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The Gender Wage Gap in the Canadian Provinces, 1997-2014

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Abstract

This study examines the gender gaps in average hourly wages facing private sector full time employees in the Canadian provinces, using data from the Canadian Labour Force Survey. Over the 1997-2014 period, all provinces have made progress toward narrowing the gender wage gap, though notably little progress was made in Newfoundland and Alberta. Much of the variation across provinces in the gender gap is eliminated once we account for gender differences in individual and job characteristics in each province. Decomposition results suggest a large portion of the wage gap in each province is explained by gender differences in industry and occupation. The unexplained portion of the wage gap has been reduced in many provinces as gender differences in industry and occupation play an increasingly important role.

Acknowledgements

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Introduction

The persistence of a gender wage gap in Canada has been well-documented. Gunderson (2006) provides a complete review of evidence on male-female wage differences and the extent to which they might reflect discrimination. More recently, Vincent (2013a, 2013b) has offered a complete review of the Canadian evidence. Baker and Drolet (2010) provided an extensive analysis of the gender pay gap in Canada, clearly differentiating between gender gaps in annual earnings and hourly wages among full time workers from the early 1980s until 2008. An important result of their study is that while wage gap trends have shown modest progress over time, the proportion of the gap that is unexplained – or can't be accounted for by differences in men's and women's productive characteristics - has increased. Their results also show important differences across provinces.

To address the existence of gender inequities in compensation, most provinces have introduced legislation or policy that applies to public sector workers. Pay equity legislation that applies to public sector employees and employers has been enacted six provinces (Manitoba, Ontario, New Brunswick, Nova Scotia, Prince Edward Island, and Quebec) and in the federal jurisdiction.¹ Three provinces (Saskatchewan, Newfoundland, and British Columbia) have policy frameworks in place for negotiating pay equity in the public sector. Only one province, Alberta, lacks specific pay equity legislation or negotiating frameworks.

There are only two provinces, Ontario and Quebec, in which pay equity legislation also applies to private sector employers. In Quebec, all employers with at least 10 employees must follow the provisions of the Pay Equity Act. Quebec's large employers (with more than 100 employees) are also required to establish pay equity committees with employee representation that must develop a pay equity plan. Similarly, in Ontario, the pay equity legislation also applies to employers with ten or more employees and large employers must establish pay equity plans. In both cases, the pay equity plans establish methods for evaluating comparable worth across jobs and assessing whether pay equity is achieved.

Despite a lack of policy and legislation applied to private sector employees, we know less about the provincial variation that exists in gender wage gaps facing private sector employees. Baker and Fortin (2004) examined Ontario's private sector and found that pay equity legislation had no effect on the gender wage gap. They suggest such legislation may be difficult to apply in decentralized labour markets where comparable worth is more difficult to assess. Baker and Drolet (2001) found considerable variation across provinces in the gender wage gap for full-time employees. They found women in Alberta, British Columbia and Newfoundland consistently faced the largest wage gaps, with wage ratios at 0.78, 0.83, and 0.83 in 2006-2008 respectively. Women in Prince Edward Island have faced the smallest wage gaps since 1981 and appear to achieve equity by 2006-2008.

These broad comparisons across provinces, however, do not fully account for the extent to which employment in the public sector prevails. In Prince Edward Island, for example, 23 percent of men and 40 percent of women worked in the public sector in 2014.² In contrast, 12 percent of men and 27 percent of women in Alberta worked in the public sector in 2014. Given the greater difficulty in managing pay equity issues in the private sector, gender wage gap information specific to this segment of the labour market would be valuable for policy makers in each province.³

This study offers a comparative analysis of the gender wage gap facing full-time employees in the provinces' private sector and the factors driving the gender wage gap over the 1997-2014 period. In the next section I describe the data used in this study and measurement of key variables. The data demonstrates considerable differences across the provinces in the wage outcomes and characteristics of men and women. I then present regression-based estimates of the gender log wage differential over the 1997-2014 period, and demonstrate the extent to which gender differences in individual and job characteristics can help us understand the provincial variation in the gender wage gap and how the gap has declined over time. Finally, I results results of a standard Oaxaca-Blinder decomposition of the gender wage gap in each province for 2014 and 1997. The results suggest that within provinces, a greater portion of the wage gap is now explained by gender differences in industry and occupation.

Data and measurement

I use the Labour Force Survey's monthly public use micro data files from 1997-2014, representing the period over which hourly wage data is available in this survey. The analysis is based on a sample of men and women, aged 25-59, working full time in the private sector as their main job. Any workers whose jobs are classified as part of the public administration, utilities, or educational services industries (based on the North American Industry Classification System, NAICS 2002) are excluded from the sample as few men and women in the private sector work in these industries in all provinces.⁴ While gender generally describes an individual's masculinity or femininity, I use the LFS variable sex to divide the sample into male and female workers and use the terms gender and sex interchangeably in this study.

In measuring the wage gap, hourly wages of the employee are used throughout this study. Wage information has been collected as part of the monthly LFS survey since 1997 and represents hourly earnings at the workers' main job. When assessing questions surrounding pay equity, hourly wages are considered the most appropriate measure as it allows us to consider what individuals are paid when performing similar work. Income or earnings (measured annually or weekly) are important when measuring the well-being of families, for example, but may differ by gender because of differences in hours worked. The latter may reflect important concerns for employment equity, or gender equity within families, however this is

not the primary concern for pay equity questions. As such, I follow the suggestion in Baker and Drolet (2010) and examine the gender pay gap in terms of wages rather than earnings.

The analysis accounts for several individual and job characteristics. Age of the individual is characterized using indicators for five-year age groups. Education is characterized using a set of indicator variables (for 0-8 years, some secondary, grade 11-13 graduate, some post secondary, post secondary certificate or diploma, bachelors degree, or graduate/professional degree). An indicator variable for marital status is set equal to one if the individual reports being legally married or living in a common-law union and zero otherwise. For union status, I create an indicator for whether a person is covered by a collective agreement (set equal to one if the individual is a member of a union or covered by the collective agreement, zero otherwise). A variable for tenure represents the number of months a person has held their current job. Finally, there are 15 categories for industry and 25 categories for occupation used to characterize the individual's main job.⁵

Descriptive Statistics

In Figure 1 I present the average hourly earnings of men and women in each province in 2014 (with corresponding female-male wage ratios noted below the figure). Across provinces, there are considerable differences in the average wages. For example, the wages of men and women are highest in Alberta at \$33.69 and

\$24.67 (respectively). The resulting female-male wage ratio is 0.73. Prince Edward Island has the lowest wages, with an average male wage of \$20.42 and female wage of \$17.72. The female-male wage ratio, however is much higher in Prince Edward Island than other provinces, at 0.87.

There are many dimensions along which the provinces differ in terms of their private sector employees. For example, as presented in Figure 2, in all provinces there is a higher portion of women than men who have a university degree (bachelor's or higher) in 2014. The female-male gap in education appears smallest in Newfoundland, which is also the province with the smallest proportion of women with a university degree. The female-male gap in education appears largest in Saskatchewan, where 24 percent of women and 19 percent of men working in the private sector have a university degree.

It is well established that gender differences in industry and occupation can explain a large portion of the gender wage gap, and it is clear that the distribution of men and women across industries varies by province. The distribution of men and women across industries is presented in Figures 3 and 4 respectively. There are clear patterns in industrial gender segregation across provinces. For example, in all provinces men are much more likely than women to work in construction or resource-based industries (forestry, fishing, oil and gas). The gender imbalances also differ greatly across provinces. For example, in 2014 the likelihood of women to work in health care and social assistance is more than 12 times higher than that

of men in Saskatchewan, but is 7 times higher for women than men in British Columbia. In Alberta, the likelihood of men to work in construction is 3 times higher than that of women, but 8 times higher in Nova Scotia.

There are also provincial differences in other individual and job characteristics.⁶
For example, when examining in the extent to which women have held their current job, on average their job tenure is nearly identical to men's in most provinces. In Newfoundland and Prince Edward Island, however, men tend to have lower tenure than women (by 9 and 11 months respectively in 2014), while men in Alberta tend to have higher tenure (by 5 months). Such differences, as well as differences in the age composition of the population, marital status, or union status, can help us understand provincial variation in the gender wage gap.

Trends in provincial gender wage gaps

In this section I present regression-adjusted estimates of the gender wage gap to exemplify how differences across provinces in observable characteristics of men and women might underlie provincial differences in the gender wage gap and its evolution over time.

Following the simple approach taken by Baker and Drolet (2010), I estimate the following equation in each year 1997-2014 for each province:

$$\ln w_i = X_i \beta + F_i \lambda + \varepsilon_i \tag{1}$$

in which log wages of the individual are modeled as a linear function of explanatory variables X_i and an indicator variable F_i that is set to one if the individual is female and zero otherwise.⁷ In a first specification, only the indicator variable for female is included. As such, the coefficient λ represents a simple (unadjusted) gender difference in log wages (with a negative number suggesting that women earn less than men on average). These estimates of λ are presented in Figure 5. In a second specification, explanatory variables X_i are added, including controls for age, marital status, education, union status, job tenure, industry, and occupation. From the second specification, the coefficient λ represents a conditional (adjusted) gender log wage differential. That is, λ measures the extent to which women's log wages are different from men's, all other explanatory variables being equal. These estimates of λ are presented in Figure 6.

First consider the trends in the gender wage gap presented in Figure 5. Across all provinces, there appears some progress toward closing the gender wage gap over time. The size of the gap, and the extent to which it has narrowed, clearly differs across provinces. Historically, Newfoundland appears to have the largest gender wage gap among the provinces. Despite some improvements in Newfoundland over the 2000s, recent trends since 2010 demonstrate a deterioration of the gender wage gap so that overall, little progress has been made over the 1997-2014 period in Newfoundland. Prince Edward Island and Quebec are among those with the smallest gender wage gaps over the 1997-2014 period. New Brunswick had one of

the largest wage gaps in 1997, but has shown considerable progress in narrowing the gap by 2014. Alberta's gender wage gap is slightly more narrow than Newfoundland's, however has similarly shown little progress over time. Relative to many provinces, including Ontario and Manitoba, British Columbia and Saskatchewan have also show little progress in narrowing their gender wage gaps.

Second, consider the adjusted gender log wage differential presented in Figure 6. The most striking feature of these results is that the adjusted gender wage gaps in Figure 6 show substantially less provincial variation than unadjusted gender log wage differentials presented in Figure 5. This suggests there are provincial differences in the extent to which the explanatory variables can explain the observed differences between men's and women's wages. For example, (in Panel A of Figure 5), the 1997 unadjusted wage gap in Newfoundland was -0.42 while the 1997 adjusted wage gap in Newfoundland was -0.21. This implies half of Newfoundland's wage gap in 1997 could be accounted for by gender differences in the explanatory variables. In Prince Edward Island, the 1997 unadjusted wage gap was much smaller (-0.24). However, the 1997 adjusted gap was -0.22, suggesting little of the gap can be accounted for by gender differences in the explanatory variables.

In most provinces, the overall trend in the gender wage gap is slightly altered when we account for gender differences in our explanatory variables. One notable exception is Alberta, and to some extent Saskatchewan, where we can see greater

progress in narrowing the adjusted gender log wage differential than in the unadjusted differential. This suggests Alberta's gender differences in explanatory variables have actually grown over time, so that once accounted for the remaining gap appears narrower. In the next section we more rigorously examine the extent to which each of the explanatory variables can account for the prevailing wage gaps in each province.

Oaxaca-Blinder decomposition of the wage gap

In this section I examine the difference between the average log wages of men and women within each province in 2014 and 1997, and identify the extent to which the gender wage gap is associated with differences in the average characteristics of men and women in each province (representing the "explained" portion of the gap). In the process we also identify the extent to which such differences in average characteristics cannot explain the gender wage gap, which is referred to as the "unexplained" portion of the gap. In this section, I use a standard Oaxaca-Blinder decomposition technique to measure the explained and unexplained parts of the wage gap.

As a first step, for each province in 2014 I estimate the following wage regressions using samples of men and women, respectively:

$$\ln w_{iM} = \alpha_M + X_{iM}\beta_M + \varepsilon_{iM} \tag{2}$$

$$\ln w_{iF} = \alpha_F + X_{iF}\beta_F + \varepsilon_{iF} \tag{3}$$

where the covariates X_i are the same as those used when estimating equation (1). That is, I include controls for age, marital status, education, union status, job tenure, industry, and occupation. The estimated coefficients are then used in the decomposition of the wage gap. Taking expectations and differencing equations (2) and (3), we have the log wage differential restated as:

$$\overline{lnw}_{M} - \overline{lnw}_{F} = (\overline{X}_{M} - \overline{X}_{F})\hat{\beta}_{M} + (\hat{\alpha}_{M} - \hat{\alpha}_{F}) + \overline{X}_{F}(\hat{\beta}_{M} - \hat{\beta}_{F})$$

$$\tag{4}$$

The first term, $(\bar{X}_M - \bar{X}_F) \hat{\beta}_M$ in equation (4) represents that part of the gender log wage differential that can be explained by differences in average characteristics of men and women. Note this term can be broken down to illustrate the contribution of different characteristics to the overall gender wage gap. As is standard in the literature, we have used the coefficients from equation (2) for men as the reference coefficients in the decomposition calculations.⁸,⁹

The second set of terms, $(\hat{\alpha}_M - \hat{\alpha}_F) + \bar{X}_F(\hat{\beta}_M - \hat{\beta}_F)$, in equation (4) then represents that part of the gender log wage differential that is left unexplained. This part of the gap reflects gender differences in the average 'returns' to each characteristic X in the labour market, represented by the estimated coefficients. I do not decompose the unexplained portion of the gender wage gap any further in this study.¹⁰

It is important to note that the inclusion of industry and occupation as explanatory variables in the decomposition is not without controversy and requires careful interpretation in a policy context. The unexplained portion of the wage gap is thought to capture both wage discrimination against female employees as well as

any gender differences in productive characteristics that have not been accounted for by the explanatory variables. To the extent that gender differences in industry and occupation reflect the personal choices of individuals, we would describe these factors as helping to explain the wage gap rather than potentially attributing those portions of the gap to discrimination. However, to the extent that gender differences in industry and occupation reflect discrimination in hiring decisions by employers or more systemic discrimination affecting the labour market and human capital decisions of individuals, explaining a large part of the gender wage gap with differences in industry and occupation leaves much to be desired.

The decomposition results are presented in Tables 1 and 2 for 2014 and 1997, respectively. The percent of each province's wage gap that is explained by each factor or left unexplained is presented graphically in Figure 7.

First, consider the results representing the gender wage gap in Ontario in 2014 presented in Table 1 and Figure 7 (top panel). In Ontario, the total gender log wage differential in 2014 was 0.1861. (This is approximately the percentage difference between male and female wages.) For the province of Ontario, the results in Table 1 indicate that 0.0448 of the 0.1861 gender log wage differential can be explained by differences in the industries that men and women typically work in. As presented in Figure 7, this implies 24% of the gender gap can be explained by gender differences in industry. The Ontario results in Table 1 and Figure 7 also indicate that gender differences in age, marital status, union status, or job tenure can do relatively little

to explain the gender wage gap. Note the contribution of education to the gender wage gap in Ontario is small but negative at -0.0049. This arises because on average men are less educated than women in 2014, and if paid the same return on their educational investments, women would be paid more on average than men (holding all else constant). As such, rather than explaining the gender wage gap, gender differences in education effectively expand the gender wage gap that requires explanation. In Ontario, gender differences in occupation play a smaller role, explaining 6 percent of the wage gap. A large portion of the gap, 67 percent, remains unexplained by the factors included as explanatory variables.

Qualitatively, we see similar results for other provinces in Figure 7 for 2014. In Quebec, a slightly larger portion of the gender wage gap can be explained by gender differences in age, marital status, union status, and tenure than in Ontario (grouped as "other"), but less is explained by occupation differences and education differences are more important, so that the portion of the wage gap left unexplained is nearly the same as in Ontario at 66 percent. Industry differences appear to play the largest role in PEI and Nova Scotia, while occupation differences appear to play a larger role in Manitoba, Newfoundland, and Alberta. Among the provinces, New Brunswick has the largest unexplained portion of the wage gap at 71 percent and Prince Edward Island has the smallest unexplained portion at 42 percent.

A remarkable observation from Figure 7 is the fact that in most provinces, the portion of the wage gap that can be explained has increased over time. In 1997,

93% of PEI's wage gap was left unexplained, reduced to only 42% in 2014. Manitoba also provinces a remarkable example, with 86% of the gender wage gap unexplained in 1997 and 59% unexplained in 2014. In Ontario, the unexplained portion of the gap did not change over time. New Brunswick is the only province in which the unexplained portion actually increased over time, despite its large reduction in the total gender wage gap over the 1997-2014 period.

The unexplained portion of the gender wage gap will capture both discrimination and gender differences in productive characteristics not accounted for in this analysis. It is important to note that in all provinces, the portion of the gap explained by gender differences in occupation and industry account for most of the explained gap. As discussed above, one might view such occupation and industry differences as a different type of discrimination reflecting labour market segregation in a way that does not merely reflect preferences. For example, although the unexplained portion of Alberta's 2014 wage gap is 51 percent, an additional 46 percent reflects industry and occupation differences.

Concluding remarks

The results of this study demonstrate considerable variation across provinces in the gender wage gap, the extent to which it can be explained by gender differences in individual and job characteristics, and the extent to which the gap and the factors

driving it have changed over the 1997-2014 period. In some provinces, such as New Brunswick, the gender wage gap has narrowed substantially over time. In others, such as Alberta and Newfoundland, the gender wage gap has seen little change. Provincial differences in the size of the gap are largely reduced once we account for gender differences in job characteristics, particularly industry and occupational differences. In most provinces, the portion of the gap that cannot be explained by our observable characteristics has decreased over time. However, a greater importance of gender differences in industry and occupation for understanding the gender wage gap is an area of policy concern that warrants further research.

Notes

1

- ³ Notably, Drolet and Mumford (2012) examine gender earnings differentials for private-sector employees in Canada, using the Workplace and Employee Survey. However the analysis does not examine the gap within province and only examines the 2003 gap.
- ⁴ The choice was made to exclude observations due to small samples within occupation groups because the lack of observations was not uniform across provinces. See footnote 8 for implications in the decomposition of the gender wage gap.
- ⁵ The categories used in the LFS are used here, unmodified, from the variables NAICS_18 and NOCS_01_25.
- ⁶ A full set of means of key variables and wages across provinces, from 1997-2014 is available upon request from the author. This will be available ON PERSONAL WEBSITE until at least April 2018.
- ⁷ This simple model is obviously quite restrictive, assuming the relationship between each explanatory variable X and wages is the same for men and women. In the next section, this assumption is relaxed.
- ⁸ There are several methodological alternatives in this calculation and the choice of reference group will affect the estimated magnitudes of the explained portion of the gap. See Fortin et al (2011) and Jann (2008) for more information. Schirle and Vickers (2015) offer alternative results based on a pooled estimator and a similar specification and results are not qualitatively different.
- ⁹ In some provinces, a few categories for occupation had zero observations within either the female or male group in select years. To manage this, I made use of Stata's 'relax' option for the oaxaca command. As such, if there were zero observations in the male group that occupation category would contribute zero to the explained portion of the gap. Note that the Oaxaca decomposition results do not change substantially within province if observations belonging to the small-cell categories were dropped entirely.
- ¹⁰ It is possible to decompose the unexplained part of the wage gap to examine the contribution of different characteristics, however the methodology is extremely limited in this context. Given the use of several categorical variables in the regression analysis, a detailed decomposition is heavily dependent on the categories defined as the based categories for each set of indicators. See Fortin et al (2011) for details of this problem and possible solutions.

¹ More information can be found at the Ontario Pay Equity Commission's website at http://www.payequity.gov.on.ca/en/resources/guide/ope/ope_4.php. Baker and Fortin (2004) provide a discussion of Ontario's legislation and application to private sector employers.

² Authors tabulations based on Statistics Canada CANSIM Table 282-0012, representing all employees age 15 and over.

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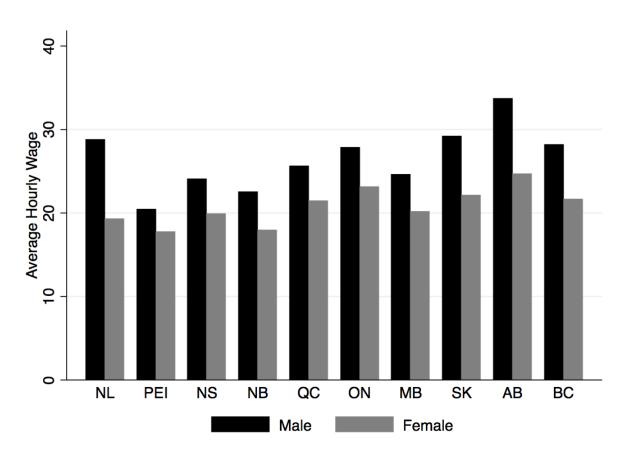


Figure 1. Average hourly wages among private sector employees aged 25-59, by province, 2014.

Note: Corresponding female-male wage ratios are: NL 0.67, PEI 0.87, NB 0.83, NS 0.80, QC 0.84, ON 0.83, MB 0.82, SK 0.76, AB 0.73, BC 0.77.

Source: Author's tabulations based on the 2014 LFS.

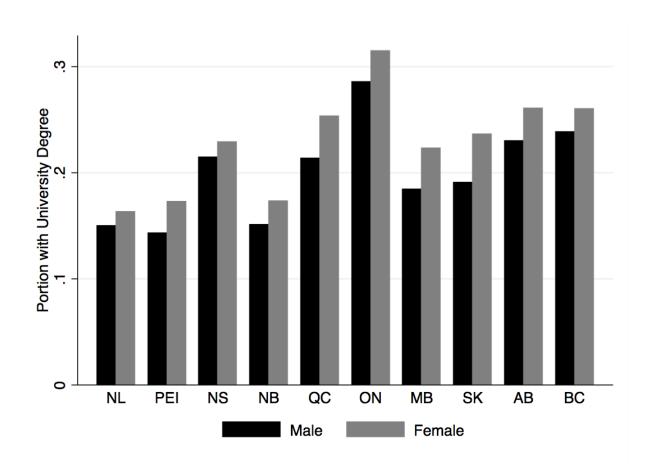


Figure 2. Portion of private sector employees aged 25-59 with a university degree, by sex, 2014.

Source: Author's tabulations based on the 2014 LFS.

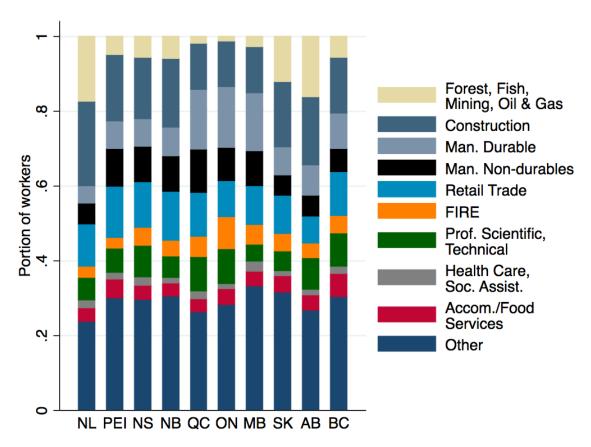


Figure 3. Distribution of men across industries in each province, 2014Note: Sample includes all men working full time in the private sector.
Source: Authors tabulations based on the LFS 2014.

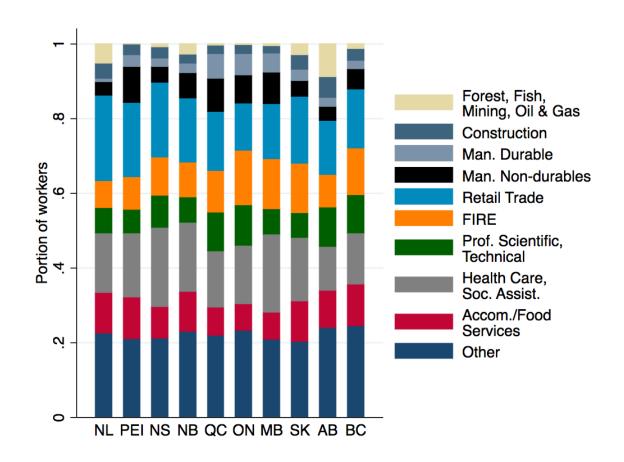
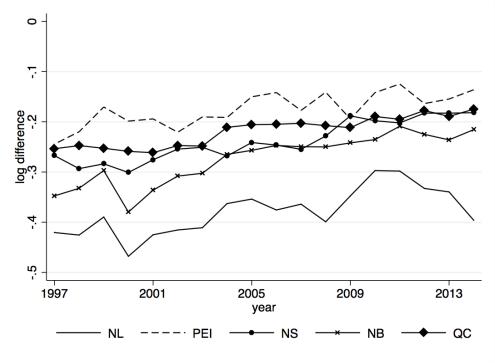
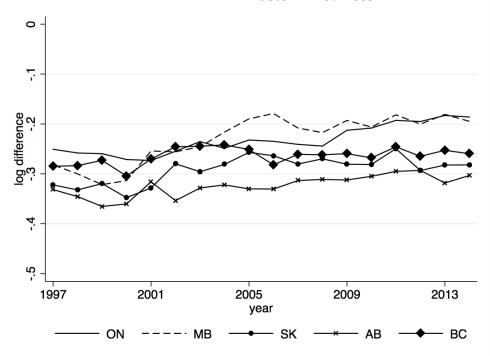


Figure 4. Distribution of women across industries in each province, 2014Note: Sample includes all women working full time in the private sector.
Source: Authors tabulations based on the LFS 2014.

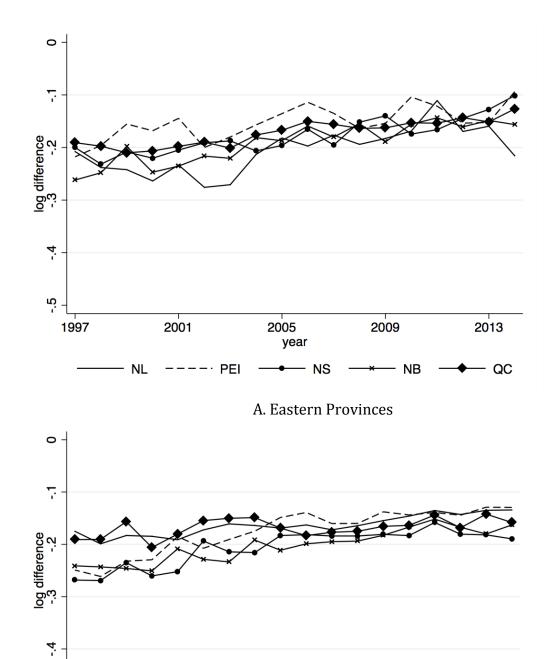


A. Eastern Provinces



B. Western Provinces

Figure 5. Gender log wage differentials, by province, 1997-2014 Note: Represents results of log wage regressions that include a female dummy and no other explanatory variables. See text for details. All estimates are statistically significant at the 5% level.



B. Western Provinces

2009

2013

Figure 6. Conditional Gender log wage differentials, by province, 1997-2014 Note: Represents results of log wage regressions that include a female dummy and covariates for individual and job characteristics. See text for details. All estimates are statistically significant at the 5% level.

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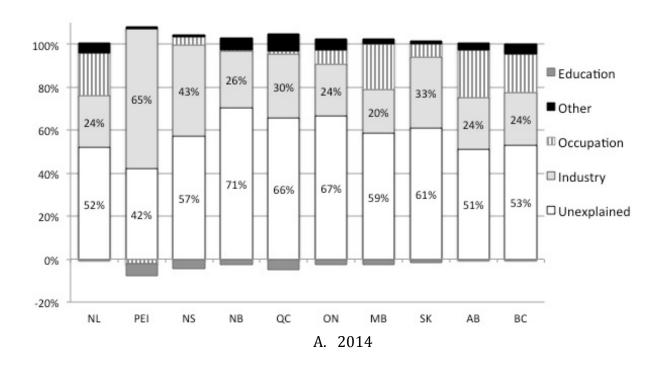
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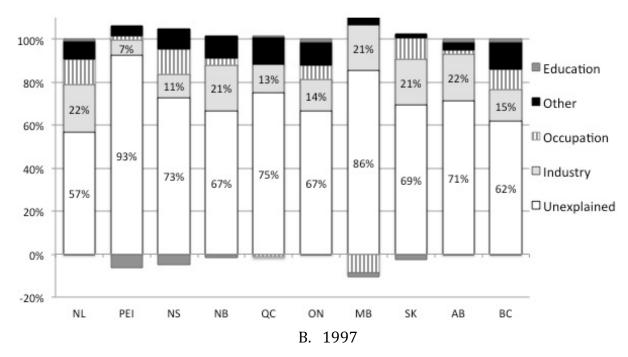


Figure 7. Percent of the gender log wage differential (gap) that is unexplained or explained by each factor, by province.

Note: Each column sums to 100%, each block representing the percent of the total log wage differential explained by gender differences in the indicated factors. Details are reported in Table 1. Sample includes men and women in each province, working full time in the private sector, aged 25-59.

Source: Authors' tabulations, see text for details.

Table 1. Decomposition results, gender log wage differentials, 2014

	NL	PEI	NS	NB	QC
Explained					
Age	0.0019	0.00004	-0.0018	-0.0016	-0.0009
Education	-0.0032	-0.0079	-0.0081	-0.0060	-0.0086
Marital Status	0.0027	0.0015	0.0014	0.0001	-0.0008
Union Status	0.0209	0.0059	0.0054	0.0142	0.0141
Tenure	-0.0057	-0.0065	-0.0032	-0.0007	0.0019
Industry	0.0953	0.0889	0.0778	0.0568	0.0521
Occupation	0.0778	-0.0030	0.0067	0.0007	0.0024
Unexplained	0.2064	0.0572	0.1038	0.1521	0.1146
Total Gap	0.3961	0.1362	0.1819	0.2156	0.1749
	ON	MB	SK	AB	BC
Explained					
Age	-0.0001	-0.0007	0.0001	-0.0003	0.0018
Education	-0.0049	-0.0052	-0.0043	-0.0018	-0.0007
Marital Status	0.0019	-0.0002	-0.0005	0.0007	0.0014
Union Status	0.0093	0.0042	0.0066	0.0049	0.0091
Tenure	-0.0007	0.0013	-0.0021	0.0054	-0.0001
Industry	0.0448	0.0396	0.0918	0.0723	0.0633
Occupation	0.0120	0.0414	0.0177	0.0664	0.0470
Unexplained	0.1238	0.1143	0.1727	0.1557	0.1378
Total Gap	0.1861	0.1947	0.2821	0.3033	0.2596

Source: Author's tabulations, see text for details.

 $Table\ 2.\ Decomposition\ results, gender\ log\ wage\ differentials,\ 1997$

	NL	PEI	NS	NB	QC
Explained					
Age	0.0002	-0.0017	0.0017	-0.0010	0.0021
Education	0.0038	-0.0156	-0.0134	-0.0053	0.0004
Marital Status	0.0010	0.0026	0.0029	0.0039	0.0021
Union Status	0.0292	0.0062	0.0152	0.0229	0.0175
Tenure	0.0056	0.0051	0.0064	0.0099	0.0106
Industry	0.0926	0.0178	0.0289	0.0733	0.0334
Occupation	0.0487	0.0037	0.0307	0.0115	-0.0033
Unexplained	0.2395	0.2262	0.1950	0.2324	0.1908
Total Gap	0.4205	0.2444	0.2673	0.3476	0.2536

	ON	MB	SK	AB	ВС
Explained					
Age	0.0009	-0.0039	-0.0029	0.0004	0.0023
Education	0.0034	-0.0066	-0.0080	0.0047	0.0035
Marital Status	0.0024	0.0007	0.0021	0.0029	0.0010
Union Status	0.0129	0.0078	0.0032	0.0044	0.0159
Tenure	0.0104	0.0074	0.0034	0.0044	0.0174
Industry	0.0363	0.0593	0.0688	0.0721	0.0418
Occupation	0.0171	-0.0239	0.0323	0.0060	0.0264
Unexplained	0.1675	0.2412	0.2233	0.2366	0.1767
Total Gap	0.2508	0.2820	0.3223	0.3316	0.2849

Source: Author's tabulations, see text for details.