# **Article**

# What's stressing the stressed? Main sources of stress among workers

by Susan Crompton



October 13, 2011



Statistique Canada



# **Standard symbols for Statistics Canada**

The following standard symbols are used in Statistics Canada publications:

- . not available for any reference period
- .. not available for a specific reference period
- ... not applicable
- 0 true zero or a value rounded to zero
- 0s value rounded to 0 (zero) where there is a meaningful distinction between true zero and the value that was rounded
- p preliminary
- r revised
- x suppressed to meet the confidentiality requirements of the Statistics Act
- <sup>E</sup> use with caution
- F too unreliable to be published

# What's stressing the stressed? Main sources of stress among workers

by Susan Crompton

### Introduction

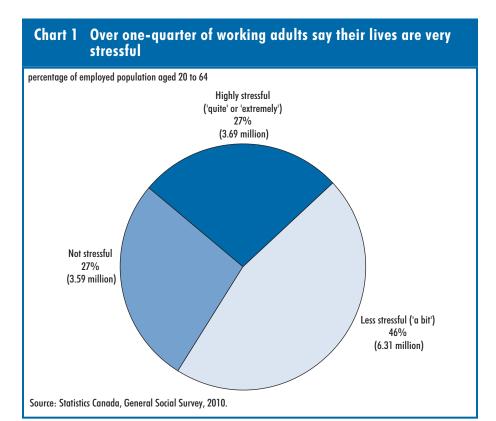
In 2010, slightly more than 1 in 4 Canadian workers described their day-to-day lives as highly stressful, according to the General Social Survey (GSS). This proportion is about the same as reported earlier in the decade by the 2005 General Social Survey and the 2002 Canadian Community Health Survey. Persistently high levels of stress among such a share of the workforce present a challenge to both employers and to the health care system.

Over time, employers lose productivity to stress through absenteeism, reduced work output, and increased disability claims.<sup>2</sup> Mental health problems alone are estimated to cost employers about \$20 billion annually<sup>3</sup> and account for over three-quarters of short-term disability claims in Canada.<sup>4</sup>

Given the economic costs of stress and stress-related illnesses, it is not surprising that much of the social science research on stress emphasizes job- and work-related stress. But about 4 in 10 highly stressed Canadian workers identify a problem other than work as the main source of their stress and when they bring it into the workplace, it can affect their performance and that of their colleagues.<sup>5</sup>

This article uses the 2010 General Social Survey on Time Use to examine how workers aged 20 to 64 who report being highly stressed differ from those who report being less stressed. Then, it focuses on the five main issues that highly stressed workers identified as their primary

sources of stress and compares selected characteristics of these workers—for instance, differences between those who are anxious about work compared to those concerned about their finances or about a family situation.



## What you should know about this study

Data used in this article are from the 2010 General Social Survey (GSS) on Time Use, which interviewed Canadians aged 15 or older over living in the ten provinces. The time use cycle of the GSS monitors changes in time use, including time-stress and well-being.

This study focuses on adults aged 20 to 64 with a job in the 7 days preceding the survey and who reported that, on most days, their lives were 'quite a bit' or 'extremely' stressful. This study population comprises a sample of over 1,750 respondents representing almost 3.7 million adults.

### **Definitions**

**Worker:** Respondent had a job in the 7 days preceding the survey (includes workers who were absent from their job that week because they were on vacation).

**Stressed:** The GSS asked respondents "Thinking about the amount of stress in your life, would you say that most days are: not at all stressful; not very stressful; a bit stressful; quite a bit stressful; or extremely stressful?"

Workers classified as **highly stressed** are those who reported that most days were 'quite a bit' or 'extremely' stressful. **Less stressed** workers are those who reported that most days were 'a bit' stressful.

Main or primary source of stress: If respondents reported that their lives were 'a bit' to 'extremely' stressful, the GSS then asked "What is your main source of stress?" Responses were then classified into the following categories: work; financial concerns; family; not enough time; health; school work; and other, which included issues such as relationship

problems, isolation, obligations and responsibilities, and general worry and anxiety.

There are 5 categories of main source of stress presented in this article: work, financial concerns, family, not enough time, and personal and other. The category 'personal and other' combines the health, school work and other response categories to the main source of stress question since the sample sizes are too small to conduct separate analyses for each category.

**White-collar jobs:** include management and professional occupations; technologists, technicians and technical occupations.

**Pink-collar jobs:** include clerical and sales and services occupations.

**Blue-collar jobs:** include trades, transport and equipment operators and related occupations; occupations unique to primary industries; and occupations unique to processing, manufacturing and utilities.

### The logistic regression model

In order to isolate the individual factors associated with different levels of stress, a logistic regression model was developed to estimate the odds that a respondent with a given characteristic reported being **highly stressed** rather than **less stressed**, while removing the effect of other factors. The model excludes workers who reported no stress.

The odds ratios were estimated through a weighted regression that used GSS survey weights, with variance estimation done through survey bootstrapping. Statistical significance was calculated at p < 0.05 (Table A.1).

# Over 1 in 4 workers report being highly stressed

According to the 2010 General Social Survey (GSS), 27% of Canadian workers described their lives on most days as 'quite a bit' or 'extremely' stressful. This means that almost 3.7 million working adults went through a regular day feeling a high level of stress (Chart 1). Another 6.3 million (46%) said they were 'a bit' stressed. (See What you should know about this study for information about data and terms.)

Tolerance for stress can differ from one person to another. Medical and psychological research show that responses to chronic stress can be influenced by the nature of the stressor<sup>6</sup> and that a person's temperament and personality can alleviate or exacerbate its effects.<sup>7</sup> However, the way an individual has learned to cope with stress plays an important role in his or her response to potentially difficult events.<sup>8</sup>

The following paragraphs focus on workers who reported at least some level of stress (73% of all working adults aged 20 to 64). Among these stressed workers, 37% reported that they were highly stressed and 63% that they were less stressed. Among the stressed workers who described their mental health as less than good, almost two-thirds (62%) reported that they were highly stressed. Among workers who thought their mental health was excellent, the figure was 27%. The same pattern holds with

respect to physical health, although the gap is considerably smaller—49% compared to 32% (Table 1).

Workers employed in management, professional and clerical occupations were more likely to report being highly stressed than those in blue-collar jobs. Being self-employed and having a household income under \$40,000 or over \$80,000 somewhat increased the likelihood of being highly stressed.

Workers with one or two children were more likely than those without children to describe their lives as quite or extremely stressful. Similarly, workers who were divorced or living common-law had a greater probability of being highly stressed. Workers who had immigrated between 1980 and 1995 were also more likely to be highly stressed than those born in Canada.

A worker's sex and level of education did not affect the probability that he or she would report that their life was quite or extremely stressful.

When a logistic regression model was used to isolate the factors associated with the odds of being a highly stressed worker, five characteristics remained significant: mental health, occupation, marital status, immigrant status and physical health (Table A.1).

This general portrait of highly stressed workers is useful but it can be refined. How different are workers who are highly stressed about their job from workers who are highly stressed about their finances? Are they a lot different from workers who are highly stressed about not having enough time in their day? The remainder of the article focuses on the primary sources of stress reported by workers who describe their lives as quite a bit or extremely stressful.

# Six in ten highly stressed workers identify work as their main source of stress

The majority of highly stressed workers (62%) identified work as their main source of stress. Clustered far behind were financial concerns and

not having enough time (both at 12%), family matters, and personal and other issues such as relationships, health and generalized worries (Chart 2). These proportions are very similar to those reported in 2005.

That so many working Canadians would feel very stressed about work is not surprising: they are on the job for a substantial part of the day; it consumes a great deal of their mental and often physical energy; and they must meet those challenges year after year.

Other issues identified by highly stressed workers may not be related to their job situation, but they can produce the same negative effects. All types of long-term stress increase the risk of being diagnosed with anxiety and depression<sup>9</sup> and chronic physical illness.<sup>10</sup>

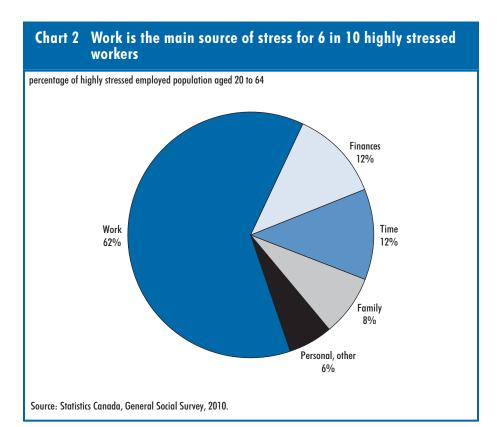
# Workers stressed mainly about work are well-educated and have white-collar jobs

Highly stressed workers who identified their job or workplace as their main source of stress were well-educated—

almost three-quarters had a college or university education—and over one-half held white-collar jobs in management, professional or technical occupations. Given this background, it is not surprising that the largest group (45%) reported a household income of \$100,000 or more; only 17% had incomes under \$60,000. More than 8 in 10 were paid employees (Table 2).

The majority were men (55%) and the largest group was aged 35 to 49 (43%). About three-quarters lived with a spouse or partner, but just under one-half had children in the household. In terms of household type, 43% lived with their spouse and children, 29% lived with their spouse only, 9% lived alone, 4% were lone parents, and 16% lived in some other type of household.

About three-quarters of highly work-stressed workers lived in a metropolitan area. Almost 9 in 10 had been born in Canada or were immigrants who had lived in Canada for at least 30 years.



Proportion of employed stressed adults aged 20 to 64 reporting that life is highly stressful, by selected characteristics, 2010 Table 1

Most days are 'quite' or 'extremely' stressful percentage Class of worker Sex Men† Women Age group 20 to 29 years† 30 to 39 years 40 to 49 years 50 to 64 years Marital status Married† Common-law union Widowed Divorced or separate Single (never-marrie Children in the h None† One or two children

Men†	36	Paid employee†
Women	38	Self-employed
Age group		Education
20 to 29 years†	31	Less than high school
30 to 39 years	39*	Secondary school†
40 to 49 years	38*	Some postsecondary
50 to 64 years	38*	College diploma, trade or vocational certificate
Marital status		University degree
Married†	36	Household income
Common-law union	44*	Less than \$40,000†
Widowed	F	\$40,000 to \$59,999
Divorced or separated	44*	\$60,000 to \$79,999
Single (never-married)	33	\$80,000 to \$99,999
Children in the household		\$100,000 or more
None†	35	Not stated, do not know
One or two children	39*	Immigrant status
Three or more children	40	Born in Canada†
Household type		Immigrated to Canada before 1980
Couple with children†	39	Immigrated to Canada between 1980 and 1995
Couple only	36	Immigrated to Canada between 1996 and 2010
Unattached individual	40	Visible minority status
Lone parent	42	Visible minority
All other arrangements	32*	Non-visible minority†
Place of residence		Physical health
Census metropolitan area (CMA)†	38	Excellent†
Census agglomeration (CA)	35	Very good
Outside CMA or CA	34*	Good
Occupation		Fair to poor
Management	46*	Mental health
Professional	38*	Excellent†
Technical	37	Very good
Clerical	39*	Good
Sales and services	34	Fair to poor

33

Blue-collar†

Source: Statistics Canada, General Social Survey, 2010.

Most days are 'quite' or 'extremely' stressful

percentage

36

41\*

36

36

35

38

37

42 33\*

34\*

39

38

36

36

31

47\*

39

37

40

32

31

40\*

49\*

27

31

42\*

62\*

reference group

significantly different from reference group at p < 0.05

Table 2 Selected characteristics of employed adults aged 20 to 64 reporting higher levels of stress, by main source of stress, 2010

	Main source of stress				
	Work†	Finances	Not enough time	Family	Personal and other
		percenta	ge of highly stress	ed workers	
Sex					
Men	55	63	52	33*	45
Women	45	37	48	67*	55
Age group					
20 to 34 years	29	23	24	21 <sup>E</sup>	26 <sup>E</sup>
35 to 49 years	43	51	48	44	49
50 to 64 years	28	26	29	35	25 <sup>E</sup>
Lives with spouse or partner	74	68	82*	71	62
Children in the household					
None	51	35*	26*	38*	56*
One or two children	41	51*	59*	49	39
Three or more children	8	14 <sup>E</sup>	14 <sup>E</sup>	F	F
Household type					
Couple with children	43	52*	55*	48	38
Couple only	29	11 <sup>E</sup> *	16 <sup>E*</sup>	16 <sup>E*</sup>	22 <sup>E</sup>
Unattached individual	9	7 <sup>E</sup>	6 <sup>E*</sup>	7 <sup>E</sup>	10 <sup>E</sup>
Lone parent	4	8 <sup>E</sup> *	F	F	F
All other arrangements	16	20 <sup>E</sup>	17 <sup>E</sup>	22 <sup>E</sup>	F
Lives in a census metropolitan area (CMA) Occupation	74	69	69	73	76
White-collar	53	29*	45	43	46
Pink-collar	31	39	33	39	38
Blue-collar	16	32*	22 <sup>E</sup>	18 <sup>E</sup>	F
Postsecondary education	10	02	22	10	
Less than postsecondary completion	27	46*	26	38*	38
College diploma, trade or vocational certificate	35	37	38	29	17 <sup>E</sup> *
University degree	38	17 <sup>E</sup> *	36	33	45
Household income	- 00	.,	- 00	00	13
Less than \$60,000	17	40*	20	25	25 <sup>E</sup>
\$60,000 to \$99,999	25	25	24	28	27 <sup>E</sup>
\$100,000 or more	45	18 <sup>E</sup> *	43	34*	33 <sup>E</sup> *
Not stated, do not know	12	16 <sup>E</sup>	13 <sup>E</sup>	13 <sup>E</sup>	F
Paid employee	84	75*	84	88	81
Born in Canada or immigrated to Canada prior to 1980	87	72*	84	77*	76
Non-visible minority	88	73*	87	79	79

reference group

Source: Statistics Canada, General Social Survey, 2010.

significantly different from reference group at  $p < 0.05\,$ 

## Taking stress to work

In June 2011, the federal government announced that it would provide funding to the Canadian Mental Health Commission to help develop new voluntary standards to safeguard psychological health and safety in the workplace. The action is part of an ongoing response to the prevalence of depression and anxiety reported by Canadian workers.

Mental health is highly correlated to chronic stress. Numerous studies link chronic stress to anxiety, depression, insomnia, fatigue and substance abuse.<sup>2</sup> Chronic stress can cause memory loss<sup>3</sup> and can change the brain's structure and functioning, affecting a person's susceptibility to depression and the effects of aging.<sup>4</sup> Long-term stress is also highly correlated with the development and progression of many chronic physical diseases,<sup>5</sup> such as heart disease,<sup>6</sup> arthritis, ulcers, asthma and migraine.<sup>7</sup>

Work-related stress has been the focus of much of the public discussion about chronic stress and mental health. Numerous studies have identified some of its key causes—including having little control over the terms and conditions of the work one is doing, occupying a job that does not match one's skills and abilities (either too demanding or not demanding enough), and having insufficient support from supervisors and/or colleagues.<sup>8</sup>

Of course, other issues can just as easily cause stress. Most commonly discussed in the context of public policy is the stress related to 'work-life balance'—the conflict that can arise between an individual's work and family responsibilities, especially among people trying to meet high expectations in both domains.<sup>9</sup>

Other issues have nothing to do directly with a worker's job situation, but can nevertheless affect the workplace. Unhappy relationships can be linked to high levels of stress, <sup>10</sup> while the demands of parenting (especially young children) produce high levels of chronic stress in some families. <sup>11</sup> More emotionally perceptive people seem to be at greater risk for deteriorating mental health if they are exposed to ongoing stress. <sup>12</sup> Women, especially young women, generally experience more stress related to relationships, illness and social networks than men of the same age, although all types of stress increase the likelihood of anxiety and depression for both women and men. <sup>13</sup> Recent research suggests that

depression can be 'transmitted' from one person to another within a social network, <sup>14</sup> and that people living in cities are more sensitive to the negative effects of stress than those living in rural areas. <sup>15</sup>

- Human Resources and Skills Development Canada. June 16, 2011. "The Government of Canada is taking action to support mental health in the workplace."
- 2. See, for example, Godin, I., F. Kittel, Y. Coppieters and J. Siegrist. 2005. "A prospective study of cumulative job stress in relation to mental health." *BMC Public Health*. Vol. 5, no. 67; and Wilkins, K. and M.-P. Beaudet. 1998. "Work stress and health." *Health Reports*. Statistics Canada Catalogue no. 82-003. Vol. 10, no. 3.
- 3. Sauro M.D., R.S. Jorgensen and C.T. Pedlow. 2003. "Stress, glucocorticoids, and memory: a meta-analytic review." *Stress:* The International Journal on the Biology of Stress. Vol. 6, no. 4.
- 4. McEwen, B.S. 2000. "The neurobiology of stress: from serendipity to clinical relevance." *Brain Research*. Vol. 886, no. 1-2.
- Kudielka, B.M. and S. Wüst. 2010. "Human models in acute and chronic stress: assessing determinants of individual hypothalamus-pituitary-adrenal axis activity and reactivity." Stress: The International Journal on the Biology of Stress. Vol. 13, no. 1.
- 6. Kivimäki, M., M. Virtanen, M. Elovainio, A. Kouvonen, A. Väänänen and J. Vahtera. 2006. "Work stress in the etiology of coronary heart disease: a meta-analysis." Scandinavian Journal of Work, Environment and Health. Vol. 32, no. 6.
- 7. Statistics Canada. 2001.
- 8. Virtanena, M., T. Honkonena, M. Kivimäkiab, K. Aholaa, J. Vahteraaa, A. Aromaac and J. Lönnqvistd. 2007. "Work stress, mental health and antidepressant medication findings from the Health 2000 Study." *Journal of Affective Disorders*. Vol. 98, no. 3;
  - Shields, Margot. 2006. "Stress and depression in the employed population." Health Reports. Statistics Canada Catalogue no. 82-003. Vol. 17, no. 4.
  - Shigemi, J., Y. Mino, T. Ohtsu and T. Tsuda. 2002 "Effects of perceived job stress on mental health: a longitudinal survey in a Japanese electronics company." European Journal of Epidemiology. Vol. 16. no. 4.
- 9. Schieman, S. and P. Glavin. 2011. "Education and work-family conflict: explanations, contingencies and mental health consequences." *Social Forces*. Vol. 89, no. 4.
- Berry, J.W. and E.J. Worthington. 2001. "Forgivingness, relationship quality, stress while imagining relationship events and physical and mental health." Journal of Counselling Psychology. Vol. 48, no. 1.
- 11. Kwok and Wong. 2000. "Mental health of parents with young children in Hong Kong: the roles of parenting stress and parenting self-efficacy." Child and Family Social Work. Vol. 5, no. 1.
- 12. Ciarrochi et al. 2002.
- 13. Sandanger et al. 2004.
- 14. Rosenquist et al. 2011.
- 15. Abbott, Alison. 2011. "City living marks the brain: Nature News." Nature 474, 429 (2011). Doi:10.1038/474429a.

# Workers anxious about finances have less skilled jobs and lower incomes

Working adults whose high level of stress was mainly due to financial concerns were much less likely than the work-stressed to have a postsecondary education (54%). Almost 4 in 10 had a pink-collar job working in sales or services; only 29% were employed in white-collar occupations. They had a much higher probability of being self-employed (25%) and were twice as likely to have a household income below \$60,000 (40%). All these factors may contribute to understanding why they were worried about money.

The highly financially-stressed were also significantly different than the work-stressed across several sociodemographic dimensions. A much larger proportion of them (65%) had children at home, they were more likely to be members of a visible minority group (27%) and to have immigrated to Canada within the last 30 years (28%).

# Workers without enough time have children at home

Highly stressed workers without enough time were much more likely than the work-stressed to live with their spouse and children (55%). In most other respects, though, the time-stressed were not significantly different from the work-stressed, that is, they were well-educated and tended to have higher incomes. They generally held white-collar jobs and most had been born in Canada or immigrated here before 1980 (Table 2).

# Most workers stressed about family matters are women

Two-thirds of highly stressed workers who identified family as their main source of stress were women. Compared to the workstressed, workers who were most stressed about family issues were more likely to have children at home (62%). They were also more likely to report household income under

\$100,000 (53%), to have less than postsecondary education (38%) and to be immigrants who had settled in Canada in the 30 years preceding the survey.

# Workers highly stressed for personal reasons are much the same as the work-stressed

Workers who attributed their stress to personal and other reasons were concerned about a wide array of issues, including health, relationship problems, isolation, the pressure of fulfilling obligations and responsibilities, and general unspecified worry and anxiety. The socio-demographic characteristics of this group of workers is different from the work-stressed only in that they were more likely to live without children (56%) and less likely to have income of \$100,000 or more (Table 2).

### **Summary**

The prevalence of stress reported by Canadian workers is of interest to both employers and governments. Research shows that stress-related physical and mental health issues cost employers billions in claims and lost productivity poses challenges for the health care system, and cause distress to workers and their families.

In Canada, in 2010, 27% of working adults reported that, on most days, their lives were 'quite' or 'extremely' stressful. Workers had higher odds of being highly stressed if they described their physical or mental health as not very good; if they had management, professional or clerical jobs; if they were living common-law or were divorced; or if they were immigrants who had arrived in Canada between 1980 and 1995.

Over 6 in 10 highly stressed workers identified work as the main source of their stress; these people were generally well-educated, employed in white-collar occupations, and reported high household incomes. Less common sources of stress were financial concerns, not having enough time, family, and personal and other issues.

Workers' demographic and socioeconomic characteristics differed marginally depending on the source of their stress. For example, compared to workers who were highly stressed about work, those who were stressed about their finances were less educated and much less likely to have white-collar jobs; those worried about not having enough time were much more likely to be parents with children at home; family-stressed workers were about 1.5 times more likely to be women; and those worried about personal issues were less likely to be living with children.



**Susan Crompton** is a senior analyst in the Social and Aboriginal Statistics Division, Statistics Canada.

- Shields, M. 2006. "Stress and depression in the employed population." Health Reports. Statistics Canada Catalogue no. 82-003. Vol. 17, no. 4.
- Park, Jungwee. 2007. "Work stress and job performance." Perspectives on Labour and Income. Statistics Canada Catalogue no. 75-001. Vol. 8, no. 12.
- Anderssen, Erin. The Globe and Mail.
   June 17, 2011. "Ottawa to fund mental-health strategy: First-ever Canadian-wide standards to tackle problem estimated to cost \$20-billion a year in workplace losses alone." Page A3.
- 4. Thorpe, Karla and Louise Chénier. June 2011. Building Mentally Healthy Workplaces: Perspectives of Canadian Workers and Front-line Managers. Ottawa: The Conference Board of Canada. www.e-library.ca
- 5. Park. 2007;
  - Rosenquist, J.N., J.H. Fowler and N.A. Christakis. 2011. "Social network determinants of depression." Molecular Psychiatry. Vol. 16.
- 6. Miller, G.E., E. Chen and E.S. Zhou. 2007. "If it goes up, must it come down? Chronic stress and the hypothalamus-pituitary-adrenal axis in humans." Psychological Bulletin. Vol. 133, no. 1.
- Ciarrochi, J., F.P. Deane and S. Anderson. 2002. "Emotional intelligence moderates the relationship between stress and mental health." Personality and Individual Differences. Vol. 32, no. 2.

- 8. Van der Klink, J.J., R.W. Blonk, A.H. Schene and F.J. van Dijk. 2001. "The benefits of interventions for work-related stress." American Journal of Public Health. Vol. 91, no. 2;
  - Grossman, P., L. Niemann, S. Schmidt and H. Walach. 2004. "Mindfulness-based stress reduction and health benefits: a meta-analysis." Journal of Psychosomatic Research. Vol. 57, no. 1;
- Hobfall, S.E. 2001. "The influence of culture, community, and the nested-self in the stress process: advancing conservation of resources theory." Applied Psychology: An International Review. Vol. 50, no. 3;
- Tangl, C.S.-L., W.-T. Aul, R. Schwarzer and G. Schmitz. 2001. "Resource factors and burnout." *Journal of Organizational Behaviour*. Vol. 22, no. 8.
- Sandanger, I., J.F. Mygärd, T. Sorenson and T. Moum. 2004. "Is women's mental health more susceptible than men's to the influence of surrounding stress?" Social Psychiatry and Psychiatric Epidemiology. Vol. 39, no. 3.
- Statistics Canada. 2001. "Stress and wellbeing." Health Reports. Statistics Canada Catalogue. no. 82-003. Vol. 12, no. 3.

Table A.1 Odds of reporting high levels of stress compared to less stress, employed adults 20 to 64, 2010

	odds ratios		odds rat
Sex		Occupation	
Male†	1.00	Management	1.89*
Female	0.99	Professional	1.27*
Age group		Technical	1.45
20 to 29 years†	1.00	Clerical	1.44*
30 to 39 years	1.31	Sales and services	1.15
40 to 49 years	1.23	Trades and occupations unique to primary industries	
50 to 64 years	1.35	and manufacturing†	1.00
Marital status		Class of worker	
Married†	1.00	Paid employee†	1.00
Common-law union	1.54*	Self-employed	1.23
Widowed	1.24	Education	
Divorced or separated	1.50*	Less than postsecondary completion†	1.00
Single (never-married)	1.06	College diploma, trade or vocational certificate	1.04
Children in the household		University degree	0.95
None†	1.00	Household income	
One or two children	1.13	Less than \$40,000†	1.00
Three or more children	1.30	\$40,000 to \$59,999	0.75
Place of residence		\$60,000 to \$79,999	0.79
Census metropolitan area (CMA)†	1.00	\$80,000 to \$99,999	1.03
Census agglomeration (CA)	0.90	\$100,000 or more	1.06
Outside CMA or CA	0.88	Physical health	
Immigrant status		Very good to excellent†	1.00
Born in Canada†	1.00	Good	1.24*
Immigrated before 1980	0.61*	Fair to poor	1.23
Immigrated 1980 to 1995	1.48*	Mental health	
Immigrated 1996 to 2010	1.16	Very good to excellent†	1.00
		Good	1.67*
		Fair to poor	3.70*

<sup>†</sup> reference group

Source: Statistics Canada, General Social Survey, 2010.

significantly different from reference group at p < 0.05