# The importance of Age, Family Income, Education Level and Population Centre On When a Woman Decides to Have a Child Is Multifaceted

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### Abstract

In this report, we will be looking at the different factors that affect a woman's choice of having children. We filtered the 2017 GSS (General Social Survey) dataset to include variables related to our studies, such as age, family income, education level, and population center. Then we ran a logistic regression-based model to identify the factors that affect a woman's choice to have children. After completing our analysis, we concluded that age, income, education, and region do affect a woman's choice to have children. Our analysis results are essential because they help find factors that influence birth rates, which can aid in determining population demographics.

#### Introduction

Many factors can influence a woman's choice of whether or not to have children and the information can be used in many ways. This poses an interesting question — what factors influence a woman's choice to have children?

In this report, we decided to further investigate this question by deeply analyzing the different factors that influence a woman's choice to have children. Using the 2017 GSS (General Social Survey) data set, we began by identifying various variables that we thought could influence our analysis. We decided to inspect the following variables:

- Age
- Family Income
- Education Level
- Population Center

Because we are looking at factors that influence a woman's choice to have children, we decided to look at only a subset of the data — only female respondents.

To conduct the analysis, we decided to use logistic regression. In our study, variables such as family income, education level, and population center are categorical variables; to accommodate these variables, we used dummy variables to incorporate them in the logistic regression.

After looking at the results from our logistic regression and using a significance level of 0.05, we inspected the p-values of different variables to determine if the variables significantly influence the probability a woman has children. Age was determined to be a significant factor; income for those making an income less than 100,000 was determined to be influential; Population centered at PEI, rural and small population centers were also determined to be substantial.

The results from our analysis could be useful in many different ways. Information about factors that influence a woman's choice to have children can be used for information related to population demographics. Countries with low birth rates can also find the results of our analysis useful as it can help them determine factors that can raise the birth rates.

In this report, we will begin by discussing the data set and then model our results.

#### Data

This analysis uses the data collected by the 2017 General Social Survey (GSS). A survey done by the Social and Aboriginal Statistics Division of Statistics Canada. Their focus for that year of data collection was Family and the different forms family takes across Canada. This involved collecting data on current living arrangements, child care, household chores splits and many more. However, for the purpose of this analysis the key pieces of collected data are whether or not a female respondent has had children, what her reported education level is, how religious they are, how old they are, what their current family income is, and whether they live in a rural or urban community. Table 1 displays the first couple responses along the variables of interest.

Table 1

Case ID	Sex	Have Children	Age	Family Income	Education Level	Urban / Rural
1	Female	1	52.7	25k to $50k$	HS or less	Urban
3	Female	1	63.6	75k to $100k$	University Undergraduate	Rural
4	Female	1	80.0	100k to $125k$	HS or less	Urban
6	Female	1	63.0	50k to $75k$	HS or less	Urban
7	Female	1	58.8	25k or less	HS or less	Urban
8	Female	1	80.0	25k or less	HS or less	Urban

The data for the GSS was collected from Feb. 2nd, 2017 to Nov. 30th, 2017. The target population of this survey was all non-institutionalized people living in Canada's 10 provinces and who are 15 years or older (GSS 2017). This notably immediately excludes those who have been imprisoned or are in hospitals or nursing homes. It also excludes those who live in the Canadian territories. Both are notable exclusions as they may have very different experiences as compared to the average respondent. Specifically many of Canada's First Nation and Inuit reserves are in the territories.

The Survey is further reduced by it's chosen frame. It uses a combination of telephone numbers (landline and cellular) with Stats Canada's Address Register (GSS 2017). Which removes the possibility of those who do not own phones, or do not have a stable address from those that could be sampled. This is also important as it removes individuals who may be experiencing acute poverty as well as those who have recently moved. It is notable even those with stable housing may not be included if they do not have a phone number.

This frame is then sampled via cross sectional design, where geographical regions were split into strata. Each strata was then randomly sampled without replacement. Households were then called when they then had to confirm if an individual above the age of 15 lived there. Once that was confirmed a random member of the household over 15 was selected and interviewed over the phone (GSS 2017). This requirement for voluntary agreement to partake in a long form telephone interview does provide some sampling bias.

This will affect all of our data in the same manner. While we will be working with a subset of the data, only looking at female respondents, these women living in Canada will have had to have an address, phone number, live in the provinces, and be willing to voluntarily take a phone survey.

Something of note in the data collection is that income was collected by connecting households to their household tax returns. This means that much of the ambiguity often present in self reported income survey

Table 2: Dummy Variable Coding Set Up for Income Levels

income.level	inc1	inc2	inc3	inc4	inc5	inc6
greater than \$125,000	1	0	0	0	0	0
between \$25,000 to \$49,999	0	1	0	0	0	0
between \$50,000 to \$74,999	0	0	1	0	0	0
between \$75,000 to \$99,999	0	0	0	1	0	0
less than \$25,000	0	0	0	0	1	0
between \$100,000 tp \$124,999	0	0	0	0	0	0

Table 3: Dummy Variable Coding Set Up for Education Levels

education.level		graduate	under	college
high school or less education		0	0	0
University Graduate		1	0	0
University Undergraduate	0	0	1	0
college/trade	0	0	0	0

responses was removed from the data. This is hugely useful for better studying low and high income individuals as they have commonly been known to over or under report their earnings.

For further information the User Guide and Raw Codebook of the GSS has been included in the "Data Information" file in this projects related Github.

Based on the number of respondents able to be used in this analysis, 10,916, and the overall female population of Canada 17.8 million, the analysis should have a general confidence level of 95% (Survey Systems 2020). The average likelihood or probability that a woman would have children in our sample was 0.73. Next we will begin to model this probability to see how it is affected by our independent variables.

#### Model

We are interested in how variables such as age, family income, education level, and population center affect a woman's decision to have children. Due to the large sample size and the nature of GSS, the sample represents the population well. The model that we are using is logistic regression, it works well for our response variable, which is a categorical variable, and it incorporates both numerical and categorical explanatory variables.

Logistic regression estimates  $\beta_0...\beta_k$  in the following equation:

$$log(\frac{p}{1-p}) = \beta_0 + \beta_1 x_1 + \dots + \beta_k x_k$$

In our case, it estimates  $\beta_{age}$ ,  $\beta_{inc}$ ,  $\beta_{edu}$ ,  $\beta_{pop}$  in:

$$log(\frac{p}{1-p}) = \beta_0 + \beta_{age}x_{age} + \beta_{inc}x_{inc} + \beta_{edu}x_{edu} + \beta_{pop}x_{pop}$$

We use glm() from stats package to fir the model to our data. We use as.factor() to incorporate dummy variables for all the categorical variables: family income, education level and the type of population center. For each categorical variable with n levels, we need n-1 dummy variables to fully study its influence on our response variable.

The dummy variables setting ups are stated in table x, y and z.

Table 4: Dummy Variable Coding Set Up for Population Center

population.center	PEI	rural	urban
Poplation centered at PEI	1	0	0
Rural areas and small population centres(non CMA/CA)	0	1	0
Larger urban population centres (CMA/CA)	0	0	0

Table 5: Summary of Losgistic Estimates

variable	estimate	pvalue
intercept	-1.513991	< 2e-16
age	0.060790	< 2e-16
income greater than \$125,000	0.161424	0.0810
income between \$25,000 to \$49,999	-0.680099	8.24e-13
income between \$50,000 to \$74,999	-0.449230	3.49e-06
income between \$75,000 to \$99,999	-0.197017	0.0491
income less than \$25,000	-0.872898	< 2e-16
high school or less education	-0.102521	0.0982
University Graduate	-0.779989	< 2e-16
University Undergraduate	-0.468140	9.25e-13
Poplation centered at PEI	0.276375	0.0409
Rural areas and small population centres(non CMA/CA)	0.526007	2.86e-14

# Results

Table x summaries our model results:

In an equation, this means

$$log(\frac{\hat{p}}{1-\hat{p}}) = \hat{\beta_0} + \hat{\beta}_{age}x_{age} + \hat{\beta}_{inc_1}x_{inc_1} + \hat{\beta}_{inc_2}x_{inc_2} + \hat{\beta}_{inc_3}x_{inc_3}$$

$$+\hat{\beta}_{inc_4}x_{inc_4} + \hat{\beta}_{inc_5}x_{inc_5} + \hat{\beta}_{HS}x_{HS} + \hat{\beta}_{graduate}x_{graduate} + \hat{\beta}_{under}x_{under}$$

$$+\hat{\beta}_{PEI}x_{PEI} + \hat{\beta}_{rural}x_{rural}$$

Notice that we have incorporated our categorical variables using dummy variables. "inc1", "inc2", "inc3", "inc4", "inc5" represent the six income categories; "HS", "graduate" and "under" describe the four education levels; "PEI" and "rural" represent the three population center.

The model predicts the following result for the probability a woman has children p, rounded to three decimal places. Since log is an one to one function with p, we say the change on  $log(\frac{\hat{p}}{1-\hat{p}})$  is isomorphic to any change on p, the probability that a woman in Canada has children.

$$log(\frac{\hat{p}}{1-\hat{p}}) = -1.51 + 0.061x_{age} + 0.161x_{inc_1} - 0.68x_{inc_2} - 0.449x_{inc_3}$$
$$-0.197x_{inc_4} - 0.873x_{inc_5} - 0.103x_{HS} - 0.78x_{graduate} - 0.468x_{under}$$
$$+0.276x_{PEI} + 0.526x_{rural}$$

The interpretation of the dummy variables' prediction results is comparing it to a certain level that is not in the equation above. A  $\hat{\beta}_{HS} = -0.103$  does not mean the coefficient for a high school level education is -0.103. It represents the difference of influence (on childbirth decision) between a woman who has a college level of education and a high school level of education. -0.103 indicates that a woman who has a high school degree or below is less likely to have children than a woman who has a college degree if it is influential at all depending on the p-value.

Using  $\alpha = 0.05$ ,  $H_0: \hat{\beta} = 0$ ,  $\hat{\beta} \neq 0$ , the p values indicate weak evidence that having a family income higher than 125,000 dollars/year affects a woman's probability of having children. At the same time, it is evident that other income levels do influence the probability. A p-value of 0.0982 > 0.05 indicates weak evidence to reject  $H_0$ ; therefore, we cannot say having high school or fewer education influences a woman's probability of having children.

There is evidence that both having a family income between 75,000 to 99,999 dollars per year and living in an area with a population center at PEI have influences on p because their p values are smaller but close to 0.05. There is strong evidence that the rest of the variables influences p.

All else the same, an older woman is more likely to have children than a young woman. A woman's family income affects her decision to have children when the income is below 125,000 dollars per year. Having a university graduate or undergraduate degree reduces a woman's probability of having children comparing to having a college degree while having high school or less education does not affect that decision. A woman living in PEI or rural areas and smaller population centers are more likely to have children than a woman living in urban areas and larger population centers.

# Discussion

In conclusion modeling the GSS data shows that there are significant effects on a woman's choice to have children by age, income, education, and the type of population center they live in. This data is important as it both helps understand the decision making process perceptive mothers must face and it can help identify possible barriers to having children.

Firstly, older women are more likely to have made the decision to have children. This could both be from the fact that older women have had more opportunities to have children and/or be based on the views older generations have on child bearing. This data shows evidence of the common tendency found in the Canadian Demographic make up known as the "Reverse Pyramid." That there are continually fewer young children being born then their were previously.

Secondly, unlike the common myth that the poor are the ones having large numbers of children the data shows that those making under \$100,000 a year as a household were far less likely to have children then those who did make \$100,000 annually. This does make some intuitive sense as havign a child is a large commitment in resources the family must provide. This also could be a barrier to childbirth for women who are interested in having children.

This is further supported by the finding that when a woman's household begin making \$100,000 or more the effect income had on her decision to have children essentially disappeared. This suggests that once the prospect of having a child is no longer going to strain a families income it becomes a matter of choice based upon a woman's own preferences rather than external forces.

Thirdly, when looking at education level we see that the more highly educated a woman becomes the less likely they are to have children. This is an oft mentionned phenomina that could be linked to the amount of time and resources it takes to pursue higher education. Or it could be linked to other hypothesis on how damaging takign a break in your career to have children can be to loing term career success. This does work off the assumption that those seeking higher education are highly career focused however.

Fourthly, it is interesting to note that women living in PEI or in Rural areas in other provinces were significantly more likely to have children then those living in dense urban centers. This could represent a difference in cultural norms and gender roles in rural communities. Or it could represent the fact that rural

communities are often safer places to raise children, due to their lower crime rates and increased space. It is difficult to parce out the reason for this effect without further study.

It is however important to re-examine possible sampling errors that exist with in the data set. In order to do this let's review the ages of respondents, their incomes, and their education levels, seeing if these distributions match teh expected population distributions.

Figure 1 displays the general breakdown of respondents ages. This is followed by a table taken from Anne Milan's report on the age of the Female population in Canada (Milan 2016). As can be seen the sampling method caused an over representation of older individuals and an under representation of the young. This could have to do with the requirement of a stable address, or because of the voluntary nature of the survey.

Figure 1

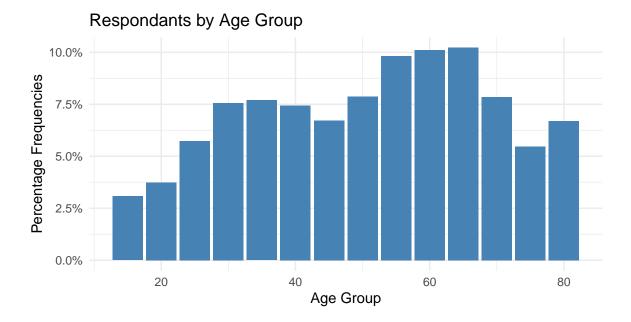


Figure 1.B Canadian Female Population by Age 2014

# Population by age group and sex, Canada, 2014

Age group			Males		
	thousands	percentage	as a percentage of the age group	thousands	percentage
4 and under	938.6	5.2	48.8	986.3	5.6
5 to 9	935.3	5.2	48.8	982.9	5.6
10 to 14	906.7	5.1	48.6	958.8	5.4
15 to 19	1,039.1	5.8	48.6	1,099.6	6.2
20 to 24	1,209.0	6.7	48.9	1,263.1	7.2
25 to 29	1,212.3	6.8	49.7	1,225.4	7.0
30 to 34	1,242.6	6.9	50.1	1,237.3	7.0
35 to 39	1,187.4	6.6	50.2	1,179.8	6.7
40 to 44	1,179.1	6.6	50.0	1,179.5	6.7
45 to 49	1,241.8	6.9	49.8	1,250.3	7.1
50 to 54	1,381.4	7.7	49.8	1,393.2	7.9
55 to 59	1,281.1	7.2	50.1	1,276.2	7.2
60 to 64	1,096.9	6.1	50.6	1,071.3	6.1
65 to 69	937.8	5.2	51.2	893.1	5.1
70 to 74	691.4	3.9	52.6	623.2	3.5
75 to 79	528.6	3.0	54.4	443.6	2.5
80 to 84	422.3	2.4	57.3	314.3	1.8
85 to 89	292.5	1.6	62.9	172.8	1.0
90 and over	191.2	1.1	72.0	74.4	0.4
Total population	17,915.4	100.0	50.4	17,625.0	100.0
Note: Adjusted for ne	et census und	ercoverage. Pr	eliminary estimates.		
Source: Statistics Ca	anada, Cansir	n table <u>051-000</u>	<u>01,</u> 2014.		

# (Milan 2016)

Figure 2 displays the general breakdown of respondents by Family/Household income. When comparing this to a table provided by the 2010 National Household Survey, despite the difference in bin definition, we see that there are highly skewed results towards those with higher incomes (Stats Canada 2018). Both data sets used non-institutionalized Canadians aged 15 and older, who lived together in a household. Again this could be both from the fact that addresses were required meaning those living more transiently were not tracked properly, and individuals had to be willing to provide a large amount of their time voluntarily. Something that could be more difficult for someone making a lower income.

Figure 2

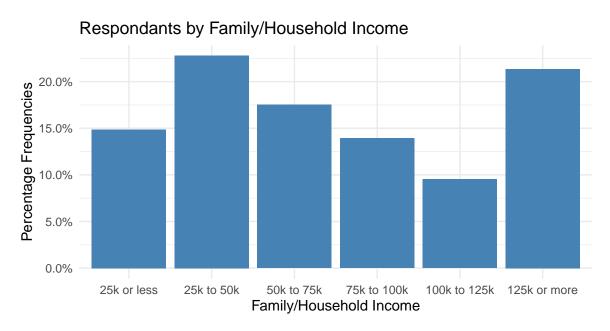
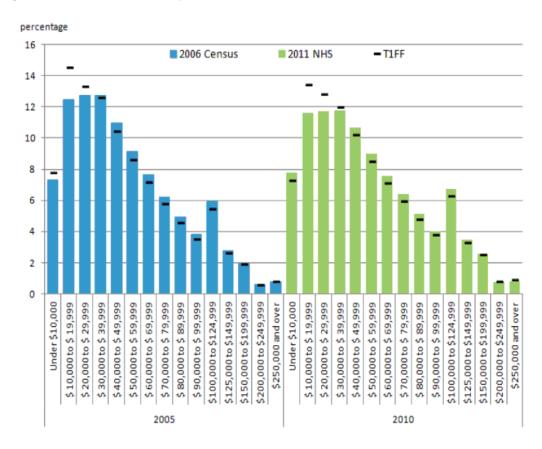


Figure 2.B Canadian Family Income Levels 2010



(Stats Canada 2018)

What these two modes of analysis show is that the frame and methodology of the data collection had a significant effect on those that were surveyed.

However, not all demographic variables were skewed like this. Looking at Figure 3 one can see the breakdown by Education Level. When comparing this table to a distribution from the 2016 Census we see that the sample population is similarly distributed to the Canadian population (Stats Canada 2019). While the bins are defined differently, combining the census bins together as well as combining our split of Undergraduate versus Graduate University degrees all percentages are near population levels. There only being a small 10% difference from one to the other.

Figure 3

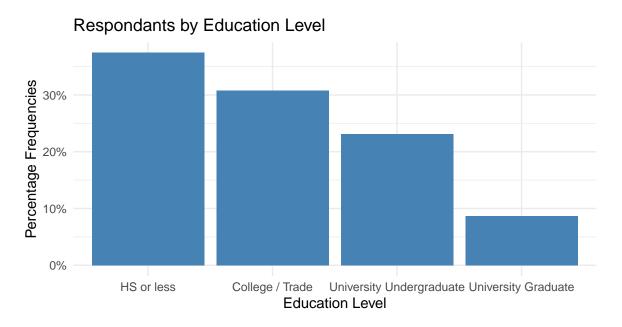


Figure 3.B Canadian Education Levels by Percentage 2016

Geographic name	Total - Highest certificate, diploma or degree		Secondary (high) school diploma or equivalency certificate	Apprenticeship or trades certificate or diploma 3 4	College, CEGEP or other non-university certificate or diploma	University certificate or diploma below bachelor level	University certificate, diploma or degree at bachelor level or above
<b>\$</b>	*	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	\$
<u>Canada</u>	100.0	11.5	23.7	10.8	22.4	3.1	28.5

(Stats Canada 2019)

### Weaknesses and Next Steps

Using the GSS dataset from 2017 may lead to weaknesses in our dataset. Because we use an exclusive dataset to the year 2017, our data is limited and may be exposed to biases from that year. This may skew our results in a direction that might not be indicative of the real results. A solution to this problem is to survey participants over multiple years; this allows our data to contain more information and be less biased.

Another potential weakness of the dataset is that it only contains information on Canadian participants. This can be viewed as a weakness because it prevents our results from generalizable to a different country. If we examined another country that is not in North America, our results might differ drastically. A potential

solution to this weakness is to gather information in different countries around the world. That way, we have information on other countries, and our results can be more generalizable.

Since we are modeling what factors influence a woman's choice to have children, it would be ideal for collecting longitudinal data. Because we are only collecting information at a certain point in time, our analysis may be missing out on certain influential factors. Collecting data from someone who is 80 years old will be drastically different from collecting data from someone in their 20s. The older our respondents are, the more likely they are to have already had a child at some point in their life. A solution to this problem could be to collect longitudinal data to compare all respondents from the same perspective. Another solution, in this case, could be to conduct an in-depth interview rather than a survey. An in-depth interview ensures that we receive more detailed responses. Asking questions about when they decided to have children and what their life situation was like can provide much more meaningful information and more meaningful results.

The dataset we used in the analysis has an average that is much older than the average Canadian population and an average income relatively high. To address this issue, the next step in this analysis can be to use post-stratification. This allows our sample to reflect the population, making our results more meaningful and more accurate.

With these next steps this data can help to identify patterns in women's decisions to give birth and possible barriers women making that decision may have to face.

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