IMPACT OF EDUCATION ON UNEMPLOYMENT
EVIDENCE FROM CANADA

By

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Abstract

This paper investigates the impact of different levels of education on unemployment in the case of Canada's labor force. The estimates–based on Logistic Regression Model suggest that the likelihood of unemployment decreases with a higher level of education. The individuals that have no certificate, diploma or degree have the highest probability of being unemployed. In the case of an educated individual the probability of being unemployed is highest for individuals that have high school diploma. While, the probability of being unemployed is lowest in the case of a degree in medicine, dentistry, veterinary or others at only 0.025.

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1-INTRODUCTION

The role of education in determining the status of employment for individuals has been the focus of considerable debate among economists. Education, in most of the literature, is considered as an individual – an investment in human capital –it is expected to decrease the likelihood of getting unemployed. In this study, we analyze the role of education in providing protection from unemployment. The paper also analyzes other factors, which – along with different levels of education – that play important role in decreasing the likelihood of unemployment.

Unemployment depends on several factors, and taking only education as its determinant would be misleading. The risk of getting unemployed can vary with respect to the level of education, age, personal abilities, and many other. Furthermore, employment is affected by other factors, such as structural changes that take place due to globalization, technological change, and rules and regulations that affect the economic environment. The ability of an individual to adapt to these changing circumstances varies across regions and countries. The earlier literature indicates a substantial impact of education employment and earnings as well as on other variables, such as health, longevity, civic participation, and criminal activity.[1]

The primary issue that is addressed in our study is whether a higher level of education decreases the risk of getting unemployed. The human capital theory regards education and experience as mechanisms that would enhance an individual's ability to make efficient decisions in the face of

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[1] See, for example, Card (2001), Grossman (2005), and Oreopoulos and Salvanes (2009).

[2] Mincer (1991).

changing circumstances, and, therefore, improve their chances of remaining employed and thus have more lifetime earnings.

Earlier literature has shown substantial impacts of education on labor market outcomes such as earnings and employment as well as other outcomes such as health, longevity, civic participation and criminal activity (Card, 2001; Grossman, 2005; Oreopoulos & Salvanes, 2009). Our investigation builds on this theme that because more educated workers have a comparative advantage in adjusting to changing circumstances, employers retain educated workers more, and even if they quit a job more educated workers are re-employed in lesser time compared to relatively less educated workers. Therefore, unemployment is generally more prevalent among uneducated or relatively less educated workers. One important question that this study will try to answer is whether a higher level of education increases chances of individuals to get employment.

2. LITERATURE REVIEW

Indeed, Mincer (1991) purports that one of the returns to education is a lowered incidence of becoming unemployed. Furthermore, less-educated workers are found to be more susceptible to higher risks of unemployment (Francesconi *et al.*, 2000).

The question then is: why is it the case that more educated workers have a lower incidence of unemployment compared to lesser-educated ones? Mincer (1991) argues that this is due to the fact that more educated workers and employing firms have a greater level of attachment and, further, that even when such workers leave their current employers they tend to find jobs rather fast. These two factors taken together should decrease the level of unemployment more educated

workers experience relative to less-educated workers.

The attachment between the firms and the more educated workers might be due to the amount of firm-specific human capital such workers accrue. The firm-specific know-how is by and large non-transferable to other firms, workers who accumulate them are less likely to go elsewhere seeking employment thus reducing frictional unemployment. Nickell (1979) claims that education and training are correlated and that both lead to human capital accumulation. Thus the accumulation of firm-specific knowledge and skills are more likely undertaken by more educated workers and hence their attachment to the firm. The ease of finding an alternative job among more educated workers in the event of leaving their current job is facilitated by better strategies they employ. For instance, more educated workers may search and find jobs while still at their current job (Mincer, 1991) thus reducing their incidence of unemployment.

The differences in unemployment rates between more and less educated workers may also be explained by the frequency of re-employment in the event of a lay off or quitting. There appears to be a positive correlation between re-employment incidence and education level (Kettunen, 1997, Riddell & Song, 2011). Riddell & Song (2011) further point that this is more so for post-secondary educated workers and less for the level of high school. This finding is especially significant in that in the present labour market about 10% of all workers separate with their employers within a year of employment and about 10% of workers are employed every year on average (Riddell & Song, 2011). With higher prospects of re-employment for more educated workers, their unemployment incidence is lowered.

The additional education and experience lead to more efficient decision making by households and workers and therefore their adaptability to the changing circumstances increases (Schultz,

1975). Fullan & Jan (1972) also argued that education has positive impact on various dimensions of adaptability and problem-solving skills. Furthermore, (Globerman, 1986; and Bartel & Frank, 1987) also found relatively more educated workers have a comparative advantage in adjusting and implementing of new technologies.

Farber (2003) further found, using the Displaced Workers Survey (DWS) from 1984-2002, that the rate of job loss is higher for less-educated employees than for high educated ones. He also found using the same data that re-employment prospects are much higher for employees with higher education levels than those with lower education.

Training on the job appears, according to Mincer (1991), to be higher among more educated workers. This, he argues, may be due to higher costs of training less educated workers. Low costs associated with more educated workers can be explained by the idea that education is a proxy for a natural ability to learn (Francesconi *et al.*, 2000). Training is therefore correlated with education level. In as much as training on the job leads to improved performance and productivity, the incidence of a layoff or a quit is reduced. According to *Francesconi et al.* less educated workers are more likely to quit or suffer lay-offs. This could be because their investment in firm-specific know-how is low and/or their selection for training or personal initiatives in gaining such know- how is lacking or minimal. Such differences between more educated or less educated workers are likely to contribute to their unemployment rate differential.

Turnover, which increases the incidence of unemployment, is lower among more educated workers (Mincer, 1991) because education is negatively correlated with training and training is prevalent among more educated workers. One more reason why turnover is low among such

workers according Mincer to (1991) is that larger firms (which tend to have a lower turnover), hire more educated workers which may explain why such workers have a lower turnover. But we might ask why do large firms hire more educated workers and why do they tend to have lower turnover in them in the first place. This may be because large firms need employees with specialized knowledge and skills that are generally available among the more educated workers. And because of their size, large firms offer their employees more opportunities of finding a job within the firm, thus lowering turnover (Mincer, 1991).

Among the factors that may lead to increased unemployment are layoffs of employed workers. Studies show that unemployment due to layoffs is minimized if workers are given advance notices and further that more educated workers are more likely to get notices of layoffs in advance (Mincer, 1991).

It appears in the literature that, in general, the level of education attained and the incidences of unemployment are negatively related. That is, highly educated individuals are less likely to experience a high unemployment incidence and less-educated individuals may be more prone to incidences of unemployment. More educated workers have lower incidences of turnover due to strong attachments to their firms, accumulation of human capital skills that are specific to the firm, advance notices in cases of looming layoffs, and the use of effective job search strategies. Acquisition of higher education gives individuals an advantage in the labour market, higher education for all may, therefore, lead to a lowered aggregate unemployment rate for all.

3. THE EMPIRICAL MODEL

In this analysis, our dependent variable is a binary variable that takes value 1 for unemployed individuals and 0 for employed. For the type of analysis where we have a binary dependent variable, a logit model is a widely used statistical model. In this method, we assume an unobservable variable LF* which determines the value of observable dependent dummy variable LF, such that:

$$LF_i = \begin{cases} 1 & LF_i^* = 0 \\ 0 & LF_i^* \leq 0 \end{cases}$$

The LF_i^* depends on a number of characteristics that include age, education, sex, language, immigration status and whether individual belong to a significant minority

$$LF_i^* = \beta' x_i + \varepsilon_i$$

Where β is a vector of parameters and x_i is a vector of explanatory variables for the ith individuals and ε_i is an error term. The explanatory variables are defined as follows:

EDUL is categorical variable for the level of education that takes values 0 for uneducated and higher values for a higher level of education up till doctorate. Age is also a categorical variable that takes higher values if individuals belong to higher age-group, its values vary from 1 to 21. KOL1 take values 1 if an individual is bilingual and 0 otherwise. Similarly, KOL2 takes value 1 if individual neither speaks English nor French and 0 otherwise. SEX takes value 1 for Female individual and 0 otherwise while VISMIN takes value 1 if an individual belongs to a visible minority. The data is utilized from National Household Survey (NHS) conducted by Statistics

Canada in 2011, which contains information on demographic, social, and economic characteristics of people living in Canada. The NHS data contains information on 887,012 individuals out of which almost half of the individuals in are females.

It is also assumed that ε_i is logistic which implies that the probabilities of being employed and unemployed are respectively equals to:

$$P\ (LF_i\ =\ 1)\ =\ \ F_L\ (\beta^{'} x_i)\ =\ (1+\ e^{-\beta^{'} x_i})^{-1}$$

$$P\ (LF_i\ =\ 0)\ =\ 1-\ F_L\ (\beta^{'} x_i)\ =\ 1\ -\ (1+\ e^{-\beta^{'} x_i})^{-1}$$

The parameters of logit model are estimated using maximum likelihood method.

4. DESCRIPTIVE STATISTICS

Table 1 shows that level of education of individuals and their employment status. Most of the individuals have high school diploma followed by College level education or equivalent degree. The percentage of unemployed individuals is highest in individuals that have no certificate or diploma, followed by individuals that have high school diploma. The unemployment ratio is decreasing with a higher level of education except in the case of university certificate and master's degree. The degree in medicine has the lowest ratio of unemployed individuals.

Table 1 Education Level and Employment Status				
	Employed	**Unemployed**	**Total**	**Percentage Unemployed**
No, certificate, diploma	40,335	5,856	46,191	12.68
High school diploma	106,984	11,369	118,353	9.61
Trades certificate	29,696	2,422	32,118	7.54
Registered Apprentice	20,813	1,605	22,418	7.16
College, CEGEP or other	95,717	5,947	101,664	5.85
Bachelor's degree	76,139	4,149	80,288	5.17
University certificate	33,319	2,106	35,425	5.94
Degree in medicine,	3,022	79	3,101	2.55
Master's degree	22,779	1,204	23,983	5.02
Earned doctorate degree	3,849	161	4,010	4.01
Total	**432,653**	**34,898**	**467,551**	**7.46**

The percentage of unemployed individuals is higher in the age group 18 to 19 years. However, the ratio decreases in higher age groups except at the higher end where individuals are in the age bracket of 60-64 years and 65 to 69 years. That might be because the individuals generally retire at the age of 62 in Canada.

Table 2 Age Groups by Employment Status				
	Employed	**Unemployed**	**Total**	**Percentage Unemployed**
18 to 19 years	12,437	3,023	15,460	19.55
20 to 24 years	38,704	6,721	45,425	14.80
25 to 29 years	45,372	4,137	49,509	8.36
30 to 34 years	46,450	3,293	49,743	6.62
35 to 39 years	47,479	3,047	50,526	6.03
40 to 44 years	51,369	3,110	54,479	5.71
45 to 49 years	58,711	3,339	62,050	5.38
50 to 54 years	56,724	3,150	59,874	5.26
55 to 59 years	42,856	2,715	45,571	5.96
60 to 64 years	25,697	1,929	27,626	6.98
65 to 69 years	9,407	649	10,056	6.45
Total	**435,206**	**35,113**	**470,319**	**7.47**

Table 3 shows that although the number of immigrant individuals is way lesser than non-immigrants but the ratio of unemployed individuals is still greater in the case of immigrants. This is not necessarily because of the problems faced by immigrants in getting a job due to cultural or language issue. This is explored in detail in the analysis section.

Contrary to most of the labor markets, in the case of Canada, the labor market is not biased towards males. Table 4 shows that in fact, the ratio of unemployment is slightly lesser in the case of females. There is also not much difference in the number of females and males in the labour force.

Table 3 Immigrants by Employment Status				
	Employment	**Unemployment**	**Total**	**Percentage Unemployed**
Non-Immigrant	335,132	26,159	**361,291**	7.24
Immigrant	100,074	8,954	**109,028**	8.21
Total	**435,206**	**35,113**	**470,319**	**7.47**

Table 4 Sex by Employment Status				
	Employed	**Unemployed**	**Total**	**Percentage Unemployed**
Female	210,219	16,333	**226,552**	7.21
Male	224,987	18,780	**243,767**	7.70
Total	**435,206**	**35,113**	**470,319**	7.47

The percentage of unemployed individuals is also higher in the case of individuals that belong to some visible minority. This also indicates towards the baseness of labor market towards non-immigrants, due which the immigrants have problems in getting employment.

Table 5 Minorities by Employment Status				
	Employed	Unemployed	**Total**	**Percentage Unemployed**
Visible minority	78,784	8,374	**87,158**	9.61
Not a visible minority	354,141	26,565	**380,706**	6.98

Total	**432,925**	**34,939**	**467,864**	7.47

Table 6 shows that the language is also a barrier for individuals in the labour market of Canada. The unemployment ratio is lesser in the case of individuals that can speak both English and French. While the ratio is way higher in the case of individuals that can neither speak neither English nor French at 13.13%.

Table 6

Official Language and Employment Status

	Employed	**Unemployed**	**Total**	**Percentage Unemployed**
English only	294,650	24,552	**319,202**	7.69%
French only	44,365	3,486	**47,851**	7.29%
Both English and French	92,935	6,583	**99,518**	6.61%
Neither English nor French	3,256	492	**3,748**	13.13%
Total	**435,206**	**35,113**	**470,319**	7.47%

Table 7 shows the descriptive statistics of the variables included in our analysis. LF shows the employment status of the individuals included in our analysis which takes a value of 1 for unemployed individuals and 0 otherwise. We have only included individuals having age more than 18 years. The average value of LF shows that 7.5% individuals are unemployed. The HDGREE variable shows that level of education of individual, which takes value 0 for uneducated and higher values up till 7 for a higher level of education, doctorate being the highest

degree. Its average value shows that most of the individuals have university level or equivalent education.

The variable Age contains different age groups that are ordered from 1 to 21. Similarly, the KOL1 and KOL2 are dummy variables that show whether individual is bilingual, speak neither English nor French, respectively. Sex is also a dummy variable that takes value 1 for females and 0 otherwise. The average of dummy variable "Sex" shows that 48% of the individuals in our NHS survey are females. Similarly, VISMIN is the dummy variable that takes value 1 for individuals that belong to a visible minority and its average value shows that 19% of individuals belong to some visible minority.

Table: 7

Descriptive Statistics

	LFACT	EDUL	Age	IMSTAT	KOL1	KOL2	SEX	VISMIN
Minimum Value	0	0	1	0	0	0	0	0
Maximum Value	1	7	21	1	1	1	1	1
Mean	0.075	5.375	11.834	0.232	0.212	0.008	0.482	0.190
Stdv	0.263	3.414	2.609	0.422	0.408	0.089	0.500	0.392
Variance	0.069	11.657	6.805	0.178	0.167	0.008	0.250	0.154
Skewness	3.236	0.326	-0.0274	1.271	1.412	11.068	0.073	1.576
Kurtosis	11.475	1.845	1.999	2.615	2.994	123.493	1.005	3.483

5. RESULTS AND DISCUSSIONS

Table 8 shows the results of logistic regression models. In the case of model one with on unit increases in the level of education the log-odds of being unemployed compared to being employed decreases by 0.196 units which are also significant at 1% level. The likelihood ratio (which follows chi-square distribution) has p-value of 0.000 in the case of all regressions shows that over all these models are significant.

Model 2 includes other characteristics of individuals along with a level of education. As in the case of Model 1, all the variables are highly significant. There is also not any change in the sign and significance of a level of education that was part of Model 1. However, the log odds of unemployment have slightly decreased. Which means that age group and level of education was still significantly explain the employment status of individuals

The individuals that are bi-lingual are less likely to be unemployed. As the results indicate that for individuals that speak both French and English their log-odds of being unemployed decreases by 0.068 compared to those who are not bi-lingual. While individuals that can neither speak English nor French their log odds of being unemployed compared to unemployed increases by 0.32 units. This indicates that individuals that speak more than one language are better at securing jobs in Canadian labor market.

Table: 8 Logit Regression Results Dependent Variable Unemployment (LF)			
	Model 1	Model 2	Model 2
_cons	-1.98 (.012)	-0.624 (0.026)	-0.912 (0.045)
HDGRE	-0.196 (.0043)	-0.101 (0.002)	-0.101 (0.002)
AGEGRP		-0.1229 (0.002)	-0.131 (0.002)
IMSTAT		0.135 (0.018)	0.141 (0.018)
KOL1		-0.068 (0.014)	-0.801 (0.016)
KOL2		0.322 (0.051)	0.316 (0.050)
SEX		-0.026 (0.011)	-0.030 (0.011)
VISMIN		0.294 (0.017)	0.306 (0.018)
Province Dummies	No	No	Yes
Wald chi2(2)	2104.62	7818.52	8982.90
Prob > chi2 = 0	0.00	0.00	0.00
*Parenthesis contain standard errors			

The log odds of being unemployed is also slightly lesser for females compares to males, which means the labor market is not biased towards males. The individuals that belong to a visible minority, however, are more likely to get unemployed compared to non-immigrants. The log odds of being unemployed compared to being employed increases by 0.29 units for individuals that belong to minority, respectively.

Model 3 shows that results of a logistic regression which same explanatory variables along with provincial dummy variables (See Appendix for Provincial Dummies). The impact of education on unemployment remains negative and significant in the case of Model 2 and Model 3, which include different characteristics of individuals and provincial dummies, respectively. Therefore our results remain robust to different specifications of the model.

Table 9 shows that probability of being unemployed in the case of different levels of education. These probabilities are estimated based on Logistic Regression Model 3 (see Table 8). As expected the highest probability of being unemployed is in the case of no certificate, diploma or degree. In the case of educated individual, the probability of being unemployed is highest for individuals that have high school diploma. While, the probability of being unemployed is lowest in the case of degree in medicine, dentistry, veterinary or others at only 0.025.

Clearly, as the level of education increases the probability of being unemployed decreases. This is because more educated workers have a comparative advantage in adjusting to changing circumstances, employers retain educated workers more, and even if they quit a job more educated workers are re-employed in lesser time compared to relatively less educated workers. Therefore, unemployment is generally more prevalent among uneducated or relatively less educated workers.

Table 9

Marginal Effects

For Levels of education and Employment Status

Education Level	Margins	Standard Errors
No certificate, diploma or degree	0.124	0.002
High school diploma or equivalent	0.085	0.001

Trades certificate or diploma (other than apprenticeship)	0.076	0.002
Registered Apprenticeship certificate	0.075	0.002
College, CEGEP or other non-university certificate or diploma (less than 1year)	0.075	0.002
College, CEGEP or other non-university certificate or diploma (1 to 2 years)	0.059	0.001
College, CEGEP or other non-university certificate or diploma (more than 2 years)	0.045	0.001
University certificate or diploma below bachelor level	0.058	0.002
Bachelor's degree	0.046	0.001
University certificate or diploma above bachelor level	0.048	0.002
Degree in medicine, dentistry, veterinary medicine or others	0.025	0.003
Master's degree	0.047	0.001
Earned doctorate degree	0.042	0.003

However, there one exception, the probability of being unemployed is slightly higher in the case of university certificate or diploma above bachelor's level compared to a College level non-university certificate or diploma of more than 2 years; but this difference is not much in terms of magnitude.

6. CONCLUDING REMARKS

This paper investigates the impact of different levels of education on unemployment in the case of Canada. The results of Logistic Regression Model show that likelihood of unemployment decreases for individuals that have a relatively higher level of education. The highest probability of being unemployed is incased of individuals who have no certificate, diploma or degree.

In the case of educated individual, the probability of being unemployed is highest for individuals that have high school diploma. While the probability of being unemployed is lowest in the case

of degree in medicine, dentistry, veterinary or others at only 0.025; followed by the individuals that have earned a doctorate degree, at 0.042.

In conclusion, our results indicate that relatively more educated workers have a comparative advantage in getting employed, because employers retain educated workers more, and even if they quit or lose a job more educated workers are re-employed in lesser time compared to relatively less educated workers. Therefore, unemployment is generally more prevalent among uneducated or relatively less educated workers.

Our analysis included the individuals that were part of the labor force, those who were not looking for jobs from last few years were not included in the analyzing. Furthermore, individuals below the age of 18 were not part of our analysis. In our model we did not suffer from multicollinearity as in the case of other models where education is used as a dichotomous variable. The level of education does not have a considerable relationship with other variables (See Appendix for pair-wise correlations). This also the reason why our results are robust to different specifications as the sign and significance of education does not change across the three models.

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APPENDIX

Pairwise Correlation

	HDGREE	IMMSTAT	KOL2	KOL1	SEX1	VISMIN1
HDGREE	1.0000					
IMMSTAT	0.1493	1.0000				
KOL2	-0.0606	0.1504	1.0000			
KOL1	0.1365	-0.0948	-0.0464	1.0000		
SEX1	0.0759	-0.0028	0.0049	0.0031	1.0000	
VISMIN1	0.1183	0.6474	0.1570	-0.1045	0.0052	1.0000

Logistic Regression Model without Control Variables

Logistic regression — Number of obs = 467551

Wald chi2(1) = 3285.32

Log likelihood = -122371.4 — Prob > chi2 = 0.0000

LF	Coef.	Std. Err.	z	P>|z|	[95% Conf.	Interval]
HDGREE	-.10129	.0017672	-57.32	0.000	-.1047536	-.0978264
_cons	-2.022115	.0096138	-210.34	0.000	-2.040957	-2.003272

Logistic Regression Model with Control Variables

Logistic regression — Number of obs = 467551

Wald chi2(7) = 7818.52

Log likelihood = -120085.38 — Prob > chi2 = 0.0000

LF	Coef.	Std. Err.	z	P>|z|	[95% Conf.	Interval]
HDGREE	-.1006393	.0018199	-55.30	0.000	-.1042063	-.0970723
AGEGRP	-.1286064	.0022111	-58.16	0.000	-.13294	-.1242728
IMSTAT	.1354951	.0177248	7.64	0.000	.1007551	.1702351
KOL1	-.0681298	.0145887	-4.67	0.000	-.0967232	-.0395364
KOL2	.3217527	.0506679	6.35	0.000	.2224455	.4210599
SEX1	-.0264776	.0113049	-2.34	0.019	-.0486348	-.0043204
VISMIN1	.2940649	.0179947	16.34	0.000	.2587959	.3293338
_cons	-.6245066	.026473	-23.59	0.000	-.6763926	-.5726205

Logistic Regression Model with Provincial Dummies

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Iteration 3:   log likelihood = -119503.41

Logistic regression                             Number of obs      =    467551

                                                Wald chi2(16)      =   8932.40
Log likelihood = -119503.41                     Prob > chi2        =    0.0000
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LF	Coef.	Std. Err.	z	P>|z|	[95% Conf.	Interval]
HDGREE	-.101174	.001827	-55.38	0.000	-.1047548	-.0975932
AGEGRP	-.1276867	.002178	-58.63	0.000	-.1319556	-.1234179
KOL1	-.0820848	.0163386	-5.02	0.000	-.1141078	-.0500618
KOL2	.3464074	.0506394	6.84	0.000	.2471561	.4456588
SEX1	-.0305484	.0113234	-2.70	0.007	-.0527419	-.0083549
VISMIN1	.3975508	.0139986	28.40	0.000	.370114	.4249876
NewfoundlandandLabrador	1.071909	.0527934	20.30	0.000	.9684364	1.175383
PrinceEdwardIsland	.9046434	.0817533	11.07	0.000	.7444098	1.064877
NovaScotia	.6366296	.0492449	12.93	0.000	.5401113	.7331479
NewBrunswick	.7105607	.0510694	13.91	0.000	.6104666	.8106549
Quebec	.3030792	.0401574	7.55	0.000	.2243723	.3817862
Ontario	.3983757	.0387955	10.27	0.000	.3223379	.4744136
Manitoba	.0112191	.050635	0.22	0.825	-.0880237	.110462
Alberta	-.0054078	.0420156	-0.13	0.898	-.0877569	.0769413
BritishColumbia	.2923002	.040838	7.16	0.000	.2122593	.3723412
NorthernCanada	.7731447	.0939867	8.23	0.000	.5889341	.9573553
_cons	-.9464369	.044994	-21.03	0.000	-1.034623	-.8582503

Logistic Regression Model Output with Provincial Dummies for Marginal Calculations

Logistic regression — Number of obs = 467551

Wald chi2(27) = 9700.29

Log likelihood = -119173.19 — Prob > chi2 = 0.0000

LF	Coef.	Std. Err.	z	P>|z|	[95% Conf.	Interval]
HDGREE						
High school diploma or equivalent	-.424037	.0176677	-24.00	0.000	-.458665	-.3894089
Trades certificate or diploma ..)	-.5487602	.0257912	-21.28	0.000	-.5993101	-.4982104
Registered Apprenticeship certi..	-.5549123	.0298496	-18.59	0.000	-.6134165	-.496408
College, CEGEP or other non-uni..	-.5662993	.0385812	-14.68	0.000	-.641917	-.4906816
College, CEGEP or other non-uni..	-.8115191	.0237489	-34.17	0.000	-.858066	-.7649723
College, CEGEP or other non-uni..	-1.096999	.0274081	-40.02	0.000	-1.150718	-1.04328
University certificate or diplo..	-.8246741	.0312423	-26.40	0.000	-.8859079	-.7634402
Bachelor's degree	-1.076495	.0218959	-49.16	0.000	-1.11941	-1.03358
University certificate or diplo..	-1.029064	.0426833	-24.11	0.000	-1.112722	-.9454062
Degree in medicine, dentistry, ..	-1.711004	.1152457	-14.85	0.000	-1.936881	-1.485126
Master's degree	-1.039046	.03335	-31.16	0.000	-1.104411	-.9736815
Earned doctorate degree	-1.163274	.0821488	-14.16	0.000	-1.324283	-1.002265
AGEGRP	-.1323873	.0022034	-60.08	0.000	-.1367058	-.1280688
KOL1	-.073377	.0163798	-4.48	0.000	-.1054808	-.0412733
KOL2	.258199	.0510021	5.06	0.000	.1582367	.3581613
SEX1	-.0191998	.0114714	-1.67	0.094	-.0416834	.0032837
VISMIN1	.3806	.0141101	26.97	0.000	.3529448	.4082552
NewfoundlandandLabrador	1.078	.0528841	20.38	0.000	.9743496	1.181651
PrinceEdwardIsland	.919283	.0818776	11.23	0.000	.7588059	1.07976
NovaScotia	.6407895	.0493178	12.99	0.000	.5441284	.7374506
NewBrunswick	.7171603	.0511454	14.02	0.000	.6169171	.8174036
Quebec	.3156785	.0403183	7.83	0.000	.236656	.394701
Ontario	.4170169	.0388665	10.73	0.000	.3408401	.4931938
Manitoba	.0080252	.0506913	0.16	0.874	-.0913279	.1073783
Alberta	-.0000437	.042065	-0.00	0.999	-.0824896	.0824023
BritishColumbia	.307742	.0408934	7.53	0.000	.2275925	.3878916
NorthernCanada	.7301886	.0943731	7.74	0.000	.5452208	.9151565
_cons	-.7626911	.0470262	-16.22	0.000	-.8548607	-.6705214