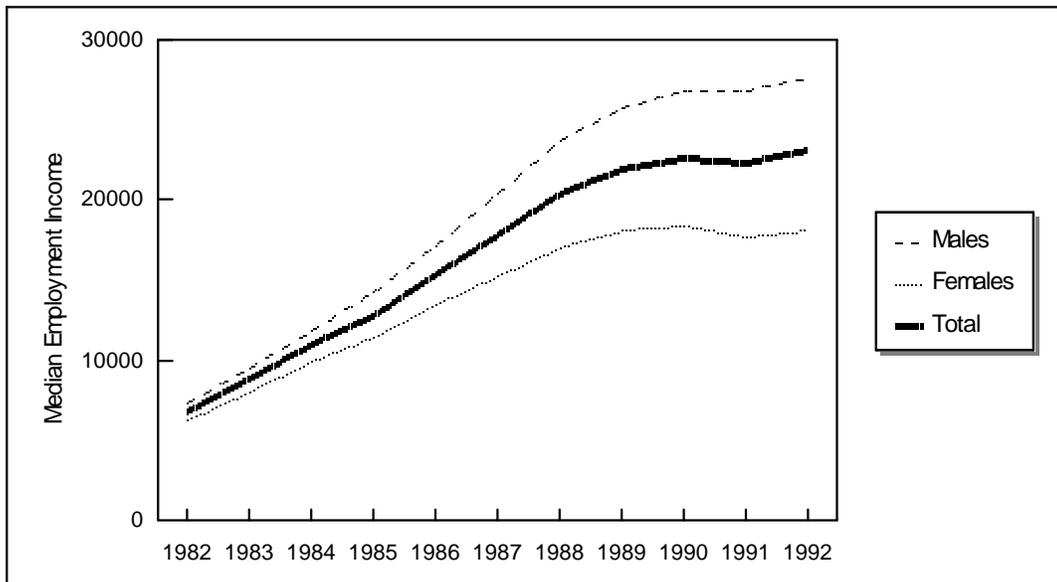
The observations are presented in three parts. In Section 6.1, median employment income is discussed, by comparing income by gender for the two cohorts separately, and then to each other. Following in Section 6.2, median employment income is compared by gender with regard to the full-time education deduction. Again, the cohorts are compared separately and then to each other. In Section 6.3, income differences were compared by individual family status, be it a husband, wife, lone parent, filing child or a non-family person. A discussion follows of the differences in income for husbands and wives, with and without children.

### 6.1 Median Employment Income

#### 6.1.1 Median Employment Income - Cohort 1

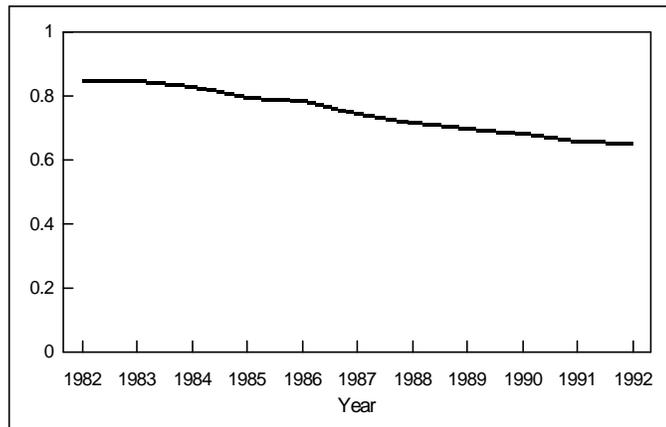
Median employment income for both men and women in the first cohort increased, with the gap between the two sexes widening throughout (Figure 1).

Figure 1. Median Employment Income for Individuals born in 1962, 1963, or 1964



In 1982, the median employment income of these women was 85% that of the men. By 1992 it was only 66% (Figure 2). Some of this decrease can be attributed to the fact that these women are in the prime child-bearing age group of 24 to 44 years; the individuals in the first cohort have aged from 18 to 20 years in 1982 to 28 to 30 years by 1992. Females are known to be more apt to work part-time or stay home when children are present. There will be more discussion of this aspect in the section covering family composition and presence/absence of children.

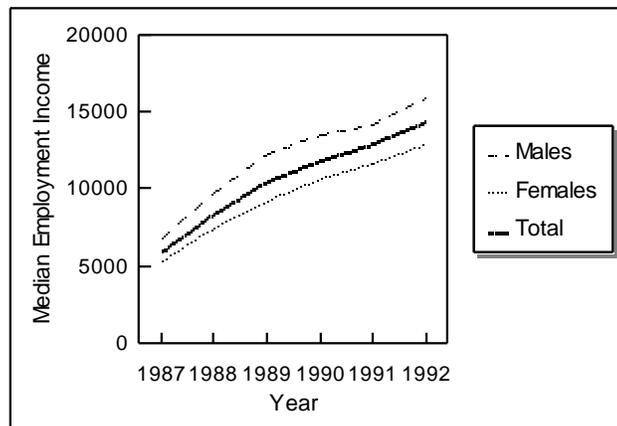
**Figure 2.** Ratio of Female/Male Median Employment Income For Individuals born in 1962, 1963, or 1964.



### 6.1.2 Median Employment Income - Cohort 2

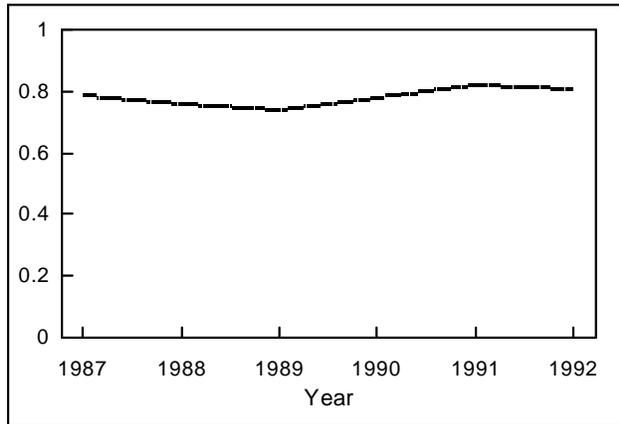
Median employment income for both men and women in the second cohort increased, yet the gap between the sexes was not as pronounced as the gap in the first cohort (Figure 3).

**Figure 3.** Median Employment Income for Individuals born in 1967, 1968, or 1969



In 1987, the median employment income of these women was 79% that of the men; by 1992, it was 81% with only slight fluctuation between these years (Figure 4).

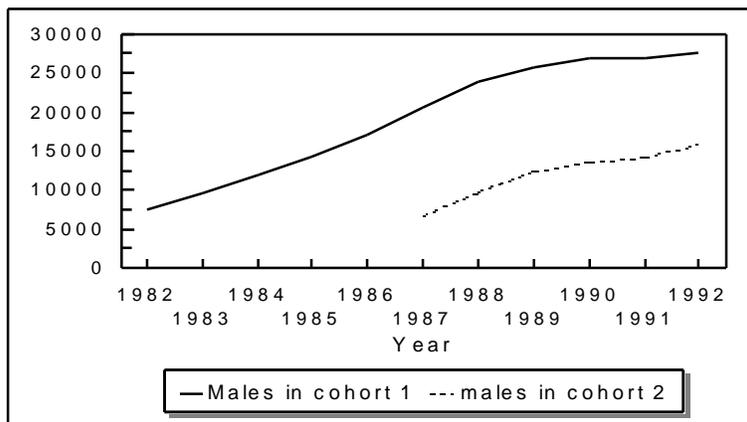
**Figure 4.** Ratio of Female/Male Median Employment Income For Individuals born in 1967, 1968, or 1969.



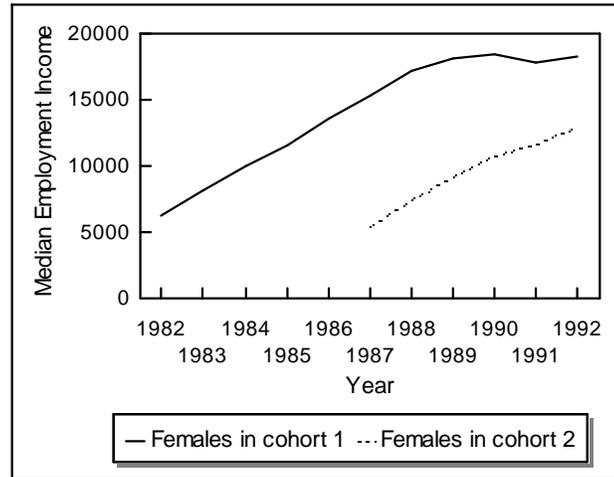
### 6.1.3 Comparison of Median Employment Income between Cohort 1 and Cohort 2

Table A-1 in the Appendix displays the median employment incomes for the first and second cohorts by gender. The six years of incomes for Cohort 2 males and females can be compared to the first years of males and females in Cohort 1. It shows that the growth of income is similar only at the beginning of the periods. (Figure 5 for comparison of males in both cohorts and Figure 6 for females in both cohorts).

**Figure 5.** Median Employment Income for Males in Cohort 1 and in Cohort 2



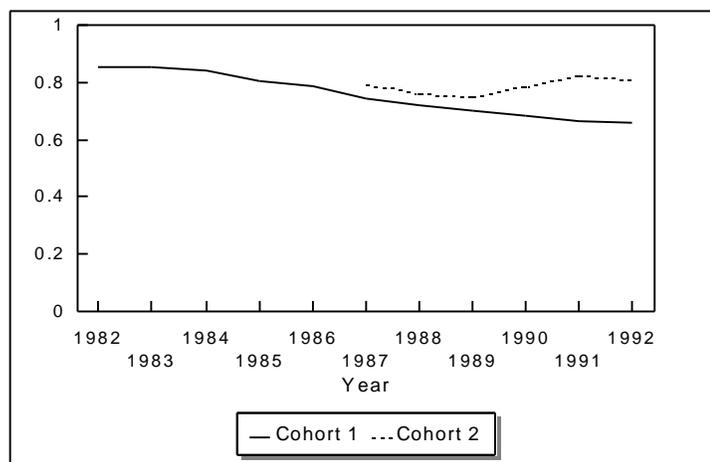
**Figure 6.** Median Employment Income for Females in Cohort 1 and in Cohort 2



The observation to note in the comparison of the income curves of the two cohorts is the effect of the 1990 recession. In Cohort 1, males and females show more levelling off of their median employment incomes, due to the fact that these individuals are in their late twenties by 1990, and more established in their work patterns. The recession had an effect on Cohort 2 individuals also but this showed up as a decrease in income growth, not a flattening of their income curve.

As seen in Figure 7, the ratios of female to male median employment incomes are higher for Cohort 2 than for Cohort 1, for the six year span of this cohort's data. Hence, female median employment incomes are closer to that of males in Cohort 2.

**Figure 7.** Ratio of Female/Male Median Employment Income for Cohort 1 and Cohort 2



### 6.2.1 Education and its Effect on Median Employment Income - Cohort 1

Figures 8 and 9 show the median employment incomes of those with a full-time attendance at a university or community college, for at least 3.5 months in at least 2 consecutive years at any time throughout the 1983-1992 period. Although men and women without this deduction have higher median employment incomes in 1984, the trend reverses rapidly. While the individuals are in school, they are earning less money. Upon completion of studies, the 'educated' individuals surpass those not reporting the education deduction. By 1992, the differences in median employment income are \$5,500 for the males and \$8,000 for the females, both in favour of the 'educated' subgroup.

Figure 8. Median Employment Income for Males born in 1962, 1963, or 1964 with respect to presence/absence of the full-time education deduction.

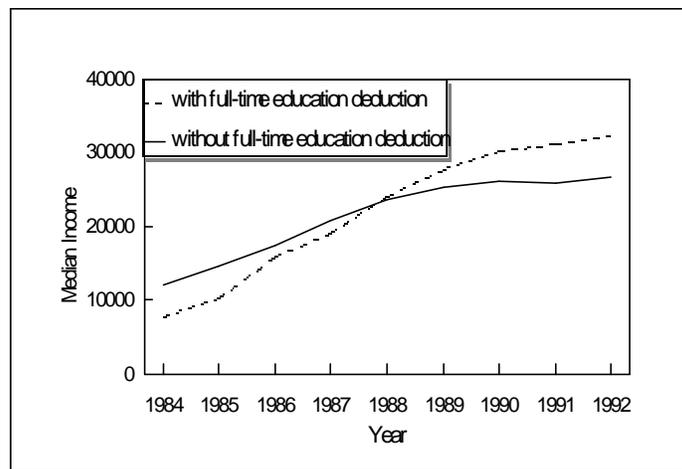
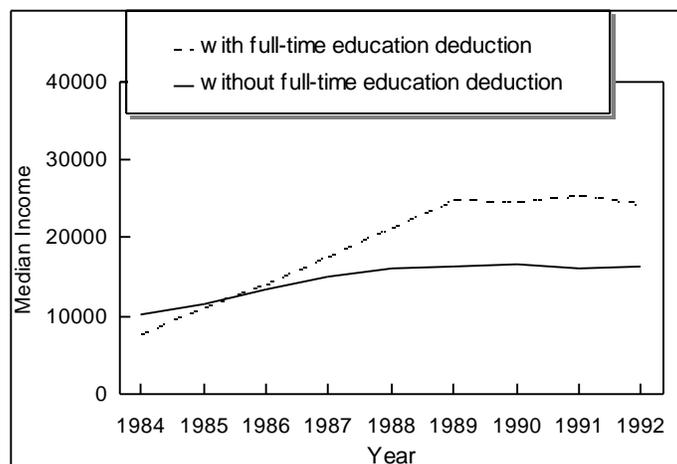


Figure 9. Median Employment Income for Females born in 1962, 1963, or 1964 with respect to presence/absence of the full-time education deduction

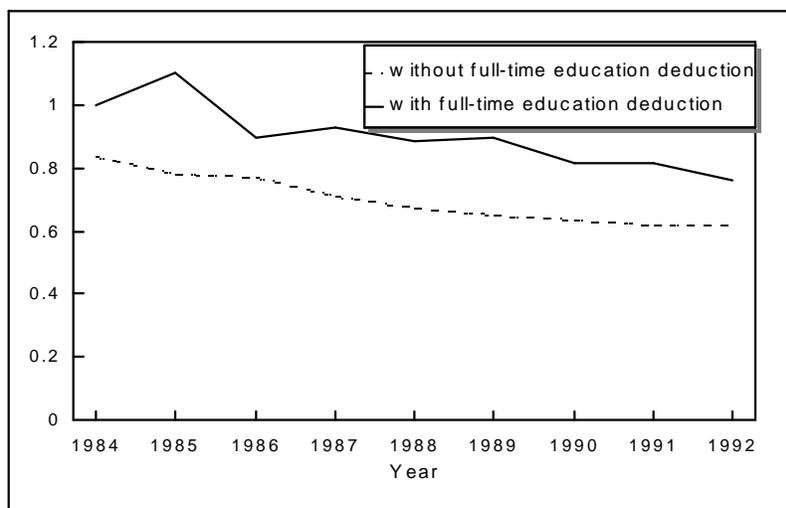


This creates four categories of income among these young adults:

1. the highest income group are males who claimed the education deduction for two consecutive years throughout the time-period;
2. second are men who did not claim the education deduction for at least 3.5 months in at least 2 consecutive years throughout this time period;
3. third are women who claimed the same kind of deduction; and,
4. the lowest income group are the women who did not claim this deduction.

Figure 10 shows the ratios of female/male median employment incomes of those with a full-time attendance at a university or community college, for at least 3.5 months in at least 2 consecutive years. The ratios show the effect of the presence of the full-time education deduction.

**Figure 10.** Ratio of Female/Male Median Employment Income for Individuals born in 1962, 1963, or 1964 with respect to presence/absence of full-time education deduction.



From 1984 to 1992, those individuals with the full-time education deduction show female/male median employment income ratios ranging from 1.1 to 0.8 from 1984 to 1992, as compared to those individuals without the education deduction whose ratio started at 0.9 in 1984 and decreased to 0.6 by 1992. Having a deduction for full-time attendance at a university or community college has a dramatic effect on women's earnings as compared to men's earnings. Women who claimed the deduction for education earn incomes closer to men reporting the same deduction than do women of the non-education deduction group. The 1985 peak of the female/male income ratio of the individuals with the education deduction was examined. The difference in median employment income was \$1,100 (see Appendix Table A.2) and the incomes are \$10,300 for these men and \$11,400 for these women. In fact, the income ratios in Figure 10 fluctuate throughout the time span observed, with the peaks lessening in later years.

## 6.2.2 Education and its Effect on Median Employment Income - Cohort 2

Figure 11 and Figure 12 show the median employment income by year for males and females respectively, for the second cohort with respect to the presence/absence of the full-time education deduction. These men with the education deduction surpass those without for the 1988 to 1991 period, yet, by 1992, the men without the education deduction emerged ahead. By 1992, the median employment incomes of the women with the education deduction had converged with the median incomes of women not reporting the deduction.

Figure 11. Median Employment Income for Males born in 1967, 1968, or 1969 with respect to presence/absence of the full-time education deduction

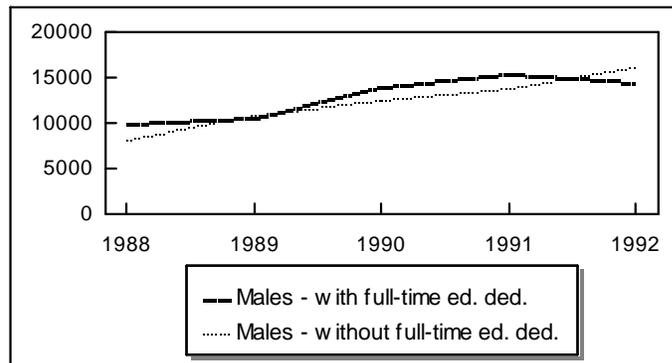
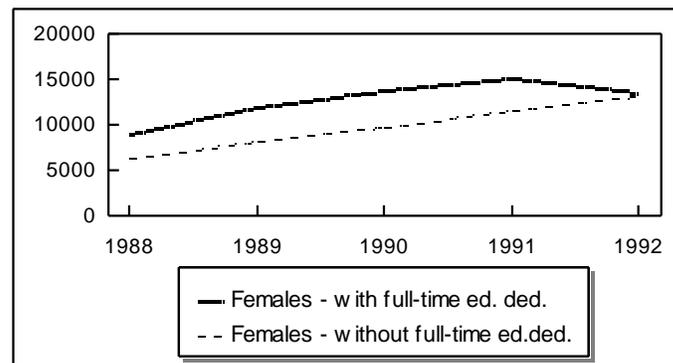


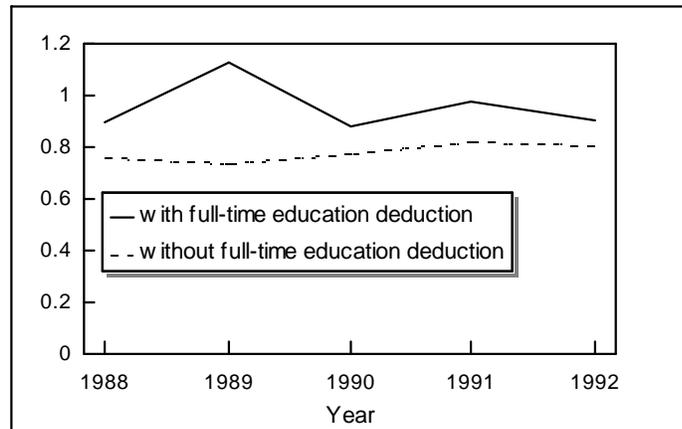
Figure 12. Median Employment Income for Females born in 1967, 1968, or 1969 with respect to presence/absence of the full-time education deduction



The comparison of incomes of males and females with and without the full-time education deduction shows a different pattern than that seen with cohort 1 individuals (see Figures 5 and 6). The 1990 to 1992 recession years had a major effect on young workers and relative wages fell (Betcherman and Morissette, 1994). Also, a growth in part-time work among students and younger workers occurred for two possible reasons: 1. these young workers were students, or 2. no prospect of a full-time job was available (Myles et al, 1988).

The female to male median employment income ratios in Figure 13 for cohort 2 are similar to those in cohort 1 (Figure 10); the presence of the full-time education deduction has a positive effect on the incomes of these females. A similar peak/valley fluctuation in the ratio of female/male median employment incomes are also seen here.

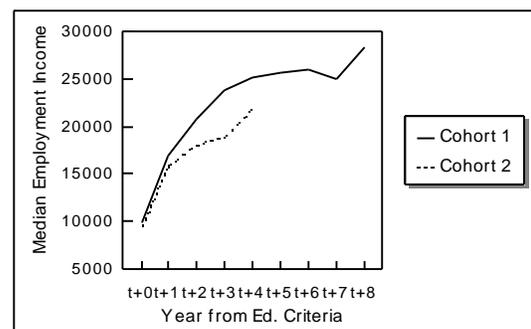
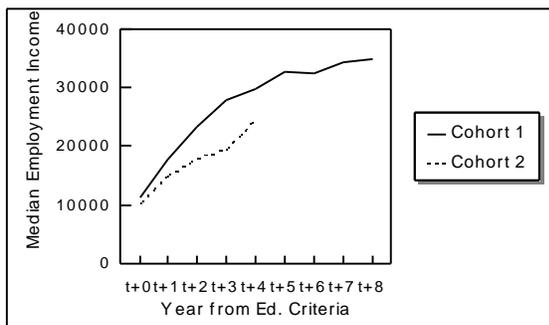
**Figure 13.** Ratio of Female/Male Median Employment Income for Individuals born in 1967, 1968 or 1969 with respect to the presence/absence of the full-time education deduction.



### 6.2.3 Education and Median Employment Income for Both Cohorts

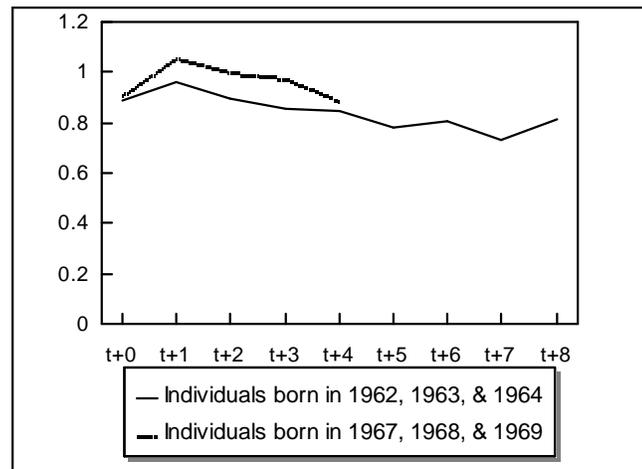
The median employment incomes for Cohorts 1 and 2 with the full-time education deduction are in Table A-4 in the Appendix. This table differs from Table A-2 because the last year of the full-time education deduction criteria is denoted as year t+0 and the years following t+0 are followed (t+0 to t+8 for Cohort 1; t+0 to t+4 for Cohort 2). Therefore, the median employment income of the two cohorts can be compared from the year that the education deduction ceased until 1992 ( Figures 14 and 15).

**Figure 14.** Median Employment Income for Males **Figure 15.** Median Employment Income for Females



Even though the median employment income of females and males are closer for the second group than the first, Figure 16 shows that the ratio of female/male median employment incomes are higher for the second cohort from t+0 through t+4. These results agree with the literature: first, more recently, male and female graduates are closing the income gap (Wannell and Caron, 1994), and second, the recession had an effect on lowering earnings for all young workers (Betcherman and Morissette, 1994).

**Figure 16.** Ratio of Female/Male Median Employment Income for Individuals with full-time education deduction.



### 6.3 Family Status

An individual's position in a family is categorized into four groups - husband or wife, single parent, non-family person and non-married child filing from within a husband-wife or lone-parent family.

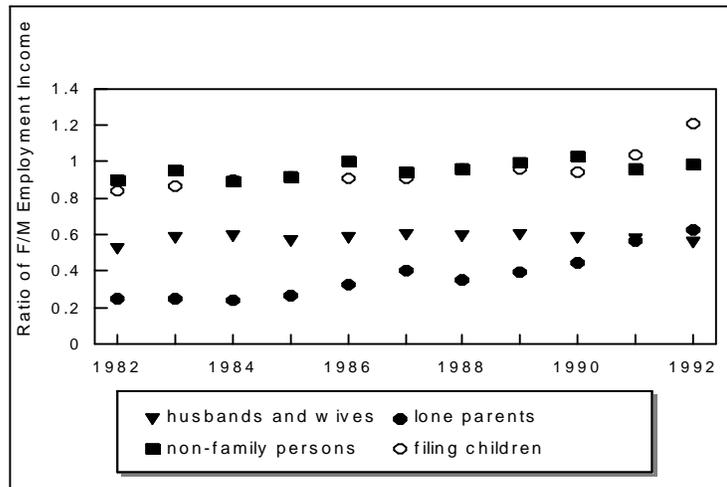
Over the eleven year period, individuals in the first cohort changed their living arrangements. From 1982 to 1992, husbands and wives increased almost seven-fold and lone parents increased 2.5 fold; there was a decline to 60% of non-family persons and a decline to 10% of filing children. Recall that these filing children are 18 to 20 years old in 1982 and are either in school or just starting in the labour force. By 1992, these 'children' who are filing from home are 28 to 30 years old. It is expected that fewer children would be living at home by the end of this eleven year period. They would be moving out on their own (as non-family persons) or getting married (or living common-law). Of course, any combination of changes in living arrangements could have occurred. Due to changes that continuously occur, the four categories of family status were observed cross-sectionally; hence the median employment incomes were also observed cross-sectionally.

Table A-5 in the Appendix contains the median employment income for the four groupings of individuals' positions in the family. While higher than the median incomes of lone parents, the median incomes of filing children are lower than both the median incomes of husbands and wives and of non-family persons.

#### 6.3.1 Gender Differences by Family Status

Table A-5 contains the median employment income, by gender, for the four groupings of an individual's position in the family. Husbands have the highest median employment incomes throughout the years whereas female lone-parents have the lowest median employment incomes.

**Figure 17. Ratios of Female/Male Median Employment Income by individual's position in the family (for individuals born in 1962, 1963, and 1964)**



The ratios of female/male median employment incomes by family status are shown in Figure 17. The median employment income of wives is 52% to 60% of the median employment income of husbands, a narrow range. Wives are the primary care-givers and more often work part-time (Zukewich, 1993). Even when working full-time, women, in general, work an average of four hours less than men (Wannell and Caron, 1994).

The ratios of female/male lone parent median employment incomes stand out as lower than the other groups, although the ratio is on the increase in the last half of the eleven year study. The increase might be due to recovery from a separation or divorce and an increase in earnings, mostly for the females.

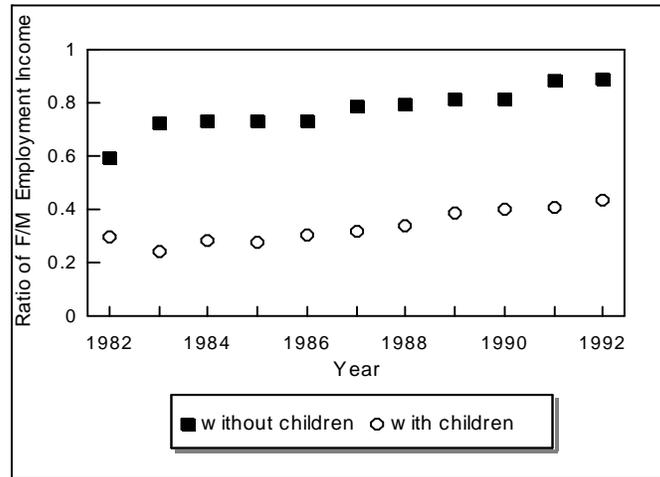
For both non-family persons and filing children, the median employment incomes of males and females are nearly equal. In fact, female filing children have larger median employment incomes than the male filing children by 1991.

### ***6.3.2 Children's Effect on Incomes of Husbands and Wives***

The median employment income of wives with children is less than half the median employment income of wives without children (Table A-6). In 1983, the ratio of median employment income for wives with children to wives without children are as low as 0.28 and as high as 0.47 in 1992. The presence of children affects the income of their mothers.

In 1992, the median employment income for husbands with children was 96% that of husbands without children. The presence of children does not have a major effect on the income of their fathers.

**Figure 18.** Ratio of Female/Male Median Employment Income for Husbands and Wives with respect to presence/absence of children (for individuals born in 1962, 1963, or 1964).



The ratios of female/male median employment incomes of husbands and wives are graphed in Figure 18 with respect to the presence/absence of children. The median employment income of wives without children are 60% to 80% of the median employment income of husbands without children. The picture is quite different when children are present: the median employment income of wives is between 20% and 40% that of husbands.

## 7.0 CONCLUSIONS

Labour force entrants of 18 to 20 years of age from the LAD databank were compared: the median employment income of the 1982 cohort was compared to a 1987 cohort by gender and education. In addition, the first cohort was examined by family status and the presence/absence of children. Some of the highlights include:

- Education affects income in a positive fashion for both men and women. Although starting incomes were lower for the second cohort, the ratios of female/male median employment income were always higher.
- Young people entering the labour force in the middle eighties received similar incomes to those entering in the middle eighties. However, the recession of the early nineties affect them differently. The median employment income of the first cohort levelled off in the recession years whereas the median employment income of the second cohort slowed down in growth.
- Presence of children had a contrary effect on the incomes of married men and women of the first cohort. The married men of this cohort with children had similar median employment incomes to married men of this cohort without children. The married women with children had median employment incomes much lower than the median employment incomes of married women without children.

This study agrees with findings discussed in the background literature.

The Longitudinal Administrative Databank has the advantage of being an eleven year file with an abundance of income and demographic variables. This study is one of the first emanating from the LAD file, and the results were similar to other studies. One of the most encouraging aspects was the use of the education deduction as a proxy for post-secondary education, encouraging because the results agreed with other studies in which education was more directly measured. It is always a challenge with administrative data to derive proxies of events not directly measured.

## **8.0 FUTURE CONSIDERATIONS**

Future considerations could include study in the following areas:

1. Study the trend of self-employment income as a subset of employment income and its comparison between men and women.
2. Repeat the study when more years of data are available. Many professionals begin to increase their salaries in their thirties, whereas this study ended with one particular cohort of thirty-year olds.
3. Study the trend of total income and its components with respect to family status, age and gender.

The LAD file is merely beginning to be used as a research tool. There are a multitude of questions which now can be investigated, and many more complex analytical tools which can be utilized.

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## APPENDIX

### TABLE A-1

#### MEDIAN EMPLOYMENT INCOME BY GENDER AND TAX YEAR

##### COHORT 1

(Born in 1962, 1963, or 1964)

##### COHORT 2

(Born in 1967, 1968, or 1969)

YEAR	MALES	FEMALES	TOTAL	RATIO F/M	MALE	FEMALES	TOTAL	RATIO F/M
1982	7,400	6,300	6,900	0.85	n/a	n/a	n/a	n/a
1983	9,500	8,100	8,900	0.85	n/a	n/a	n/a	n/a
1984	11,900	10,000	11,000	0.84	n/a	n/a	n/a	n/a
1985	14,300	11,500	12,900	0.80	n/a	n/a	n/a	n/a
1986	17,200	13,500	15,500	0.79	n/a	n/a	n/a	n/a
1987	20,500	15,300	17,900	0.75	6,800	5,400	6,100	0.79
1988	23,800	17,100	20,400	0.72	9,800	7,500	8,500	0.77
1989	25,800	18,100	21,900	0.70	12,300	9,200	10,600	0.75
1990	26,900	18,400	22,700	0.69	13,600	10,700	12,000	0.79
1991	26,800	17,800	22,400	0.66	14,200	11,700	13,000	0.82
1992	27,700	18,200	23,100	0.66	16,000	13,000	14,500	0.81

Table A-2

**MEDIAN EMPLOYMENT INCOME FOR INDIVIDUALS WITH  
FULL-TIME EDUCATION DEDUCTION**

YEAR	COHORT 1 (Born in 1962, 1963, or 1964)				COHORT 2 (Born in 1967, 1968, or 1969)			
	MALE	FEMALE	TOTAL	RATIO F/M	MALES	FEMALES	TOTAL	RATIO F/M
1982	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
1983	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
1984	7,700	7,700	7,700	1.00	n/a	n/a	n/a	n/a
1985	10,300	11,400	10,800	1.11	n/a	n/a	n/a	n/a
1986	16,100	14,300	15,100	0.89	n/a	n/a	n/a	n/a
1987	19,200	17,800	18,200	0.93	n/a	n/a	n/a	n/a
1988	24,100	21,500	22,600	0.89	10,000	9,000	9,200	0.90
1989	27,900	24,900	26,300	0.89	10,700	12,100	12,000	1.13
1990	30,300	24,800	27,800	0.82	14,100	12,400	13,800	0.88
1991	31,100	25,300	28,600	0.81	15,400	15,000	15,300	0.97
1992	32,200	24,500	28,400	0.76	14,500	13,100	13,600	0.90

Table A-3

MEDIAN EMPLOYMENT INCOME BY GENDER FOR THOSE WITHOUT  
FULL-TIME EDUCATION DEDUCTION

YEAR	COHORT 1 (Born in 1962, 1963, or 1964)				COHORT 2 (Born in 1967, 1968, or 1969)			
	MALES	FEMALES	TOTAL	RATIO F/M	MALES	FEMALES	TOTAL	RATIO F/M
1982	7,400	6,300	6,800	0.85	n/a	n/a	n/a	n/a
1983	9,500	8,100	8,900	0.85	n/a	n/a	n/a	n/a
1984	12,100	10,100	11,200	0.83	n/a	n/a	n/a	n/a
1985	14,700	11,500	13,100	0.78	n/a	n/a	n/a	n/a
1986	17,400	13,400	15,500	0.77	n/a	n/a	n/a	n/a
1987	20,700	15,000	17,900	0.72	6,800	5,400	6,100	0.79
1988	23,700	16,000	19,900	0.68	9,800	7,400	8,500	0.76
1989	25,400	16,500	21,100	0.65	12,300	9,100	10,600	0.74
1990	26,200	16,600	21,500	0.63	13,500	10,500	11,900	0.78
1991	25,800	16,000	20,800	0.62	14,100	11,700	12,800	0.83
1992	26,700	16,500	21,700	0.62	16,200	13,100	14,600	0.81

Table A-4

MEDIAN EMPLOYMENT INCOME BY GENDER FOR THOSE WITH  
FULL-TIME EDUCATION DEDUCTION

YEAR	COHORT 1 (Born in 1962, 1963, or 1964)				COHORT 2 (Born in 1967, 1968, or 1969)			
	MALE	FEMALES	TOTAL	RATIO F/M	MALES	FEMALES	TOTAL	RATIO F/M
t+0	11,200	9,900	10,500	0.88	10,500	9,600	10,000	0.91
t+1	17,600	16,900	17,200	0.96	15,000	15,900	15,600	1.06
t+2	23,300	20,800	22,100	0.89	18,000	18,000	18,000	1.00
t+3	27,800	23,800	25,600	0.86	19,500	19,000	19,300	0.97
t+4	29,900	25,200	27,800	0.84	24,800	22,000	22,100	0.89
t+5	32,800	25,700	29,400	0.78	n/a	n/a	n/a	n/a
t+6	32,400	26,000	29,500	0.80	n/a	n/a	n/a	n/a
t+7	34,300	25,000	29,600	0.73	n/a	n/a	n/a	n/a
t+8	34,800	28,300	32,000	0.81	n/a	n/a	n/a	n/a

Note: "t+0" is the last of at least 2 consecutive years of the deduction for full-time attendance for at least 3.5 months at a recognized post-secondary institution.

Table A-5

MEDIAN EMPLOYMENT INCOME BY INDIVIDUAL'S POSITION IN THE FAMILY  
(FOR INDIVIDUALS BORN IN 1962, 1963, OR 1964)

YEAR	Husbands and Wives				Lone Parents			
	Total	Male	Female	F/M Ratio	Total	Male	Female	F/M Ratio
1982	9,000	14,200	7,400	0.52	4,400	14,300	3,600	0.25
1983	11,500	15,500	9,100	0.59	5,800	16,200	4,000	0.25
1984	13,100	17,600	10,400	0.59	6,200	15,600	3,800	0.24
1985	15,000	20,600	11,600	0.56	7,100	19,100	5,100	0.27
1986	16,800	22,700	13,300	0.59	8,200	18,400	6,000	0.33
1987	19,300	24,900	14,900	0.60	10,100	19,200	7,800	0.41
1988	21,400	27,400	16,200	0.59	10,600	21,500	7,600	0.35
1989	22,500	28,600	17,100	0.60	10,000	21,400	8,400	0.39
1990	23,400	29,700	17,300	0.58	12,000	21,900	9,800	0.45
1991	23,600	29,400	17,000	0.58	12,700	19,300	11,000	0.57
1992	23,500	29,800	16,700	0.56	15,800	23,100	14,400	0.62

YEAR	Non-Family Persons				Filing Children			
	Total	Male	Female	F/M Ratio	Total	Male	Female	F/M Ratio
1982	7,500	7,900	7,100	0.90	6,400	7,000	5,900	0.84
1983	9,800	10,000	9,500	0.95	8,200	8,800	7,600	0.86
1984	11,900	12,500	11,200	0.90	9,900	10,300	9,300	0.90
1985	13,500	13,900	12,800	0.92	11,700	12,000	11,000	0.92
1986	16,200	16,200	16,200	1.00	13,800	14,400	13,100	0.91
1987	18,100	18,700	17,600	0.94	16,500	17,100	15,600	0.91
1988	21,300	21,700	20,900	0.96	19,000	19,200	18,400	0.96
1989	23,200	23,300	23,100	0.99	20,500	20,800	20,000	0.96
1990	24,100	23,800	24,600	1.03	20,600	21,100	20,000	0.95
1991	23,600	24,000	23,100	0.96	19,500	19,400	20,200	1.04
1992	25,100	25,300	24,900	0.98	19,400	17,900	21,700	1.21

Table A-6

MEDIAN EMPLOYMENT INCOME FOR HUSBANDS AND WIVES BY PRESENCE/ABSENCE OF CHILDREN (FOR INDIVIDUALS BORN IN 1962, 1963, OR 1964)

YEAR	WITHOUT CHILDREN				WITH CHILDREN				C/A <sup>4</sup>	D/B <sup>5</sup>
	TOTAL	MALE	FEMALES	F/M RATIO	TOTAL	MALE	FEMALE	F/M RATIO		
	(A)	(B)	(B)		(C)	(C)	(D)			
1982	10,400	15,400	9,100	0.59	9,000	11,600	3,400	0.29	0.75	0.37
1983	13,400	17,000	12,300	0.72	11,500	14,000	3,400	0.24	0.82	0.28
1984	15,000	18,500	13,500	0.73	13,100	16,700	4,700	0.28	0.90	0.35
1985	17,100	20,900	15,200	0.73	15,000	19,800	5,500	0.28	0.95	0.36
1986	19,400	23,800	17,400	0.73	16,800	21,000	6,300	0.30	0.88	0.36
1987	21,900	25,300	19,900	0.79	19,300	24,400	7,700	0.32	0.96	0.39
1988	24,300	28,000	22,100	0.79	21,400	26,300	8,900	0.34	0.94	0.40
1989	26,100	29,600	24,000	0.81	22,500	27,700	10,600	0.38	0.94	0.44
1990	27,700	31,000	25,200	0.81	23,400	28,700	11,400	0.40	0.93	0.45
1991	28,100	30,000	26,400	0.88	23,600	29,000	11,700	0.40	0.97	0.44
1992	29,000	30,500	27,000	0.89	23,500	29,200	12,600	0.43	0.96	0.47

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<sup>4</sup> The ratio of husbands with children to husbands without children.

<sup>5</sup> The ratio of wives with children to wives without children.