THE RELATIONS BETWEEN ECONOMIC PERFORMANCE OF BUSINESSES AND EMPLOYMENT STRUCTURE

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1. Background, aim

During the previous meetings, the Voorburg Group has discussed the need for statistics on employment qualifications and, in general, the importance of human resources in the Services sector. Three important common issues have been discussed and the need for more attention has been stressed for:

- analytical needs
- classifications
- data collection.

As to the analytical needs, these are related both to the macro- and to the microeconomic analysis. Among those topics mentioned in previous contributions to the Voorburg Group are, e.g.

- the relations between economic performance of the businesses and employment structure
- productivity of services sector and its relations to employment qualifications
- the growth of the services sector and its implications for employment structure
- the impacts of cyclical fluctuations on the service sector employment
- job-insecurity within different occupations and sectors
- the level of education and its implications on wages and salaries and on job insecurity in different service areas.

All the topics listed above are discussed in our country by politicians, experts and researchers, and the issues are taken up in media. At the statistical agency we get questions about what kind of data we have to illustrate the topics. We have our administrative registers but no systematic studies or any routines to combine data from different sources.

The aim of the study presented in this paper is to develop methods and routines to combine data from different sources with the object to get good foundation for deeper analyses of the issues. Of the above listed topics two have been chosen for the study:

- the relation between economic performance of businesses and employment structure
- job-insecurity within different occupations and sectors.

We wanted to delimit the study to the services sector and to focus on two industries with different economic situations and performances. We have therefore chosen to study the Computer Services and the Engineering Services for the time period 1990-1994.

The economic starting point in Computer Services was better than in Engineering Services. Engineering Services therefore suffered harder from the recession of the first half of the 90's. Computer Services experienced the recession to some extent in 1991. The recession affected Engineering Services first in 1992. The decrease in economic performance was deeper in Engineering Services compared to the decrease in Computer Services. The economic performance was positive in 1993 and 1994 in both industries.

2. Sources and methods used

Two different sources have been used for the study.

For information of the economic performance of businesses, the Financial Accounts of Enterprises has been used. The scope of this survey is limited to non-financial enterprises within the corporate sector. The enterprise, i.e. the legal or balance sheet unit, is the statistical and reporting unit. This choice of unit depends primarily on practical matters, the enterprise being the smallest unit for which most balance sheet and profit and loss data can be obtained. In the 1994 survey the SCB Central Register of Enterprises and Establishments (CFAR) was used as the sampling frame. The number of enterprises in the sampling frame was about 213 000. The larger of these enterprises as measured by the number of employees were all included in the survey, while a sample was drawn of the smaller ones with less than 50 employees. A total of about 15 900 enterprises were surveyed.

The second source is The Yearly Statistics on Regional Employment, ÅRSYS. The aim with ÅRSYS is primarily to give information on employment on regional level but it also gives valuable information on the national level on the structure of employment - age, sex, level of education, sector of employment, non-employment[1] - and the flow of employment. ÅRSYS is an administrative source built up by several different registers/sources: a) statement of income from the employer b) statement from the social security c) register of the total population d) business register e) register of income and fortune f) statement of income for seamen g) educational register of total population.

The method used regarding the economic performance in the two industries has been to analyse turnover, value added and some relevant key ratios from the Financial Accounts Statistics of Enterprises. The economic performance in Computer Services is compared with the economic performance in Engineering Services. The period studied is 1990-94. The reason for this time limit is because of the problems of comparability with statistics before and after 1990 due to changes in the industry classification. The classification used is called SNI 92, which is harmonised with the European classification NACE Rev.1. The code for Computer Services according to NACE is 72, and for Engineering Services 74.2.

The method used regarding the analysis of employment structure is a compilation of the extensive statistical material collected from ÅRSYS. To be able to ascertain the aim of the study, a couple of variables from the material have been studied. These are occupational status, mobility from one activity class to another, sex, education and age. The labour was divided according to the following occupational status; remaining, recruited and resigned. The resigned labour was divided in employees moving to another industry and resigned

[1] Not employed the previous or following year, including unemployment, pension, studies etc.

moving out of employment. The mobility on the labour market is defined[2] as a change to or from different industries.

The remaining labour is by definition those employed from November one year (t) to November the following year (t+1). The resigned labour is by definition those employed in the industry in November one year (t) but was not found in the industry the following year (t+1). They can either be found in another industry or among those who left the labour market year t+1. The recruited labour is by definition those who were employed in the industry in November one year (t) but was not found in the industry in November the previous year (t-1). The recruited labour was either employed in another industry or was not employed at all in November year t-1.

To ascertain which industries the mobile labour went to during the period studied, the movements were analysed. The industries were divided according to NACE Rev.1 in manufacturing industry, another service industry, Public Services and finally not specified industries.

The variables; sex, education and age were analysed to delineate the structure of labour in the two studied industries and illustrate possible differences between men and women. The level of education was divided into primary, secondary and tertiary (postgraduate), while the level of age was divided into the following age groups; 16-29 years, 30-59 years and above 60 years.

A flow chart was made of the extensive statistical material collected from ÅRSYS, partly on the total level of labour, partly devised in male and female level of labour, see appendix 1. The flow chart was finally summarised in tables, devised by the different variables used in the study and occupational status, the total level of labour on one hand and differences between male and female level of labour on the other hand. The tables were used as an easily accessible instrument in the later analysis. The reason to the later division was above all to be able to make a deeper analysis possible to illustrate differences between men and women concerning occupational status, industry mobility, level of education and level of age.

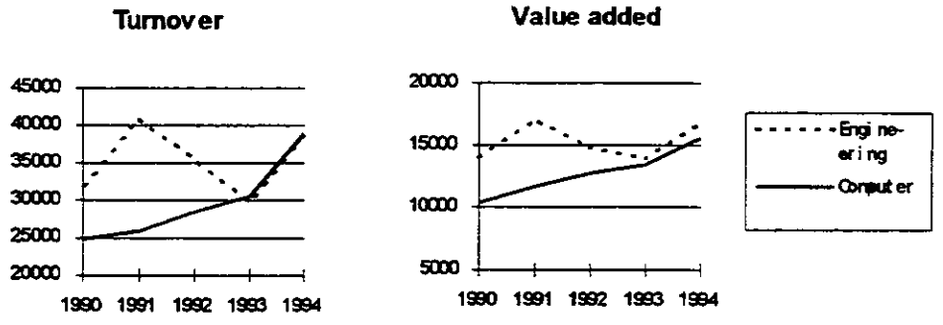
This paper begins with a part describing the economic performance in the two industries. After follows a section that summarises the employment structure in the industries studied. In the last part of the paper the possible relations between the economic performance and the employment structure are discussed. The method used and the possibilities to work with the Financial Accounts of Enterprises on one hand and with ÅRSYS on the other hand are also discussed.

[2] The definition was made in Labour Force Mobility, 1994:5, Statistics Sweden.

3. The economic development 1990-1994

The economic performance of businesses in Engineering Services was strongly fluctuating during the time period 1990-94, while it was quite stable in Computer Services. The development of the turnover, the value added and the amount of labour employed in the two services gives a strong indication of the economic performance. The economic situation in the two services can also be measured with relevant key ratios.

Graph 3.1
Turnover and value added in Engineering and Computer Services 1990-1994, millions of SEK



Source: Financial Accounts of Enterprises.

As shown in Graph 3.1, Engineering Services were more affected by the recession than Computer Services. The two different economic measurements indicates the same economic performance during the period.

The amount of labour employed increased with about 11 per cent in Computer Services (from 28 500 to 31 500 employees) compared with 3 per cent in Engineering Services (from 42 000 to 43 000), during the time period 1990-1994.

The amount of employees was highly correlated with the economic performance, measured as economic turnover and value added. The number of employees in Engineering Services strongly decreased in 1992, and so did the turnover and the value added. The trend in 1994 indicates a positive performance in the two services.

An important key ratio is the turnover per employee in the two services. The two services shows comparable figures for the years 1990-1992 (about 800-900 thousands of SEK per employee). The Computer Services shows an increasing amount of turnover per employee after 1992 (over 1200 thousands of SEK 1994). The figures in the Engineering Services is quite stable during the time period.

The general trend implicates that Engineering Services were more affected by the recession than Computer Services, which had a stable economic growth throughout the period. A

deeper analysis concerning the economic performance through some of the relevant key ratios follows below.

3.1 The structure of return

The key ratio studied is return on equity. The more equity the firm has, the less it needs to borrow and the lower are the costs of interest. As the equity increases, the demand for dividend increases, which in turn requires a high return on equity.

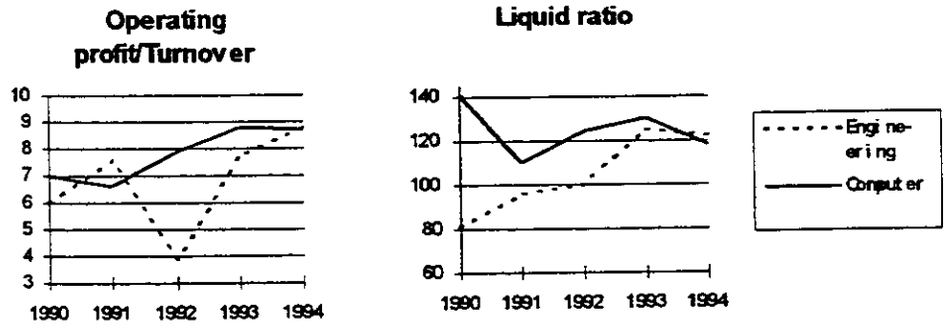
Engineering Services had in 1990 to 1991 a higher return on equity than Computer Services. The return on equity fell in Engineering Services in 1991 and even more significant in 1992. A quick recovery occurred in 1993. Computer Services shows an increasing return on equity from 1992. At the end of the period, in 1994, both of the services had a relatively high return on equity, especially Computer Services.

3.2 The structure of the operating profit

In services with less significant equity, there is a special interest to study the operating profit. A key ratio that shows the proportion between the operating profit (profit/loss before depreciation) and the turnover, is a useful economic indicator in these services.

In Computer Services, the operating profit was 7 per cent of the turnover in 1990, which was higher than in Engineering Services. According to Graph 3.2 the operating profit slightly fell in Computer Services 1991. From 1991-1994 the Computer service shows an increasing and stable operating profit. The figures for the Engineering Services decreased dramatically after 1991. The operating profit in Engineering Services dropped to about 4 per cent in 1992. During 1993 the operating profit increased in both services and stabilised in 1994.

Graph 3.2
Operating profit/Turnover and liquid ratio in Engineering and Computer Services 1990-1994, per cent



Source: Financial Accounts of Enterprises.

3.3 Liquid ratio

The liquid ratio describes the short-term capacity between current assets (inventories excluded) and current liabilities. Graph 3.2 shows the liquid ratio in the two services during the time period 1990-1994.

In 1990 the liquid ratio (quick ratio) was 141 % in Computer Services, compared with 81 % in Engineering Services. The liquid ratio in Engineering Services increased to 122 % in 1994, while it fell to 118 % in Computer Services. Both of the services had a stable liquid ratio after 1991 (above 100 %).

3.4 Economic growth

The economic turnover in Computer Services increased with about 60 per cent while capital increased with about 20 per cent in current prices. This implies a high economic growth. The labour force is therefore assumed to have moved from other industries to Computer Services during the period studied.

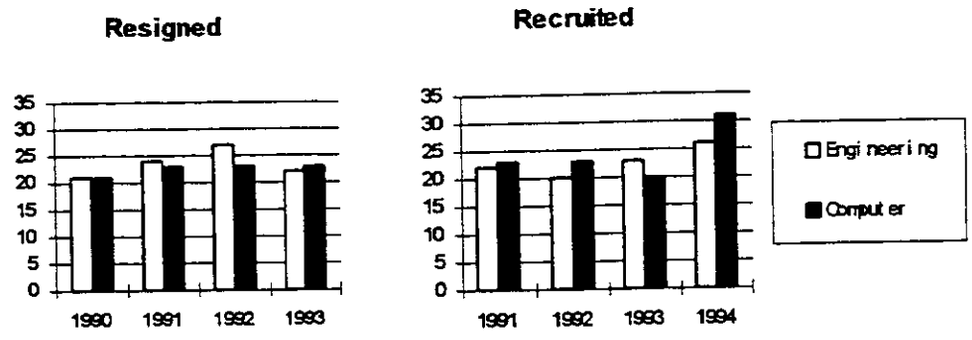
The economic turnover in Engineering Services increased with 20 per cent. The capital fell in 1993 and did not recover enough in 1994, which means that capital fell with about 25 per cent from 1990 to 1994. Since the turnover and other relevant key ratios increased, economic growth was positive in Engineering Services. The economic growth in Engineering Services was in comparison not as strong as in Computer Services . In a good labour market, the labour force is therefore assumed to have moved to Engineering Services, although in a less extent than to Computer Services.

4. The structure and flow of employment

4.1 The size of the labour and its mobility

The recession in 1991 and 1992 affected both of the industries studied, especially Engineering Services. Computer Services increased (if measured in the amount employed) with 9,5 per cent from 1990 to 1994. The amount employed was nearly 22 000 in 1994. In Engineering Services the number of employed fell 3,5 per cent from 1990 to 1994. The size of the labour was about 42 000 in 1994. The share of resignations was highest under the recession in 1991 and 1992 (Graph 4.1). The share of recruited labour was largest in 1994, 31 per cent in Computer Services and 26 per cent in Engineering Services. The share of recruitment was larger in Computer Services than in Engineering Services during the period studied, except from 1993. The net flow of labour in Computer Services was zero in 1991 when the profitability was at the lowest. It was positive during 1992 and negative in 1993. The net flow of labour in Engineering Services was negative during the period 1991 to 1993.

Graph 4.1
Resigned and recruited in Engineering and Computer Service industries 1990-1994, per cent



Source: ÅRSYS

The share of the remaining employed was high, nearly 80 per cent in Computer Services (see appendix 2, graph 1). Only a few per cent went to non-employment in 1990-91 and 1993-94. The share of mobile labour varied during the period studied. In 1990-91 the mobility was over 15 per cent. The economic performance in Computer Services was low in 1991-92. It had a strong impact on the labour mobility in the industry, which fell during this period. The share of recruited labour was also relatively low in 1991-92, while the labour moving out of employment was relatively high.

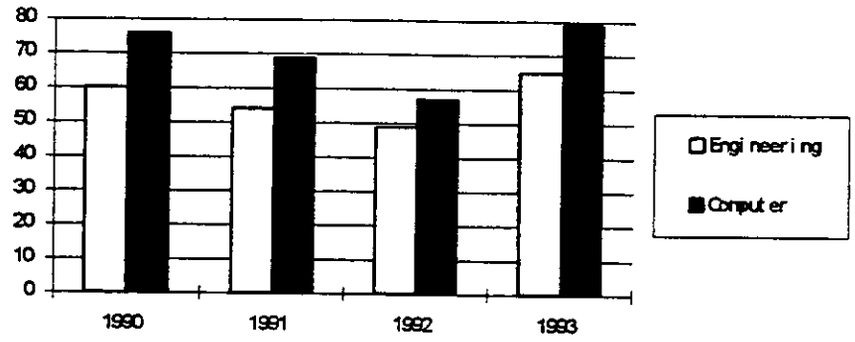
The share of remaining employed in Engineering Services fell during the recession in 1991 and 1992. The mobility was not as high as in Computer Services, only just below 10 per cent. In 1992, when the profitability within Engineering Services was at its lowest, the share of labour moving out of employment was around 15 per cent.
Nearly three out of four employed in Computer Services were men. The employed in Engineering Services were even more dominated by men than the employed in Computer Services. The share of women were about 5 percentage points higher amongst the resigned labour than among the recruited labour during the period 1990-94. From 1990 to 1994 the men employed increased.

The share of resignations was relatively high during the period, especially during the recession in 1991 and 1992 and above all in Engineering Services. A deeper analysis of the structure of employment concerning sex, education and age during the period 1990-94 follows below. The analysis focuses on the resigned labour.

4.2 The structure of the resigned labour

Graph 4.2 shows that the resigned labour above all went to another employment, especially in Computer Services. The share of resigned labour which went out of employment was at its highest during the recession.

Graph 4.2[3]
Resigned labour which went to another employment from Engineering and Computer Service industries 1990-1993, per cent



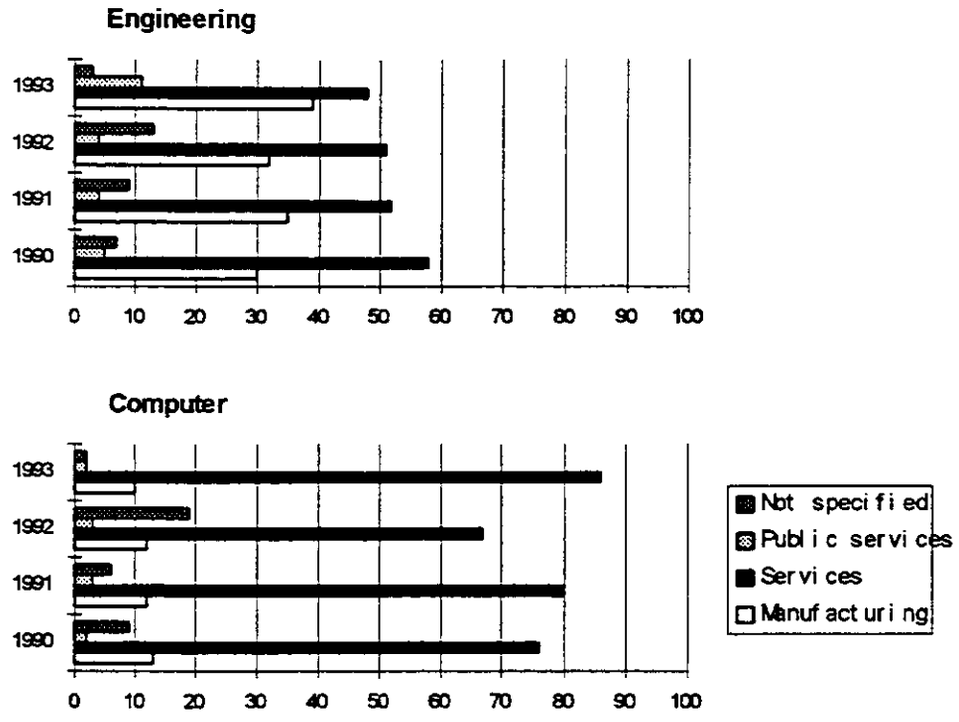
Source: ÅRSYS

The share of the so called mobile labour was higher in Computer Services than in Engineering Services. The question to be analysed is. Where did the mobile labour go during the period 1990-93?

The most common industry to move to was another service industry. The mobile labour in Computer Services went to a larger extent to another service industry than the labour in Engineering Services. Instead, they went to the manufacturing industry to a great extent. It was not very common that the employed moved to public services, especially not from Computer Services. Movements to not specified services strongly increased during the recession in 1992. The share of employed which moved to another service industry from Computer Services increased during the period studied. The share of employed which moved to another service industry from Engineering Services fell during the period, because of an increase in movements to the manufacturing sector (see graph 4.3).

[3] Two percent of the resignated labour force in both branches went yearly to "others", which includes emigrants and diseased. The rest went to unemployment, pension etc.

Graph 4.3
Movements from Engineering and Computer Service industries to other industries 1990-1993, per cent



Source: ÅRSYS

The difference between men and women's flow of mobility was not very significant in Computer Services. The difference was larger in Engineering Services, where men went to the manufacturing industry to a much larger extent than women. Women went to another service industry to a larger extent, in both of the services studied. A very small share of the labour in the two services went to public services.

The most common background among the recruited labour in Computer Services was another service industry, while it was more usual that a recruited person in Engineering Services came from the manufacturing sector. The share of recruited labour from the manufacturing sector was larger than the resigned labour to the manufacturing industry. This indicates that the employed started their careers to a large extent in the manufacturing industry and then moved to Engineering Services.

The resigned labour went either to another employment, described above, or to non-employment[4]. The next question to be analysed is if there are any differences in the

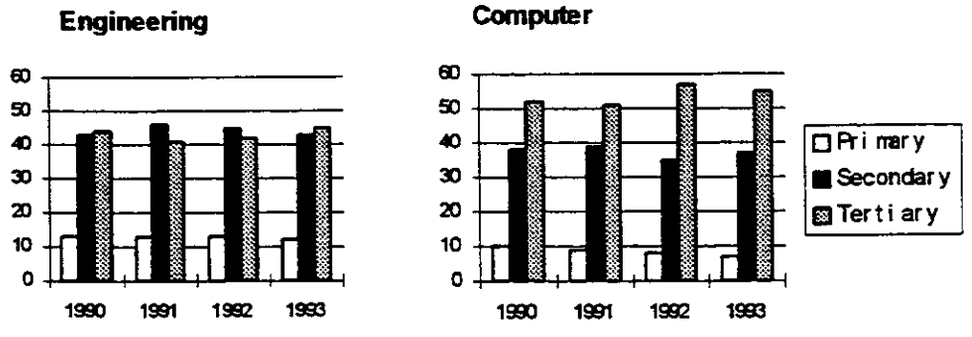
[4] The employees who went to "others" are disregarded in the report.

structure of labour concerning sex, education and age between the mobile and the unemployed labour.

The most common level of education among the employed in Computer Services, about 65 per cent, was tertiary or postgraduate education *(see appendix 2, graph 2)*. The equivalent figures in Engineering Services was about 45 per cent. The level of education in Engineering Services was not as high as in Computer Services. The most common level of education in the industry was secondary education. One reason to the quite large share of employed with secondary education within Engineering Services could be that the 4- year long technical secondary education is common.

The major share of the mobile labour in Computer Services had upper tertiary or postgraduate education, yet the share was not as large as among the remaining employed. The level of education among the mobile labour was higher in Computer Services than in Engineering Services. The level of education increased slightly among the mobile labour in Computer Services, while it remained stable in Engineering Services *(see graph 4.4)*.

Graph 4.4
Level of education among resigned labour from Engineering and Computer Service industries 1990-1993, per cent



Source: ÅRSYS

The share of postgraduates among the employed which resigned to non-employment was even lower than among the mobile labour (about 5 per cent). This implies that the probability of resigning is less among the employed with a higher education than among the employed with a lower level of education. The share of postgraduates among the employed moving out of employment in Computer Services increased. The equivalent figure was falling in Engineering Services. The share of postgraduates among the recruited labour in both services increased during the period studied.

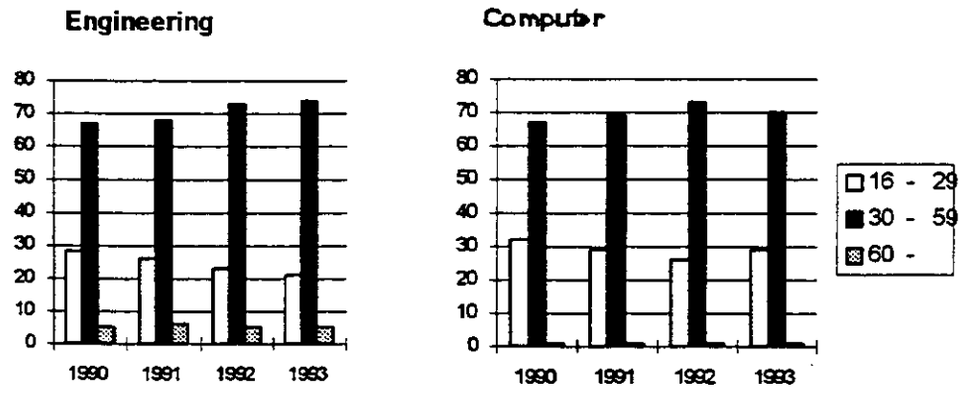
The difference between the remaining men and women's level of education was quite large in both services, especially in Computer Services. A considerably higher share, around 20 per cent, of men were postgraduates than women. The difference decreased in both industries during the period, probably because of an increasing share of recruited

postgraduate women. The recruited labour in both industries were highly dominated by men during the period.

The difference in the level of education between the sexes was less significant among the mobile labour in Computer Services. The probability for postgraduate women to move to another industry was higher than for men. This was relevant for both services. The probability of mobility for men with primary education was quite high in both services.

The structure of age was quite similar in the two services. The share of employed in the age group 16-29 year was larger in Computer Services, while the share of employed over 60 years was larger in Engineering Services, *(see appendix 2, graph 3)*. The share of young employed decreased during the period studied. One reason is probably because of a decreasing share of young employed among the recruited labour, especially among those who came from non-employment.

Graph 4.5
Structure of age among them who resigned from Engineering and Computer Service industries 1990-1993, per cent



Source: ARSYS

The share of young employed among the resigned labour was larger than among the remaining and labour recruited from another employment. This applies especially for the labour moving out of employment. The major share among the recruited employed from non-employment was in the age group 16-29 years. Young employed have the largest probability for mobility, especially in Computer Services. The probability of moving out of employment was high among the employed over 60 years. The reason is most likely because retirement pension is included among the employed resigning to non-employment. During the years of recession, 1991 and 1992, the share of young mobile employed decreased in both industries.

There was a small difference in the level of age between the sexes, especially in Computer Services. The share of the age group 16-29 years was larger among women *(see appendix 2, graph 4)*. The difference decreased during the period studied in both services, especially

in Computer Services. One reason is probably because the young women in Engineering Services who resigned decreased. Another reason is perhaps because the remaining labour grew older, as the recruiting of young employed decreased.

5. Conclusions

5.1 The relations between economic performance of businesses and employment structure

The relations between the economic performance, measured in turnover, and the amount of employees[5] was strong in the two industries. What are the main conclusions of the structure and flow of employment during the period studied? Did any relations with the economic performance exist? The correlation coefficients discussed in the sections below are listed in the *appendix 3*. The two industries had a similar structure among the remaining-, recruited- and the resigned labour concerning sex, level of education and age. Yet differences in the pattern of labour mobility existed.

A deeper analysis of the industries indicates that Engineering Services was more affected by the recession than Computer Services. About 15 per cent of the employed moved to non-employment in 1992. The mobility was thus quite stable during the period studied *(see graph 4.3)*. The remaining labour decreased during the recession because of the high amount of resigned. The share of recruited labour decreased during the recession.

The level of remaining employed in Computer Services was high and stable during the period. Thus, the structure of resigned employed changed somewhat. The mobility decreased during the years of recession at the same time as the labour moving to non-employment increased. About 9 per cent of the employed in Computer Services 1992, moved to non-employment 1993.

Concerning the share of men and women in the industries, they were dominated by men and this domination increased from 1990 to 1993. The share of women among the resigned labour were larger than among the remaining and the recruited labour in both industries, which implies that the women left the industries to a greater extent than they remained. The probability of mobility is larger for women than for men, except the women over 60 years.

The correlation between the share of recruited women and the economic performance shows a strong positive relation, especially in Computer Services *(see appendix 3)*. The share of women among the recruited labour increases with an increasing turnover. It is unsure whether a relation between recruited men and economic performance can be stated. The relation between the economic performance and the remaining and resigned men and women was weak. However, in Computer Services there is a strong negative correlation

[5] According to the definition by the Financial Accounts of Enterprises

between remaining women and the turnover. The women were consequently more mobile in booms than men and less mobile in recessions. One reason could be that women do not venture to move to another industry in recessions.

The majority of the labour moving to and from Computer Services is connected with another service industry. In Engineering Services the majority moves from manufacturing to Engineering Services, and from Engineering Services to another service industry. One reason could be, which was pointed out before, that above all men in Engineering Services initiates their careers in manufacturing industries to a large extent. Only a slight share of labour moved to and from public Services during the period, mostly women. The share of recruited labour from the manufacturing services decreased during the recession and the share of labour from another service industry increased. *(see also graph 4.3)*

The structure of education in the industries implicates that Computer Services had the highest level of postgraduates. The share of postgraduates among the resigning labour was considerably lower than among remaining or recruited labour from another employment. That implies that the postgraduates remain in the industry or enter the industry to a great extent. The probability of mobility for a postgraduate is quite low in both services. The general pattern implies that the share of postgraduates among the labour is increasing. The correlation between the economic performance and the postgraduates was positive when it comes to recruited and remaining labour. The equivalent correlation with the resigned was weaker, but still positive. In an economic boom the share of recruited and remaining postgraduates would increase. The share of postgraduates among the resigned would also increase but not to the same extent.

The level of education increased during the period, especially in Engineering Services. The pattern indicates that a higher degree of education is becoming more and more important when it comes to the probability of getting recruited.*(see graph 4.4 and appendix 2, graph 2)*

The difference in the level of education between men and women was larger in Computer Services. The structure of employment indicates that women have a lower level of education than men and dominates the age group 16-29 years. An interesting point is that the major share of the mobile labour is either young postgraduate women or young primary educated men.

The structure of age within the industries shows that the youngest labour were in Computer Services. The age group 16-29 years decreased afterwards amongst the remaining-, recruited- and the resigned labour in both industries. A large group moved to non-employment. The probability of mobility is considerably larger for the young employed than for others. This could indicate that young labour moves back and forth to non-employment than remaining in the industry. That could be a consequence of a higher level of job-insecurity in combination with the law applied in Sweden called "last-in-first-out". This insecurity would thus, be more frequent in Computer Services, because of their younger labour.

The share of recruited labour was at its highest in 1994. During the same year the recruiting of non-employed labour was also at its highest. During the period, Computer Services recruited most labour from non-employment.

The share of labour over 60 years of age was largest among the resigned employed to non-employment in Engineering Services. The probability of an employee over 60 years of age moving to another industry is very small. The labour in the age group of 30-59 years remained in the industries at the largest extent, but are also dominating the labour entering and moving to another industry.

5.2 The method used

Many interesting conclusions about the structure of employment in Engineering Services and Computer Services have been possible to make on the basis of the extensive statistical material collected from ÅRSYS. Yet a great deal of the results give rise to questions that can only be left for wide speculations. If the already extensive statistical material had been even wider and had included more variables, some of the conclusions brought forward above probably had been able to be confirmed. The statistical material collected from ÅRSYS could also have included, for example;
- which kind of education lies behind the levels of education (technical or economical),
- which form of employment lies behind the occupational status (part-time or full-time),
- and/or which groups lies behind the nonemployments (students, pensioners or unemployed).

Through a more exhaustive material a deeper analysis of job insecurity or the higher mobility among women would be possible to do. The disadvantages with such an extensive material must be the increased difficulties of working with the information in a reasonable way. It would demand a very clear and perspicuous way of accounting the material.

The statistical material collected for the purpose of this paper, partly from Financial Accounts of Enterprises, partly from ÅRSYS completed the relevant information for this study. However, the method of working with two different sources gave rise to some problems. The first problem originates from the fact that the Financial Accounts of Enterprises is not given at the same classification level of industries as ÅRSYS. A regression analysis between economic performance and structure of employment gets distorted to some extent.

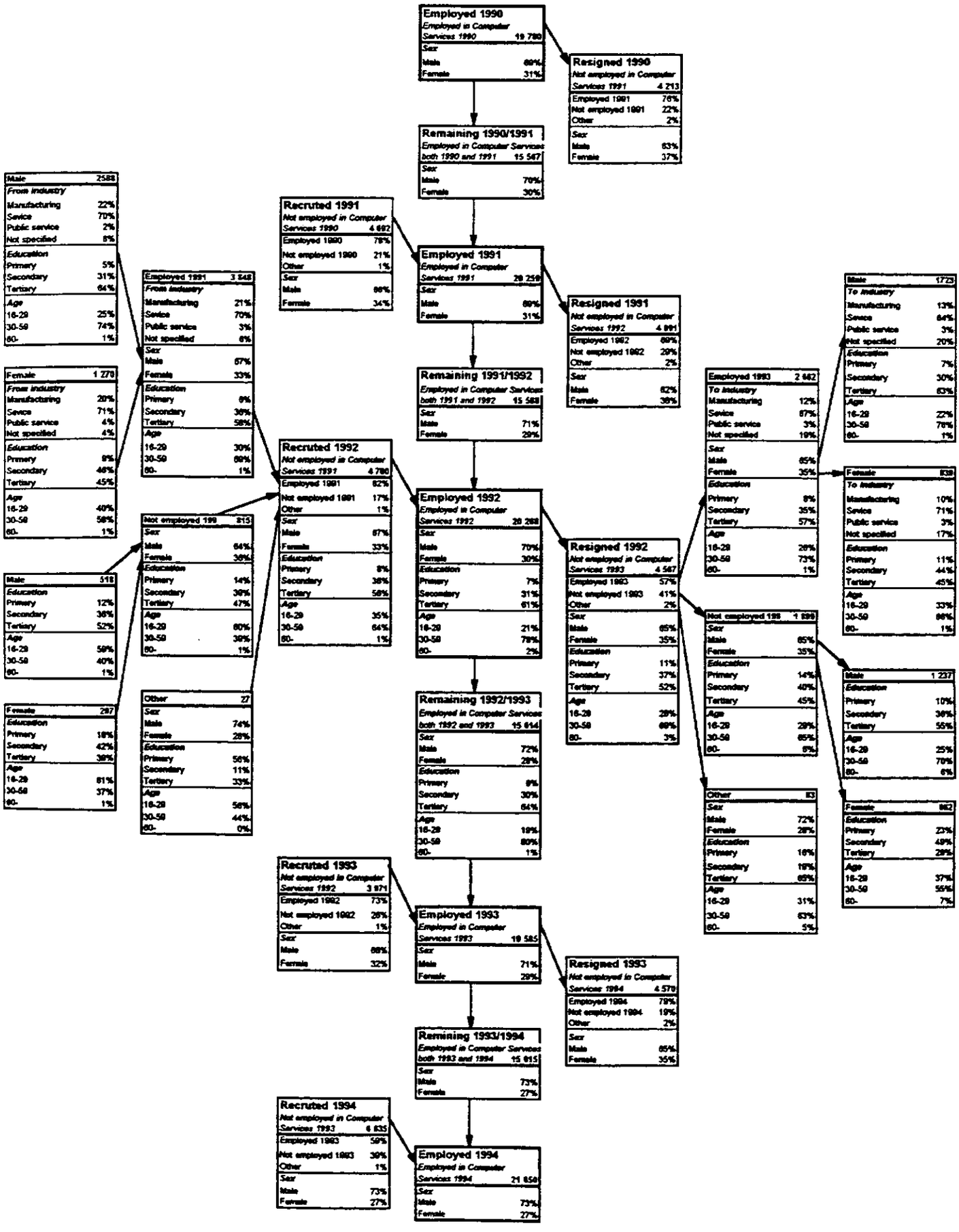
A problem arising when using the two sources parallel is that ÅRSYS originates from a total population, while the Financial Accounts of Enterprises is based on a sample. Another problem is that the Financial Accounts of Enterprises refers to the number of employees, but ÅRSYS refers to the number of employed.

Besides some problems concerning the comparability between the two sources, the combined material gives a good economical knowledge of the industry, and an understanding pattern of the labour market.

The method used while working with the Financial Accounts of Enterprises was very easy and clear to analyse. The method used when working with the material collected from ÅRSYS was also very clear. The flow charts give a perspicuous way of analysing the material, while the summarised tables give a workable material. Since the level of education is such an important variable in the service industries, it would have been interesting to show the differences between the level of educated persons and their mobility. It would also have been very interesting to illustrate the structure of age among the different educational levels.

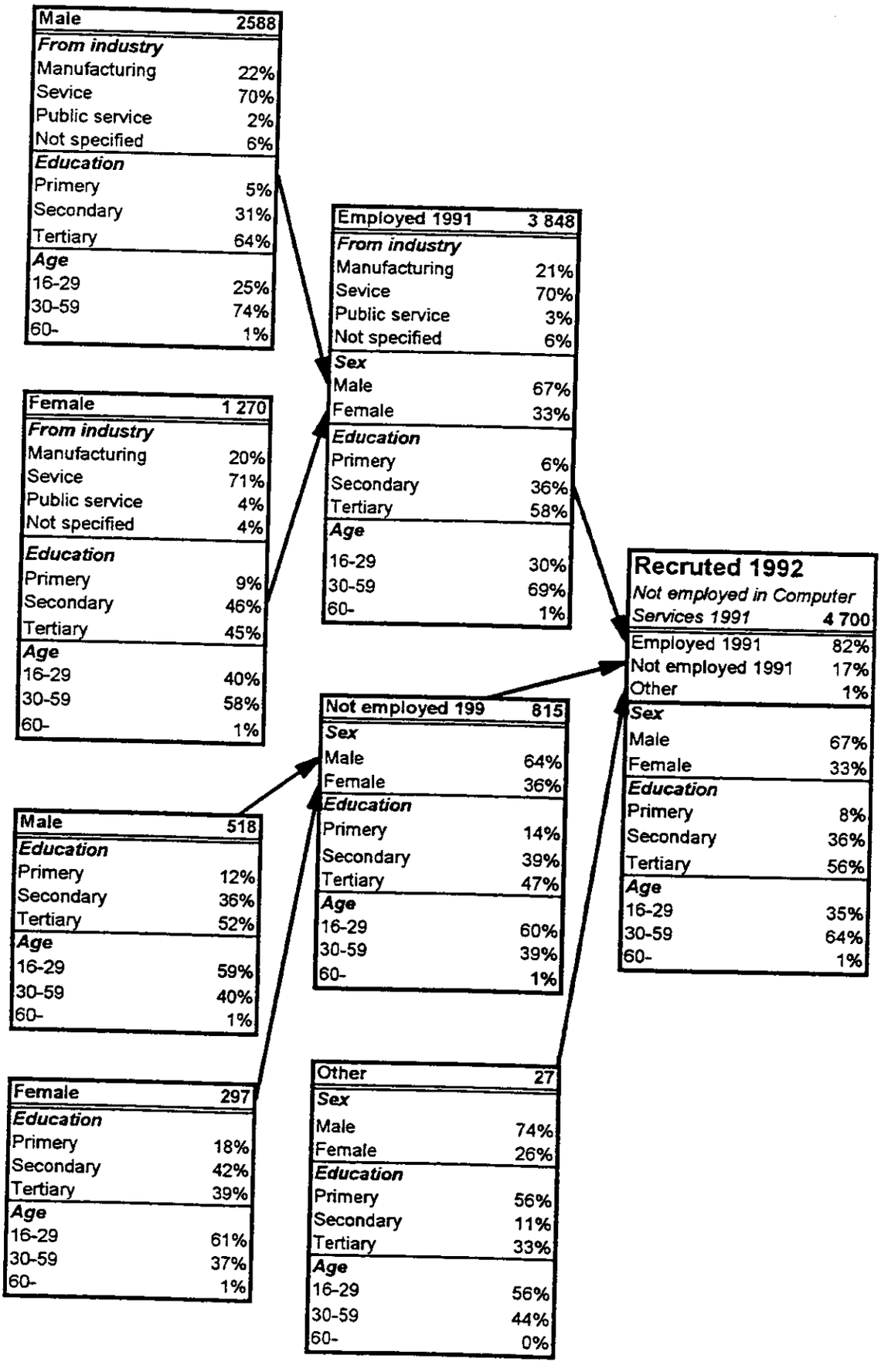
Flow chart: Employers in Computer service industry 1990-1994

All years and 1992 more detailed

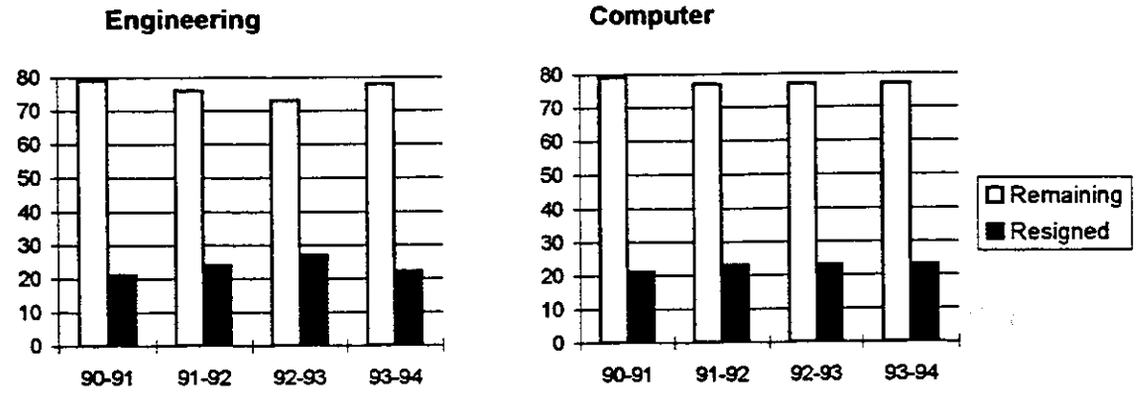


Flow chart: Employers in Computer service industry 1990-1994

Recruited 1992

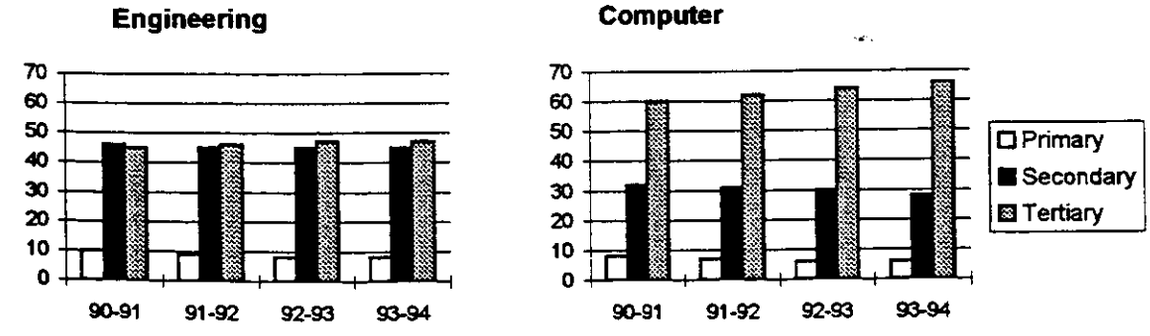


Graph 1
Share of remaining and resigned labour in Engineering and Computer Services 1990-1994, per cent



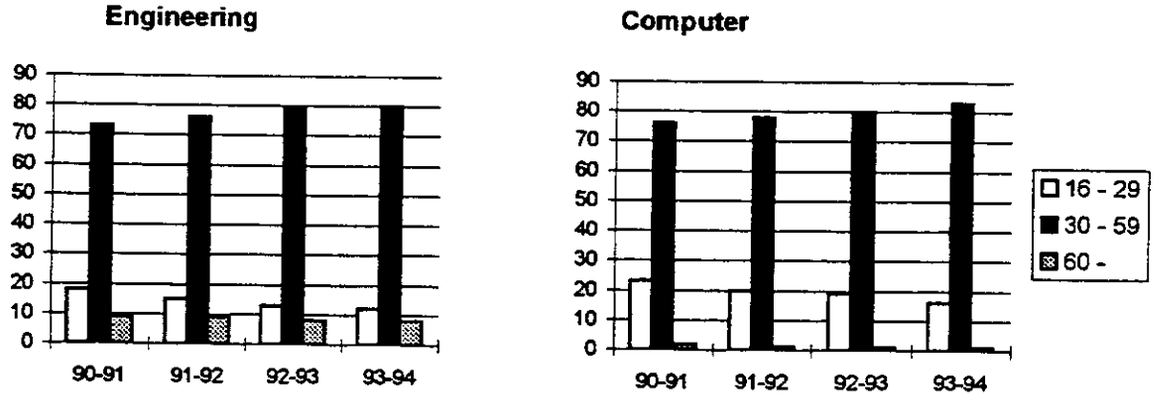
Source: ÅRSYS

Graph 2
Level of education among remaining labour in Engineering and Computer Services 1990-1994, per cent



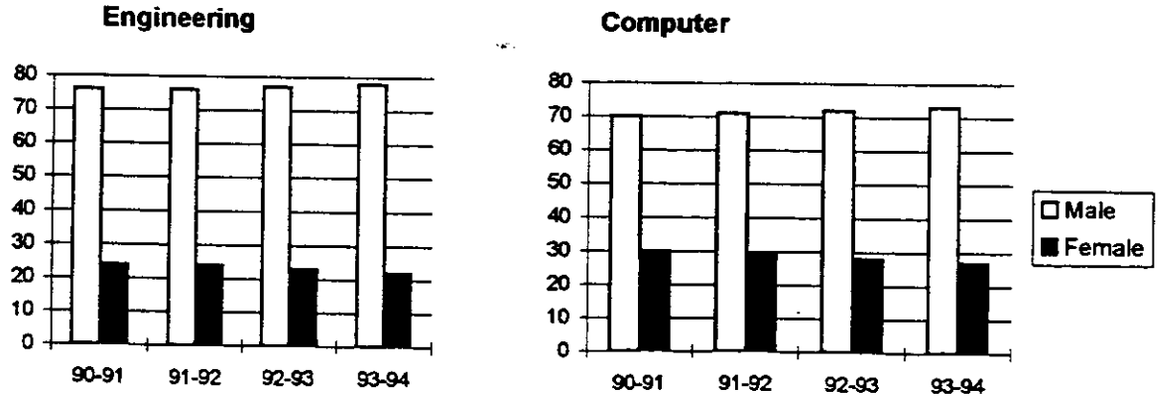
Source: ÅRSYS

Graph 3
Structure of age among remaining labour in Engineering and Computer Services 1990-1994, per cent



Source: ÅRSYS

Graph 4
Differences between male and female among remaining labour in Engineering and Computer Services 1990-1994, per cent



Source: ÅRSYS

Appendix 3

Table 1
Correlation coefficient with turnover in Computer Service industry.

	Recruited	*Remaining*	*Resigned to other industry*	*Resigned to non employment*
Sex				
Male	0,51	-0,02	0,36	0,06
Female	0,86	-0,95	-0,11	-0,09
Age				
16-29	0,78	-0,98	-0,15	-0,50
30-59	0,82	0,88	0,46	0,23
60-	0,85	-0,85	-0,15	-0,36
Education				
Primery	0,29	-0,96	-0,69	-0,45
Secondary	0,60	-0,99	0,02	-0,08
Tertiary	0,90	0,89	0,56	0,22

Table 2
Correlation coefficient with turnover in Engineering Service industry.

	Recruited	*Remaining*	*Resigned to other industry*	*Resigned to non employment*
Sex				
Male	0,33	0,21	0,22	0,65
Female	0,67	0,34	-0,12	0,74
Age				
16-29	0,59	0,18	0,48	0,77
30-59	0,33	0,42	-0,28	0,54
60-	0,16	0,22	0,72	0,61
Education				
Primery	-0,29	0,21	-0,80	0,52
Secondary	0,55	0,29	0,86	0,68
Tertiary	0,38	0,24	0,98	0,70