

Analysis of private returns to vocational education and training: Support document

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This document was produced by the author(s) based on their research for the report *Analysis of private returns to vocational education and training*, and is an added resource for further information. The report is available on NCVER's website: <http://www.ncver.edu.au>

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This document is an appendix that is meant to accompany the main report, *Analysis of private returns to vocational education and training*. We include here the detailed regression results that correspond to Tables 4 to 59 of the main report.

This document is over 330 pages long. Please consider the environment before printing.

The regression results presented in this appendix are based on weighted Ordinary Least Squares (OLS) obtained in a two-step approach.

First, use a probit model to estimate the probability of being in the treatment group:

$$\Pr(\text{Treatment} | X) = \Phi(\beta X)$$

where X is a vector of characteristics. Next, estimate the predicted probabilities from the model and define these probabilities as propensity scores. Let the propensity score for treatment group member i be denoted by P_i . For a neighborhood $c(P_i)$ for each individual i with propensity score P_i in the treatment group, nearest-neighbours are comparison group members j who have propensity scores P_j where:

$$c(P_i) = \min_j \|P_i - P_j\|$$

That is, the comparison group member with the value of P_j that is closest to P_i is selected as the match. As matching is done with replacement, each comparison group observation can serve as the match for more than one treatment group observation.

In the second step, weighted OLS is used to estimate the treatment effect on the treated:

$$Y = \alpha D + \beta Z + \varepsilon$$

where Y is the outcome of interest, D denotes treatment group status, Z is a vector of characteristics, and the average treatment effect on the treated is denoted by α . Treatment group observations are each given a weight W_i of one, while comparison group observations are given a weight W_j of ≥ 0 , depending on how many times they are matched on in the first stage.

There are eight sections to this document. Section A presents the regression results for males using Year 12 completers as the comparison group. Section B presents the regression results for males using less than Year 12 completers as the comparison group. Section C presents the regression results for females using Year 12 completers as the comparison group. Section D presents the regression results for females using less than Year 12 completers as the comparison group. There are 65 tables in each of the first four sections.

Sections E to H present the analogous regression results that condition on school completion status (see Section 7.3 of the report). There are 16 tables in each of these sections.

For all regressions, estimates of α are given in the first row of each table. Omitted groups in the covariates are ‘age 15 to 19’, ‘ACT, NT and TAS’, and ‘have no children’.

Certain variables are “dropped” if the sample used to estimate the regression has no observations in some categories. For example, in the first column of Table 1a, age 50 to 54 is dropped because there are no observations in the default omitted age group (age 15 to 19) and age 50 to 54 is chosen as the new omitted group. Similarly, in the second to fourth columns of the same table, age 20 to 24 is dropped because there are no observations in the default omitted age group (age 15 to 19) and age 20 to 24 is chosen as the new reference group.

Section A: Using Year 12 Completers as the Comparison Group, Males

Table 1a: Aggregate Returns to Education for the 1993 SET (ABSCQ) Relative to Year 12 Completion – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	0.036*** (0.002)	0.006 (0.617)	0.032** (0.046)	0.292*** (0.000)
Age 20 to 24	-0.071** (0.025)	(dropped)	(dropped)	(dropped)
Age 25 to 29	-0.001 (0.984)	0.074** (0.018)	0.126*** (0.001)	0.138*** (0.008)
Age 30 to 34	0.050* (0.055)	0.073** (0.013)	0.218*** (0.000)	0.301*** (0.000)
Age 35 to 39	0.047* (0.066)	0.044 (0.141)	0.183*** (0.000)	0.288*** (0.000)
Age 40 to 44	0.041 (0.123)	0.062** (0.048)	0.152*** (0.000)	0.357*** (0.000)
Age 45 to 49	0.025 (0.351)	0.063** (0.050)	0.188*** (0.000)	0.332*** (0.000)
Age 50 to 54	(dropped)	0.049 (0.163)	0.224*** (0.000)	0.375*** (0.000)
Age 55 to 64	-0.066** (0.021)	-0.056 (0.108)	0.035 (0.425)	0.195*** (0.003)
Capital City	-0.002 (0.873)	0.010 (0.500)	0.029 (0.123)	0.150*** (0.000)
Non-English speaking country	-0.013 (0.687)	-0.017 (0.618)	0.070 (0.137)	-0.066 (0.256)
English is first language	-0.002 (0.951)	-0.000 (0.993)	0.123*** (0.004)	0.077 (0.145)
NSW	0.017 (0.335)	-0.039** (0.048)	-0.053** (0.029)	0.040 (0.204)
VIC	-0.008 (0.664)	-0.001 (0.971)	-0.016 (0.524)	0.018 (0.592)
QLD	-0.014 (0.495)	0.009 (0.682)	-0.040 (0.170)	-0.012 (0.749)
SA	-0.030 (0.178)	0.002 (0.945)	-0.082*** (0.007)	-0.013 (0.727)
WA	-0.002 (0.937)	0.009 (0.687)	-0.021 (0.487)	0.008 (0.840)
Married	0.061*** (0.000)	0.067*** (0.000)	0.031 (0.187)	0.162*** (0.000)
Child age 0 to 2	-0.029 (0.154)	-0.003 (0.883)	0.024 (0.398)	-0.013 (0.702)
Child age 3 to 4	-0.030 (0.279)	-0.040 (0.164)	0.031 (0.412)	0.064 (0.167)
Child age 5 to 9	-0.019 (0.399)	-0.055** (0.020)	0.043 (0.169)	0.005 (0.890)
Child age 10 to 14	-0.041* (0.092)	-0.014 (0.588)	0.018 (0.588)	0.063 (0.133)
Union member	0.085*** (0.000)	0.046*** (0.001)	0.131*** (0.000)	-0.021 (0.310)
Constant	0.847*** (0.000)	0.825*** (0.000)	0.520*** (0.000)	5.847*** (0.000)
Number of observations	1,787	1,740	1,465	1,204
R2	0.079	0.045	0.132	0.285

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 2a: Aggregate Returns to Education for the 1993 SET (ABSCQ) Relative to Year 12 Completion – Associate Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma	0.032* (0.051)	0.018 (0.238)	0.024 (0.263)	0.075*** (0.008)
Age 20 to 24	-0.064 (0.527)	0.131 (0.168)	0.151 (0.205)	0.299** (0.038)
Age 25 to 29	-0.015 (0.875)	0.201** (0.027)	0.251** (0.028)	0.447*** (0.001)
Age 30 to 34	0.052 (0.596)	0.215** (0.017)	0.295*** (0.009)	0.646*** (0.000)
Age 35 to 39	0.068 (0.490)	0.202** (0.026)	0.270** (0.018)	0.662*** (0.000)
Age 40 to 44	0.065 (0.505)	0.196** (0.030)	0.241** (0.035)	0.699*** (0.000)
Age 45 to 49	0.023 (0.816)	0.209** (0.022)	0.250** (0.030)	0.742*** (0.000)
Age 50 to 54	-0.002 (0.982)	0.146 (0.114)	0.306*** (0.009)	0.801*** (0.000)
Age 55 to 64	-0.085 (0.393)	0.050 (0.587)	0.159 (0.183)	0.609*** (0.000)
Capital City	-0.008 (0.673)	-0.001 (0.966)	0.019 (0.443)	0.090*** (0.006)
Non-English speaking country	0.024 (0.614)	-0.015 (0.728)	-0.038 (0.552)	0.049 (0.580)
English is first language	0.048 (0.273)	-0.010 (0.791)	0.064 (0.277)	0.127 (0.119)
NSW	0.054** (0.047)	-0.031 (0.229)	-0.067* (0.056)	0.085* (0.067)
VIC	0.001 (0.970)	-0.035 (0.185)	-0.024 (0.499)	-0.004 (0.936)
QLD	-0.009 (0.753)	0.012 (0.670)	-0.043 (0.260)	-0.045 (0.358)
SA	-0.017 (0.598)	-0.007 (0.825)	-0.082* (0.068)	-0.043 (0.459)
WA	0.028 (0.407)	-0.042 (0.186)	-0.065 (0.154)	0.052 (0.377)
Married	0.066*** (0.005)	0.037* (0.095)	0.057* (0.073)	0.100** (0.019)
Child age 0 to 2	-0.026 (0.377)	0.021 (0.439)	-0.002 (0.960)	-0.018 (0.723)
Child age 3 to 4	-0.038 (0.317)	-0.039 (0.268)	0.005 (0.919)	0.048 (0.452)
Child age 5 to 9	-0.030 (0.327)	-0.040 (0.155)	0.037 (0.349)	0.089* (0.084)
Child age 10 to 14	-0.095*** (0.002)	0.008 (0.781)	0.042 (0.289)	0.004 (0.937)
Union member	0.105*** (0.000)	0.061*** (0.000)	0.153*** (0.000)	0.003 (0.916)
Constant	0.770*** (0.000)	0.732*** (0.000)	0.485*** (0.000)	5.510*** (0.000)
Number of observations	1,085	1,044	812	664
R2	0.091	0.072	0.115	0.225

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 3a: Aggregate Returns to Education for the 1993 SET (ABSCQ) Relative to Year 12 Completion – Skilled Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications	-0.005	0.016**	0.010	-0.028*
	(0.547)	(0.046)	(0.421)	(0.053)
Age 20 to 24	-0.046	0.059	-0.004	0.329***
	(0.551)	(0.379)	(0.969)	(0.003)
Age 25 to 29	-0.068	0.092	-0.000	0.497***
	(0.372)	(0.172)	(0.996)	(0.000)
Age 30 to 34	-0.010	0.090	0.097	0.592***
	(0.899)	(0.180)	(0.298)	(0.000)
Age 35 to 39	-0.001	0.098	0.032	0.612***
	(0.988)	(0.147)	(0.735)	(0.000)
Age 40 to 44	-0.014	0.090	0.026	0.633***
	(0.860)	(0.181)	(0.779)	(0.000)
Age 45 to 49	-0.028	0.090	0.060	0.675***
	(0.719)	(0.184)	(0.528)	(0.000)
Age 50 to 54	-0.043	0.089	0.079	0.693***
	(0.575)	(0.189)	(0.410)	(0.000)
Age 55 to 64	-0.147*	0.010	-0.081	0.387***
	(0.057)	(0.878)	(0.392)	(0.001)
Capital City	0.001	-0.007	0.048***	0.082***
	(0.923)	(0.368)	(0.000)	(0.000)
Non-English speaking country	-0.021	-0.006	-0.014	-0.074
	(0.437)	(0.797)	(0.736)	(0.139)
English is first language	0.031	-0.023	0.003	0.006
	(0.231)	(0.315)	(0.935)	(0.897)
NSW	0.014	-0.027**	-0.010	0.051**
	(0.326)	(0.040)	(0.628)	(0.032)
VIC	-0.007	-0.013	0.014	-0.004
	(0.646)	(0.339)	(0.516)	(0.868)
QLD	-0.006	-0.004	-0.028	-0.108***
	(0.678)	(0.775)	(0.204)	(0.000)
SA	-0.023	-0.019	-0.067***	-0.073**
	(0.203)	(0.233)	(0.008)	(0.011)
WA	0.002	-0.006	0.004	-0.011
	(0.925)	(0.708)	(0.878)	(0.694)
Married	0.080***	0.025**	0.024	0.102***
	(0.000)	(0.028)	(0.188)	(0.000)
Child age 0 to 2	-0.024	0.007	0.053**	-0.019
	(0.133)	(0.614)	(0.020)	(0.455)
Child age 3 to 4	-0.032	-0.040**	0.036	-0.009
	(0.134)	(0.032)	(0.241)	(0.796)
Child age 5 to 9	-0.015	-0.018	0.054**	0.080***
	(0.384)	(0.244)	(0.030)	(0.004)
Child age 10 to 14	-0.049***	-0.018	0.034	0.019
	(0.006)	(0.264)	(0.199)	(0.529)
Union member	0.124***	0.063***	0.170***	0.052***
	(0.000)	(0.000)	(0.000)	(0.000)
Constant	0.843***	0.852***	0.697***	5.671***
	(0.000)	(0.000)	(0.000)	(0.000)
Number of observations	4,294	4,062	3,029	2,380
R2	0.076	0.031	0.103	0.202

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 4a: Aggregate Returns to Education for the 1993 SET (ABSCQ) Relative to Year 12 Completion – Basic Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications	-0.021	0.003	-0.025	0.069
	(0.462)	(0.931)	(0.515)	(0.157)
Age 20 to 24	0.224***	0.074	0.370***	0.333*
	(0.005)	(0.423)	(0.000)	(0.051)
Age 25 to 29	0.247***	0.136	0.499***	0.511***
	(0.002)	(0.136)	(0.000)	(0.003)
Age 30 to 34	0.277***	0.138	0.529***	0.703***
	(0.001)	(0.149)	(0.000)	(0.000)
Age 35 to 39	0.270***	0.080	0.426***	0.753***
	(0.001)	(0.406)	(0.000)	(0.000)
Age 40 to 44	0.231***	0.139	0.484***	0.792***
	(0.005)	(0.143)	(0.000)	(0.000)
Age 45 to 49	0.259***	0.153	0.563***	0.877***
	(0.002)	(0.113)	(0.000)	(0.000)
Age 50 to 54	0.294***	0.123	0.572***	0.651***
	(0.001)	(0.210)	(0.000)	(0.000)
Age 55 to 64	0.219**	0.077	0.422***	0.443**
	(0.014)	(0.449)	(0.000)	(0.018)
Capital City	0.033	-0.010	0.068	0.170***
	(0.301)	(0.761)	(0.123)	(0.003)
Non-English speaking country	-0.215**	0.092	-0.105	-0.046
	(0.046)	(0.368)	(0.413)	(0.794)
English is first language	-0.084	0.044	-0.145	0.048
	(0.414)	(0.650)	(0.252)	(0.776)
NSW	0.061	-0.017	-0.002	0.016
	(0.213)	(0.738)	(0.972)	(0.848)
VIC	0.059	0.006	0.013	-0.023
	(0.315)	(0.923)	(0.868)	(0.805)
QLD	0.025	0.039	-0.000	-0.095
	(0.624)	(0.456)	(0.998)	(0.253)
SA	0.055	-0.000	-0.039	0.033
	(0.331)	(0.996)	(0.625)	(0.744)
WA	0.032	-0.082	-0.040	0.000
	(0.564)	(0.152)	(0.558)	(0.997)
Married	0.030	0.117***	0.055	0.039
	(0.463)	(0.005)	(0.312)	(0.580)
Child age 0 to 2	-0.027	-0.018	0.049	0.010
	(0.635)	(0.751)	(0.507)	(0.919)
Child age 3 to 4	0.063	-0.050	0.057	0.083
	(0.400)	(0.513)	(0.549)	(0.489)
Child age 5 to 9	0.006	-0.036	0.062	0.097
	(0.925)	(0.546)	(0.431)	(0.336)
Child age 10 to 14	0.006	-0.032	0.021	0.035
	(0.921)	(0.583)	(0.781)	(0.703)
Union member	0.148***	0.086***	0.185***	0.019
	(0.000)	(0.009)	(0.000)	(0.716)
Constant	0.629***	0.661***	0.358**	5.500***
	(0.000)	(0.000)	(0.025)	(0.000)
Number of observations	425	399	349	240
R2	0.124	0.097	0.241	0.316

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 5a: Aggregate Returns to Education for the 1997 SET (ABSCQ) Relative to Year 12 Completion – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	0.039*** (0.000)	0.066*** (0.000)	0.077*** (0.000)	0.243*** (0.000)
Age 20 to 24	0.005 (0.879)	0.369*** (0.000)	-0.078 (0.104)	-0.413*** (0.000)
Age 25 to 29	0.059** (0.037)	0.414*** (0.000)	0.040 (0.366)	-0.173*** (0.001)
Age 30 to 34	0.058** (0.040)	0.324*** (0.000)	0.023 (0.605)	-0.021 (0.703)
Age 35 to 39	-0.008 (0.781)	0.243*** (0.000)	0.010 (0.833)	0.043 (0.437)
Age 40 to 44	0.000 (1.000)	0.263*** (0.000)	0.003 (0.952)	0.061 (0.258)
Age 45 to 49	-0.017 (0.536)	0.201*** (0.000)	0.013 (0.769)	0.001 (0.989)
Age 50 to 54	0.021 (0.455)	0.133*** (0.009)	0.010 (0.825)	0.081 (0.147)
Age 55 to 59	(dropped)	(dropped)	(dropped)	(dropped)
Age 60 to 64	-0.135*** (0.000)	-0.051 (0.489)	-0.164** (0.027)	-0.144* (0.093)
English is first language	-0.021 (0.355)	0.003 (0.946)	-0.029 (0.442)	-0.011 (0.809)
Non-English speaking country	-0.043 (0.139)	-0.075 (0.148)	0.008 (0.864)	-0.019 (0.747)
NSW	0.068*** (0.000)	-0.043 (0.169)	-0.028 (0.297)	0.010 (0.746)
VIC	0.014 (0.406)	-0.041 (0.191)	-0.022 (0.428)	-0.032 (0.316)
QLD	0.045** (0.012)	-0.022 (0.496)	-0.030 (0.290)	-0.055* (0.089)
SA	-0.008 (0.700)	-0.114*** (0.003)	-0.047 (0.159)	-0.189*** (0.000)
WA	0.051** (0.015)	-0.080** (0.036)	-0.082** (0.014)	-0.050 (0.197)
Married	0.073*** (0.000)	0.064** (0.015)	0.075*** (0.001)	0.137*** (0.000)
Child age 0 to 2	0.000 (0.984)	-0.029 (0.397)	0.061** (0.044)	-0.011 (0.750)
Child age 3 to 4	0.057** (0.027)	-0.071 (0.119)	0.056 (0.172)	-0.048 (0.322)
Child age 5 to 9	0.046** (0.016)	-0.044 (0.196)	0.015 (0.618)	-0.052 (0.148)
Child age 10 to 14	0.030 (0.128)	-0.013 (0.710)	0.030 (0.322)	-0.000 (0.991)
Union member	0.083*** (0.000)	0.299*** (0.000)	0.115*** (0.000)	-0.055*** (0.010)
Has disability	-0.045*** (0.002)	-0.044* (0.085)	-0.008 (0.721)	-0.017 (0.530)
Constant	0.821*** (0.000)	0.378*** (0.000)	0.776*** (0.000)	6.617*** (0.000)
Number of observations	2,036	1,968	1,642	1,423
R2	0.098	0.156	0.085	0.252

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 6a: Aggregate Returns to Education for the 1997 SET (ABSCQ) Relative to Year 12 Completion – Associate Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma	0.025 (0.265)	0.129*** (0.000)	0.050* (0.098)	0.068** (0.041)
Age 20 to 24	0.191** (0.010)	0.166 (0.245)	0.312*** (0.002)	-0.391*** (0.000)
Age 25 to 29	0.284*** (0.000)	0.171 (0.211)	0.439*** (0.000)	-0.168* (0.095)
Age 30 to 34	0.245*** (0.001)	0.139 (0.309)	0.398*** (0.000)	-0.018 (0.858)
Age 35 to 39	0.221*** (0.002)	0.103 (0.454)	0.409*** (0.000)	0.062 (0.541)
Age 40 to 44	0.209*** (0.003)	0.086 (0.532)	0.334*** (0.000)	0.029 (0.776)
Age 45 to 49	0.205*** (0.004)	0.054 (0.690)	0.441*** (0.000)	0.029 (0.782)
Age 50 to 54	0.230*** (0.002)	0.029 (0.831)	0.459*** (0.000)	0.136 (0.191)
Age 55 to 59	0.143* (0.058)	-0.199 (0.166)	0.445*** (0.000)	(dropped) .
Age 60 to 64	(dropped)	(dropped)	(dropped)	0.018 (0.902)
English is first language	-0.021 (0.627)	0.012 (0.844)	-0.074 (0.202)	-0.038 (0.572)
Non-English speaking country	-0.178*** (0.004)	-0.014 (0.889)	-0.037 (0.664)	-0.048 (0.622)
NSW	0.033 (0.377)	0.009 (0.872)	-0.007 (0.896)	-0.002 (0.979)
VIC	-0.030 (0.450)	0.022 (0.723)	-0.058 (0.292)	-0.126** (0.040)
QLD	0.027 (0.503)	0.042 (0.482)	-0.038 (0.469)	-0.046 (0.426)
SA	-0.056 (0.179)	-0.089 (0.162)	-0.105* (0.064)	-0.184*** (0.004)
WA	0.054 (0.224)	-0.053 (0.434)	-0.105* (0.084)	-0.023 (0.727)
Married	0.100*** (0.001)	0.011 (0.817)	0.014 (0.740)	0.107** (0.021)
Child age 0 to 2	-0.009 (0.826)	0.052 (0.389)	0.094* (0.084)	-0.020 (0.730)
Child age 3 to 4	-0.009 (0.862)	0.022 (0.788)	0.095 (0.183)	-0.027 (0.724)
Child age 5 to 9	0.036 (0.418)	-0.025 (0.705)	0.125** (0.049)	-0.050 (0.450)
Child age 10 to 14	-0.015 (0.746)	0.044 (0.523)	0.038 (0.530)	0.005 (0.946)
Union member	0.095*** (0.000)	0.273*** (0.000)	0.143*** (0.000)	-0.050 (0.155)
Has disability	-0.033 (0.223)	-0.005 (0.901)	-0.035 (0.341)	-0.069* (0.087)
Constant	0.624*** (0.000)	0.508*** (0.001)	0.466*** (0.000)	6.685*** (0.000)
Number of observations	570	550	496	438
R2	0.130	0.180	0.162	0.216

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 7a: Aggregate Returns to Education for the 1997 SET (ABSCQ) Relative to Year 12 Completion – Skilled Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications	0.015*	-0.002	0.021	-0.072***
	(0.090)	(0.904)	(0.170)	(0.000)
Age 20 to 24	0.130**	0.091	0.296***	0.405***
	(0.035)	(0.396)	(0.002)	(0.000)
Age 25 to 29	0.149**	0.026	0.295***	0.551***
	(0.015)	(0.811)	(0.002)	(0.000)
Age 30 to 34	0.154**	-0.034	0.281***	0.639***
	(0.013)	(0.749)	(0.003)	(0.000)
Age 35 to 39	0.140**	-0.123	0.288***	0.716***
	(0.023)	(0.252)	(0.003)	(0.000)
Age 40 to 44	0.127**	-0.161	0.282***	0.735***
	(0.041)	(0.136)	(0.004)	(0.000)
Age 45 to 49	0.117*	-0.184*	0.279***	0.637***
	(0.059)	(0.088)	(0.004)	(0.000)
Age 50 to 54	0.125**	-0.268**	0.331***	0.686***
	(0.045)	(0.013)	(0.001)	(0.000)
Age 55 to 59	0.119*	-0.291***	0.327***	0.738***
	(0.059)	(0.008)	(0.001)	(0.000)
Age 60 to 64	-0.064	-0.209*	-0.021	0.706***
	(0.327)	(0.066)	(0.835)	(0.000)
English is first language	-0.027	-0.043	-0.008	0.024
	(0.270)	(0.276)	(0.847)	(0.540)
Non-English speaking country	-0.130***	-0.045	-0.009	-0.068
	(0.000)	(0.395)	(0.876)	(0.242)
NSW	0.036**	0.009	0.011	0.046*
	(0.017)	(0.732)	(0.668)	(0.090)
VIC	-0.007	-0.010	-0.003	-0.003
	(0.643)	(0.695)	(0.896)	(0.925)
QLD	0.034**	0.007	-0.051**	0.032
	(0.023)	(0.771)	(0.048)	(0.221)
SA	-0.011	-0.072**	-0.109***	-0.127***
	(0.508)	(0.013)	(0.000)	(0.000)
WA	0.049***	-0.024	-0.044	0.071**
	(0.003)	(0.401)	(0.134)	(0.020)
Married	0.081***	0.035*	0.067***	0.136***
	(0.000)	(0.082)	(0.001)	(0.000)
Child age 0 to 2	0.002	-0.036	0.056**	-0.052**
	(0.909)	(0.150)	(0.033)	(0.050)
Child age 3 to 4	0.031	-0.052	0.080**	-0.087**
	(0.155)	(0.150)	(0.037)	(0.026)
Child age 5 to 9	0.027	-0.050*	0.037	-0.062*
	(0.111)	(0.078)	(0.238)	(0.051)
Child age 10 to 14	0.000	0.053*	0.068**	0.004
	(0.991)	(0.062)	(0.026)	(0.909)
Union member	0.098***	0.364***	0.153***	0.059***
	(0.000)	(0.000)	(0.000)	(0.000)
Has disability	-0.060***	0.026	-0.000	-0.068***
	(0.000)	(0.154)	(0.994)	(0.000)
Constant	0.726***	0.736***	0.442***	5.831***
	(0.000)	(0.000)	(0.000)	(0.000)
Number of observations	3,491	3,386	2,446	2,186
R2	0.101	0.184	0.108	0.169

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 8a: Aggregate Returns to Education for the 1997 SET (ABSCQ) Relative to Year 12 Completion – Basic Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications	-0.039** (0.010)	0.013 (0.558)	-0.010 (0.665)	-0.041 (0.107)
Age 20 to 24	0.049 (0.304)	0.112 (0.116)	0.264*** (0.000)	0.321*** (0.000)
Age 25 to 29	0.096** (0.043)	0.026 (0.713)	0.234*** (0.001)	0.467*** (0.000)
Age 30 to 34	0.089* (0.067)	-0.014 (0.848)	0.307*** (0.000)	0.621*** (0.000)
Age 35 to 39	0.107** (0.029)	-0.075 (0.304)	0.296*** (0.000)	0.640*** (0.000)
Age 40 to 44	0.067 (0.181)	-0.131* (0.077)	0.233*** (0.001)	0.687*** (0.000)
Age 45 to 49	0.067 (0.184)	-0.086 (0.247)	0.305*** (0.000)	0.654*** (0.000)
Age 50 to 54	0.063 (0.220)	-0.172** (0.026)	0.347*** (0.000)	0.772*** (0.000)
Age 55 to 59	0.070 (0.201)	-0.337*** (0.000)	0.213** (0.030)	0.730*** (0.000)
Age 60 to 64	-0.027 (0.662)	-0.143 (0.128)	0.030 (0.751)	0.845*** (0.000)
English is first language	-0.031 (0.456)	-0.165*** (0.007)	-0.098* (0.095)	-0.029 (0.644)
Non-English speaking country	-0.072 (0.189)	-0.200** (0.014)	-0.039 (0.638)	-0.117 (0.150)
NSW	0.036 (0.167)	-0.019 (0.609)	-0.035 (0.369)	-0.025 (0.562)
VIC	-0.031 (0.270)	0.019 (0.644)	-0.016 (0.693)	-0.047 (0.295)
QLD	0.034 (0.219)	-0.008 (0.846)	-0.080* (0.055)	-0.084* (0.064)
SA	-0.040 (0.198)	-0.064 (0.163)	-0.113** (0.019)	-0.222*** (0.000)
WA	0.046 (0.133)	-0.043 (0.337)	-0.010 (0.838)	0.015 (0.774)
Married	0.108*** (0.000)	0.058* (0.058)	0.059* (0.061)	0.109*** (0.002)
Child age 0 to 2	-0.026 (0.373)	-0.011 (0.802)	0.043 (0.331)	0.023 (0.631)
Child age 3 to 4	0.007 (0.857)	0.006 (0.917)	0.042 (0.467)	0.010 (0.869)
Child age 5 to 9	0.007 (0.827)	-0.035 (0.420)	-0.001 (0.976)	-0.020 (0.696)
Child age 10 to 14	-0.023 (0.437)	0.041 (0.343)	0.003 (0.952)	0.047 (0.361)
Union member	0.141*** (0.000)	0.300*** (0.000)	0.157*** (0.000)	0.033 (0.222)
Has disability	-0.104*** (0.000)	0.005 (0.862)	-0.008 (0.774)	-0.106*** (0.001)
Constant	0.782*** (0.000)	0.833*** (0.000)	0.574*** (0.000)	5.969*** (0.000)
Number of observations	1,557	1,444	1,142	982
R2	0.113	0.150	0.108	0.254

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 9a: Aggregate Returns to Education for the 2001 SET (ABSCQ) Relative to Year 12 Completion – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	0.025*** (0.006)	-0.010 (0.577)	0.058*** (0.000)	0.254*** (0.000)
Age 20 to 24	0.097 (0.520)	-0.112 (0.708)	0.138 (0.526)	0.229 (0.333)
Age 25 to 29	0.042 (0.779)	-0.083 (0.782)	0.140 (0.518)	0.418* (0.076)
Age 30 to 34	0.042 (0.778)	-0.115 (0.701)	0.163 (0.453)	0.603** (0.010)
Age 35 to 39	0.050 (0.739)	-0.160 (0.591)	0.218 (0.315)	0.709*** (0.003)
Age 40 to 44	0.033 (0.828)	-0.246 (0.409)	0.246 (0.257)	0.693*** (0.003)
Age 45 to 49	0.049 (0.746)	-0.246 (0.410)	0.270 (0.214)	0.676*** (0.004)
Age 50 to 54	0.050 (0.742)	-0.361 (0.227)	0.194 (0.372)	0.769*** (0.001)
Age 55 to 59	0.020 (0.896)	-0.515* (0.086)	0.026 (0.905)	0.660*** (0.006)
Age 60 to 64	-0.143 (0.346)	-0.395 (0.192)	0.139 (0.533)	0.563** (0.021)
English is first language	0.057*** (0.008)	0.035 (0.400)	0.002 (0.963)	0.051 (0.196)
Non-English speaking country	0.045* (0.055)	0.119** (0.012)	-0.036 (0.369)	-0.048 (0.266)
NSW	-0.001 (0.970)	-0.056* (0.052)	-0.001 (0.961)	0.131*** (0.000)
VIC	-0.008 (0.582)	-0.111*** (0.000)	0.020 (0.385)	0.075*** (0.004)
QLD	-0.007 (0.655)	-0.136*** (0.000)	-0.008 (0.754)	0.012 (0.690)
SA	-0.003 (0.852)	-0.060* (0.079)	0.013 (0.624)	-0.029 (0.337)
WA	-0.008 (0.647)	-0.125*** (0.000)	-0.012 (0.667)	0.078** (0.013)
Father born overseas	0.013 (0.351)	-0.028 (0.308)	-0.013 (0.551)	0.017 (0.518)
Mother born overseas	0.011 (0.434)	0.007 (0.811)	0.048** (0.045)	0.019 (0.496)
Married	0.077*** (0.000)	0.107*** (0.000)	0.113*** (0.000)	0.090*** (0.000)
Child age 0 to 2	0.001 (0.952)	-0.063* (0.051)	-0.028 (0.290)	0.016 (0.573)
Child age 3 to 4	-0.004 (0.839)	-0.080* (0.076)	0.030 (0.412)	0.024 (0.558)
Child age 5 to 9	0.014 (0.396)	-0.051 (0.113)	-0.044 (0.110)	0.051 (0.101)
Child age 10 to 14	-0.021 (0.192)	-0.012 (0.728)	-0.088*** (0.001)	0.020 (0.512)
Union member	0.057*** (0.000)	0.235*** (0.000)	0.089*** (0.000)	-0.015 (0.436)
Has disability	-0.023** (0.047)	-0.085*** (0.000)	-0.065*** (0.001)	-0.027 (0.243)
Constant	0.781*** (0.000)	0.912*** (0.002)	0.578*** (0.009)	5.949*** (0.000)
Number of observations	2,284	2,242	1,789	1,591
R2	0.077	0.128	0.098	0.302

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 10a: Aggregate Returns to Education for the 2001 SET (ABSCQ) Relative to Year 12 Completion – Associate Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma	-0.006 (0.778)	0.027 (0.424)	-0.021 (0.498)	0.055* (0.094)
Age 20 to 24	-0.007 (0.960)	0.222 (0.317)	0.415** (0.024)	0.310 (0.234)
Age 25 to 29	-0.045 (0.747)	0.291 (0.184)	0.492*** (0.007)	0.473* (0.067)
Age 30 to 34	-0.133 (0.335)	0.140 (0.521)	0.458** (0.012)	0.563** (0.030)
Age 35 to 39	-0.114 (0.411)	0.093 (0.673)	0.509*** (0.005)	0.679*** (0.009)
Age 40 to 44	-0.066 (0.634)	0.122 (0.576)	0.576*** (0.002)	0.693*** (0.007)
Age 45 to 49	-0.078 (0.571)	0.027 (0.903)	0.576*** (0.002)	0.670*** (0.010)
Age 50 to 54	-0.065 (0.640)	0.028 (0.899)	0.595*** (0.001)	0.790*** (0.002)
Age 55 to 59	-0.077 (0.589)	0.058 (0.794)	0.537*** (0.005)	0.813*** (0.002)
Age 60 to 64	-0.254* (0.079)	0.058 (0.805)	0.264 (0.191)	0.652** (0.019)
English is first language	0.081 (0.136)	0.154* (0.095)	0.087 (0.270)	-0.093 (0.293)
Non-English speaking country	0.053 (0.399)	0.078 (0.449)	0.116 (0.214)	-0.078 (0.423)
NSW	0.030 (0.374)	-0.045 (0.407)	0.024 (0.633)	0.029 (0.587)
VIC	0.002 (0.953)	-0.074 (0.196)	-0.001 (0.988)	0.025 (0.649)
QLD	-0.006 (0.874)	-0.032 (0.592)	0.030 (0.580)	-0.061 (0.301)
SA	-0.028 (0.480)	0.111* (0.097)	-0.044 (0.450)	-0.099 (0.111)
WA	-0.004 (0.919)	-0.022 (0.746)	-0.068 (0.269)	0.038 (0.578)
Father born overseas	-0.035 (0.315)	0.063 (0.241)	-0.005 (0.918)	-0.001 (0.979)
Mother born overseas	0.013 (0.700)	-0.079 (0.160)	0.025 (0.640)	-0.014 (0.804)
Married	0.092*** (0.001)	0.029 (0.524)	0.048 (0.262)	0.102** (0.029)
Child age 0 to 2	0.068* (0.079)	-0.066 (0.284)	0.140** (0.015)	0.050 (0.406)
Child age 3 to 4	0.031 (0.562)	0.110 (0.204)	0.100 (0.193)	-0.039 (0.620)
Child age 5 to 9	0.045 (0.229)	0.054 (0.370)	0.104* (0.061)	0.078 (0.192)
Child age 10 to 14	0.017 (0.665)	-0.010 (0.874)	0.007 (0.903)	-0.016 (0.802)
Union member	0.091*** (0.001)	0.291*** (0.000)	0.103*** (0.004)	-0.011 (0.778)
Has disability	-0.037 (0.125)	-0.101** (0.010)	-0.093** (0.012)	-0.030 (0.457)
Constant	0.842*** (0.000)	0.431* (0.066)	0.173 (0.377)	6.147*** (0.000)
Number of observations	670	633	521	474
R2	0.102	0.134	0.144	0.205

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 11a: Aggregate Returns to Education for the 2001 SET (ABSCQ) Relative to Year 12 Completion – Skilled Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications	-0.004	-0.072***	-0.026*	-0.074***
	(0.580)	(0.000)	(0.083)	(0.000)
Age 20 to 24	0.035	-0.016	0.099	0.257**
	(0.649)	(0.916)	(0.407)	(0.036)
Age 25 to 29	0.029	-0.069	0.110	0.396***
	(0.699)	(0.653)	(0.353)	(0.001)
Age 30 to 34	0.027	-0.108	0.086	0.495***
	(0.720)	(0.486)	(0.468)	(0.000)
Age 35 to 39	0.031	-0.200	0.105	0.604***
	(0.678)	(0.195)	(0.376)	(0.000)
Age 40 to 44	0.002	-0.206	0.145	0.611***
	(0.984)	(0.183)	(0.224)	(0.000)
Age 45 to 49	0.012	-0.228	0.167	0.601***
	(0.874)	(0.142)	(0.163)	(0.000)
Age 50 to 54	0.045	-0.307**	0.123	0.686***
	(0.557)	(0.048)	(0.308)	(0.000)
Age 55 to 59	-0.005	-0.452***	-0.038	0.658***
	(0.952)	(0.004)	(0.755)	(0.000)
Age 60 to 64	-0.036	-0.405**	0.132	0.347***
	(0.643)	(0.011)	(0.295)	(0.009)
English is first language	0.077***	0.066	-0.074	0.054
	(0.000)	(0.115)	(0.104)	(0.190)
Non-English speaking country	0.039	0.086	-0.007	-0.029
	(0.147)	(0.102)	(0.902)	(0.598)
NSW	0.004	-0.035	0.031	0.047*
	(0.786)	(0.169)	(0.226)	(0.077)
VIC	-0.002	-0.058**	0.025	0.041
	(0.888)	(0.026)	(0.346)	(0.123)
QLD	-0.012	-0.017	0.005	-0.066**
	(0.411)	(0.519)	(0.849)	(0.011)
SA	-0.025	0.022	-0.010	-0.104***
	(0.121)	(0.451)	(0.725)	(0.000)
WA	-0.017	-0.015	-0.000	0.051*
	(0.264)	(0.597)	(1.000)	(0.076)
Father born overseas	0.005	-0.009	0.018	-0.009
	(0.717)	(0.729)	(0.455)	(0.715)
Mother born overseas	0.011	-0.012	0.014	0.011
	(0.458)	(0.655)	(0.592)	(0.691)
Married	0.088***	0.065***	0.122***	0.059***
	(0.000)	(0.001)	(0.000)	(0.005)
Child age 0 to 2	-0.002	-0.073***	0.024	0.058**
	(0.884)	(0.007)	(0.373)	(0.027)
Child age 3 to 4	0.003	-0.015	0.037	0.051
	(0.895)	(0.670)	(0.302)	(0.139)
Child age 5 to 9	0.024	-0.070***	0.013	0.078***
	(0.104)	(0.008)	(0.634)	(0.005)
Child age 10 to 14	-0.008	-0.059**	-0.053*	-0.008
	(0.624)	(0.050)	(0.083)	(0.793)
Union member	0.069***	0.343***	0.145***	0.088***
	(0.000)	(0.000)	(0.000)	(0.000)
Has disability	-0.045***	-0.068***	-0.087***	0.007
	(0.000)	(0.000)	(0.000)	(0.711)
Constant	0.784***	0.793***	0.675***	6.061***
	(0.000)	(0.000)	(0.000)	(0.000)
Number of observations	3,534	3,416	2,410	2,145
R2	0.062	0.159	0.088	0.205

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 12a: Aggregate Returns to Education for the 2001 SET (ABSCQ) Relative to Year 12 Completion – Basic Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications	-0.056*** (0.005)	-0.068** (0.025)	-0.079** (0.011)	-0.095*** (0.002)
Age 20 to 24	0.146*** (0.007)	0.049 (0.587)	0.186** (0.016)	0.331*** (0.000)
Age 25 to 29	0.147*** (0.008)	-0.019 (0.831)	0.176** (0.028)	0.381*** (0.000)
Age 30 to 34	0.125** (0.028)	0.021 (0.827)	0.187** (0.027)	0.571*** (0.000)
Age 35 to 39	0.174*** (0.003)	-0.040 (0.673)	0.296*** (0.000)	0.691*** (0.000)
Age 40 to 44	0.159*** (0.006)	-0.112 (0.234)	0.270*** (0.002)	0.709*** (0.000)
Age 45 to 49	0.154*** (0.010)	-0.139 (0.151)	0.272*** (0.003)	0.822*** (0.000)
Age 50 to 54	0.187*** (0.002)	-0.207** (0.033)	0.292*** (0.001)	0.688*** (0.000)
Age 55 to 59	0.141** (0.039)	-0.421*** (0.000)	0.134 (0.221)	0.875*** (0.000)
Age 60 to 64	0.006 (0.932)	-0.316*** (0.006)	0.203* (0.067)	0.839*** (0.000)
English is first language	0.126** (0.032)	0.111 (0.220)	0.091 (0.370)	0.129 (0.183)
Non-English speaking country	0.079 (0.218)	0.051 (0.633)	-0.011 (0.924)	0.029 (0.793)
NSW	0.038 (0.313)	-0.140** (0.012)	-0.084 (0.145)	0.049 (0.369)
VIC	-0.028 (0.468)	-0.125** (0.030)	-0.095 (0.101)	-0.056 (0.291)
QLD	0.003 (0.934)	-0.154*** (0.007)	-0.128** (0.026)	-0.082 (0.132)
SA	-0.012 (0.768)	-0.106* (0.070)	-0.147** (0.014)	-0.166*** (0.004)
WA	0.007 (0.870)	-0.162** (0.014)	-0.053 (0.437)	-0.042 (0.497)
Father born overseas	0.014 (0.653)	0.065 (0.172)	0.068 (0.150)	-0.051 (0.313)
Mother born overseas	0.001 (0.978)	-0.097* (0.056)	-0.060 (0.240)	0.110** (0.049)
Married	0.115*** (0.000)	0.113*** (0.005)	0.098** (0.021)	0.031 (0.452)
Child age 0 to 2	-0.043 (0.279)	-0.089 (0.133)	0.079 (0.201)	0.056 (0.332)
Child age 3 to 4	-0.018 (0.712)	-0.169** (0.024)	0.012 (0.883)	0.072 (0.361)
Child age 5 to 9	-0.004 (0.920)	-0.018 (0.764)	0.024 (0.723)	0.054 (0.389)
Child age 10 to 14	-0.008 (0.849)	0.037 (0.553)	0.011 (0.871)	0.014 (0.836)
Union member	0.114*** (0.000)	0.249*** (0.000)	0.150*** (0.000)	0.053 (0.145)
Has disability	-0.116*** (0.000)	-0.044 (0.231)	-0.070* (0.063)	-0.092** (0.017)
Constant	0.587*** (0.000)	0.743*** (0.000)	0.506*** (0.000)	5.980*** (0.000)
Number of observations	952	862	687	545
R2	0.136	0.135	0.133	0.342

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 13a: Aggregate Returns to Education for the 2001 SET (ASCED) Relative to Year 12 Completion – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	0.027*** (0.002)	-0.008 (0.664)	0.044*** (0.002)	0.257*** (0.000)
Age 20 to 24	0.093 (0.540)	-0.114 (0.702)	0.127 (0.553)	0.214 (0.357)
Age 25 to 29	0.038 (0.804)	-0.081 (0.786)	0.143 (0.502)	0.404* (0.081)
Age 30 to 34	0.036 (0.813)	-0.098 (0.742)	0.176 (0.410)	0.590** (0.011)
Age 35 to 39	0.045 (0.769)	-0.153 (0.607)	0.217 (0.310)	0.675*** (0.004)
Age 40 to 44	0.024 (0.876)	-0.234 (0.432)	0.242 (0.257)	0.659*** (0.004)
Age 45 to 49	0.042 (0.783)	-0.258 (0.386)	0.270 (0.207)	0.650*** (0.005)
Age 50 to 54	0.041 (0.787)	-0.350 (0.241)	0.181 (0.399)	0.748*** (0.001)
Age 55 to 59	0.021 (0.890)	-0.544* (0.070)	0.102 (0.639)	0.687*** (0.004)
Age 60 to 64	-0.184 (0.229)	-0.376 (0.213)	0.092 (0.672)	0.480** (0.043)
English is first language	0.045** (0.047)	0.014 (0.739)	-0.026 (0.464)	0.016 (0.693)
Non-English speaking country	0.039 (0.123)	0.055 (0.247)	-0.030 (0.449)	-0.063 (0.154)
NSW	0.009 (0.504)	-0.069** (0.015)	0.010 (0.657)	0.113*** (0.000)
VIC	-0.001 (0.937)	-0.113*** (0.000)	0.036 (0.111)	0.062** (0.015)
QLD	-0.002 (0.902)	-0.130*** (0.000)	-0.002 (0.928)	-0.008 (0.784)
SA	0.001 (0.950)	-0.059* (0.078)	0.017 (0.517)	-0.052* (0.081)
WA	0.000 (0.978)	-0.101*** (0.004)	-0.008 (0.754)	0.068** (0.029)
Father born overseas	0.008 (0.553)	0.009 (0.734)	-0.004 (0.837)	-0.015 (0.562)
Mother born overseas	0.013 (0.376)	-0.020 (0.502)	0.026 (0.256)	0.041 (0.125)
Married	0.084*** (0.000)	0.092*** (0.000)	0.110*** (0.000)	0.106*** (0.000)
Child age 0 to 2	-0.003 (0.864)	-0.054* (0.093)	-0.005 (0.842)	0.018 (0.543)
Child age 3 to 4	-0.005 (0.816)	-0.103** (0.022)	0.023 (0.526)	0.036 (0.376)
Child age 5 to 9	0.011 (0.522)	-0.029 (0.365)	-0.061** (0.022)	0.065** (0.030)
Child age 10 to 14	-0.025 (0.131)	0.003 (0.918)	-0.093*** (0.000)	0.020 (0.503)
Union member	0.058*** (0.000)	0.238*** (0.000)	0.076*** (0.000)	-0.021 (0.277)
Has disability	-0.017 (0.139)	-0.078*** (0.001)	-0.064*** (0.001)	-0.033 (0.143)
Constant	0.786*** (0.000)	0.930*** (0.002)	0.615*** (0.005)	6.008*** (0.000)
Number of observations	2,290	2,247	1,801	1,591
R2	0.090	0.126	0.082	0.313

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 14a: Aggregate Returns to Education for the 2001 SET (ASCED) Relative to Year 12 Completion – Advanced Diploma/Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma	-0.016 (0.327)	0.034 (0.230)	0.045* (0.070)	0.126*** (0.000)
Age 20 to 24	0.189 (0.151)	0.263 (0.244)	0.328* (0.074)	0.293 (0.252)
Age 25 to 29	0.246* (0.058)	0.346 (0.121)	0.399** (0.027)	0.449* (0.075)
Age 30 to 34	0.200 (0.122)	0.189 (0.396)	0.437** (0.016)	0.560** (0.027)
Age 35 to 39	0.208 (0.110)	0.198 (0.377)	0.452** (0.013)	0.666*** (0.009)
Age 40 to 44	0.186 (0.151)	0.232 (0.298)	0.522*** (0.004)	0.763*** (0.003)
Age 45 to 49	0.184 (0.156)	0.164 (0.461)	0.504*** (0.005)	0.788*** (0.002)
Age 50 to 54	0.210 (0.105)	0.077 (0.730)	0.464** (0.010)	0.851*** (0.001)
Age 55 to 59	0.164 (0.208)	0.014 (0.951)	0.354* (0.054)	0.876*** (0.001)
Age 60 to 64	0.077 (0.567)	0.112 (0.631)	0.197 (0.300)	0.488* (0.065)
English is first language	0.040 (0.421)	0.121 (0.160)	-0.033 (0.694)	0.104 (0.224)
Non-English speaking country	0.034 (0.518)	0.096 (0.318)	-0.082 (0.368)	0.001 (0.995)
NSW	0.025 (0.363)	-0.034 (0.495)	0.048 (0.266)	0.082* (0.074)
VIC	-0.000 (0.991)	-0.073 (0.151)	0.044 (0.317)	0.047 (0.309)
QLD	-0.008 (0.796)	-0.065 (0.209)	0.012 (0.788)	-0.054 (0.260)
SA	0.033 (0.326)	0.010 (0.868)	-0.021 (0.680)	-0.047 (0.376)
WA	0.013 (0.692)	-0.085 (0.154)	0.034 (0.495)	0.016 (0.776)
Father born overseas	-0.007 (0.783)	0.055 (0.227)	0.088** (0.033)	-0.062 (0.169)
Mother born overseas	0.023 (0.406)	-0.055 (0.259)	-0.068 (0.116)	0.060 (0.203)
Married	0.067*** (0.002)	0.110*** (0.003)	0.084** (0.013)	0.088** (0.020)
Child age 0 to 2	-0.003 (0.915)	-0.056 (0.299)	0.050 (0.301)	0.012 (0.811)
Child age 3 to 4	0.000 (0.998)	0.002 (0.977)	0.048 (0.462)	0.036 (0.577)
Child age 5 to 9	-0.000 (0.993)	-0.045 (0.413)	-0.038 (0.435)	0.069 (0.199)
Child age 10 to 14	0.002 (0.955)	-0.038 (0.472)	-0.042 (0.385)	-0.036 (0.481)
Union member	0.080*** (0.000)	0.250*** (0.000)	0.103*** (0.001)	-0.013 (0.676)
Has disability	-0.044** (0.025)	-0.039 (0.264)	-0.036 (0.248)	-0.059* (0.086)
Constant	0.640*** (0.000)	0.347 (0.147)	0.310 (0.122)	5.912*** (0.000)
Number of observations	992	938	780	687
R2	0.059	0.107	0.111	0.256

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 15a: Aggregate Returns to Education for the 2001 SET (ASCED) Relative to Year 12 Completion – Certificate III/IV Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV	0.000 (0.957)	-0.093*** (0.000)	-0.042*** (0.003)	-0.074*** (0.000)
Age 20 to 24	0.041 (0.565)	0.059 (0.668)	0.187* (0.083)	0.280** (0.024)
Age 25 to 29	0.024 (0.736)	0.016 (0.908)	0.189* (0.078)	0.405*** (0.001)
Age 30 to 34	0.019 (0.791)	-0.007 (0.960)	0.177* (0.100)	0.515*** (0.000)
Age 35 to 39	0.025 (0.728)	-0.123 (0.374)	0.201* (0.062)	0.622*** (0.000)
Age 40 to 44	0.005 (0.946)	-0.126 (0.361)	0.238** (0.027)	0.619*** (0.000)
Age 45 to 49	0.014 (0.840)	-0.153 (0.267)	0.250** (0.021)	0.601*** (0.000)
Age 50 to 54	0.042 (0.554)	-0.218 (0.116)	0.207* (0.058)	0.675*** (0.000)
Age 55 to 59	-0.031 (0.661)	-0.334** (0.016)	0.035 (0.751)	0.658*** (0.000)
Age 60 to 64	-0.098 (0.181)	-0.203 (0.154)	0.204* (0.073)	0.448*** (0.001)
English is first language	0.044** (0.045)	0.083** (0.037)	-0.042 (0.290)	-0.004 (0.910)
Non-English speaking country	0.008 (0.768)	0.086* (0.063)	0.019 (0.678)	-0.065 (0.181)
NSW	0.016 (0.233)	-0.023 (0.342)	0.041* (0.093)	0.045* (0.070)
VIC	0.005 (0.709)	-0.080*** (0.001)	0.019 (0.438)	0.033 (0.195)
QLD	-0.003 (0.852)	-0.032 (0.204)	0.004 (0.854)	-0.059** (0.017)
SA	-0.026* (0.094)	0.024 (0.404)	-0.014 (0.607)	-0.089*** (0.001)
WA	-0.017 (0.248)	-0.011 (0.687)	0.007 (0.810)	0.059** (0.030)
Father born overseas	0.009 (0.509)	-0.021 (0.380)	-0.022 (0.327)	-0.037 (0.110)
Mother born overseas	0.006 (0.658)	0.018 (0.491)	0.050** (0.037)	0.031 (0.219)
Married	0.087*** (0.000)	0.076*** (0.000)	0.121*** (0.000)	0.080*** (0.000)
Child age 0 to 2	0.004 (0.805)	-0.065*** (0.010)	0.032 (0.214)	0.025 (0.313)
Child age 3 to 4	-0.003 (0.870)	-0.002 (0.956)	0.035 (0.303)	0.027 (0.422)
Child age 5 to 9	0.028* (0.051)	-0.043* (0.091)	0.005 (0.849)	0.056** (0.033)
Child age 10 to 14	-0.004 (0.809)	-0.043 (0.129)	-0.057** (0.049)	-0.043 (0.132)
Union member	0.073*** (0.000)	0.340*** (0.000)	0.140*** (0.000)	0.080*** (0.000)
Has disability	-0.034*** (0.000)	-0.075*** (0.000)	-0.074*** (0.000)	0.005 (0.794)
Constant	0.806*** (0.000)	0.699*** (0.000)	0.568*** (0.000)	6.109*** (0.000)
Number of observations	3,878	3,754	2,655	2,361
R2	0.064	0.153	0.089	0.185

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 16a: Aggregate Returns to Education for the 2001 SET (ASCED) Relative to Year 12 Completion – Certificate I/II Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II	-0.068*** (0.002)	-0.042 (0.201)	-0.056 (0.103)	-0.105*** (0.002)
Age 20 to 24	0.135** (0.023)	0.040 (0.681)	0.178** (0.050)	0.283*** (0.002)
Age 25 to 29	0.113* (0.062)	-0.045 (0.646)	0.136 (0.144)	0.387*** (0.000)
Age 30 to 34	0.124** (0.045)	0.023 (0.821)	0.178* (0.070)	0.569*** (0.000)
Age 35 to 39	0.168*** (0.007)	-0.028 (0.782)	0.271*** (0.005)	0.650*** (0.000)
Age 40 to 44	0.137** (0.030)	-0.101 (0.322)	0.211** (0.038)	0.623*** (0.000)
Age 45 to 49	0.139** (0.031)	-0.171 (0.102)	0.275*** (0.007)	0.769*** (0.000)
Age 50 to 54	0.186*** (0.004)	-0.217** (0.036)	0.260** (0.010)	0.704*** (0.000)
Age 55 to 59	0.133* (0.062)	-0.433*** (0.000)	0.069 (0.587)	0.686*** (0.000)
Age 60 to 64	0.026 (0.714)	-0.340*** (0.005)	0.086 (0.504)	0.797*** (0.000)
English is first language	0.095 (0.115)	0.203** (0.041)	-0.007 (0.948)	0.118 (0.275)
Non-English speaking country	-0.016 (0.811)	0.177* (0.081)	-0.031 (0.750)	0.003 (0.981)
NSW	0.032 (0.424)	-0.103* (0.084)	-0.039 (0.518)	0.054 (0.385)
VIC	-0.043 (0.293)	-0.076 (0.228)	-0.063 (0.305)	-0.041 (0.508)
QLD	-0.014 (0.737)	-0.135** (0.027)	-0.119** (0.048)	-0.064 (0.295)
SA	-0.027 (0.520)	-0.085 (0.186)	-0.083 (0.190)	-0.127* (0.052)
WA	-0.044 (0.359)	-0.121 (0.101)	-0.078 (0.268)	-0.050 (0.495)
Father born overseas	0.033 (0.342)	0.100** (0.048)	0.062 (0.230)	-0.020 (0.712)
Mother born overseas	0.005 (0.896)	-0.150*** (0.008)	-0.060 (0.291)	0.071 (0.238)
Married	0.103*** (0.000)	0.112** (0.010)	0.088** (0.050)	0.042 (0.374)
Child age 0 to 2	-0.036 (0.398)	-0.106* (0.097)	0.065 (0.340)	0.040 (0.554)
Child age 3 to 4	-0.003 (0.959)	-0.195** (0.019)	0.002 (0.984)	0.100 (0.305)
Child age 5 to 9	0.017 (0.698)	-0.033 (0.616)	0.023 (0.746)	0.052 (0.460)
Child age 10 to 14	0.000 (0.998)	-0.018 (0.788)	0.003 (0.967)	0.043 (0.564)
Union member	0.122*** (0.000)	0.237*** (0.000)	0.155*** (0.000)	0.078* (0.052)
Has disability	-0.145*** (0.000)	-0.048 (0.225)	-0.094** (0.024)	-0.048 (0.268)
Constant	0.655*** (0.000)	0.632*** (0.000)	0.597*** (0.000)	5.980*** (0.000)
Number of observations	825	741	600	478
R2	0.152	0.133	0.118	0.305

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 17a: Aggregate Returns to Education for the 2005 SET (ASCED) Relative to Year 12 Completion – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	0.035*** (0.000)	0.056*** (0.003)	0.059*** (0.000)	0.278*** (0.000)
Age 20 to 24	0.156*** (0.000)	(dropped)	(dropped)	-0.508*** (0.000)
Age 25 to 29	0.144*** (0.000)	0.027 (0.594)	0.069 (0.109)	-0.344*** (0.000)
Age 30 to 34	0.146*** (0.000)	0.062 (0.219)	0.074* (0.092)	-0.246*** (0.001)
Age 35 to 39	0.158*** (0.000)	-0.062 (0.233)	0.094** (0.034)	-0.047 (0.526)
Age 40 to 44	0.148*** (0.000)	-0.116** (0.024)	-0.007 (0.877)	0.053 (0.477)
Age 45 to 49	0.142*** (0.000)	-0.109** (0.029)	0.097** (0.027)	0.117 (0.104)
Age 50 to 54	0.113*** (0.000)	-0.245*** (0.000)	0.070 (0.113)	0.130* (0.077)
Age 55 to 59	0.020 (0.491)	-0.195*** (0.000)	-0.031 (0.513)	-0.116 (0.121)
Age 60 to 64	(dropped)	-0.288*** (0.000)	-0.016 (0.817)	(dropped)
English is first language	-0.034 (0.114)	0.052 (0.230)	0.042 (0.254)	0.218*** (0.000)
Non-English speaking country	-0.018 (0.412)	0.053 (0.235)	-0.016 (0.682)	-0.023 (0.620)
NSW	-0.032* (0.051)	-0.123*** (0.000)	-0.087*** (0.003)	0.086*** (0.009)
VIC	-0.004 (0.774)	-0.060* (0.053)	-0.030 (0.275)	0.044 (0.154)
QLD	-0.037** (0.026)	-0.075** (0.022)	-0.054* (0.059)	-0.039 (0.243)
SA	-0.002 (0.921)	-0.043 (0.267)	-0.016 (0.650)	0.017 (0.671)
WA	0.006 (0.745)	-0.067* (0.064)	-0.015 (0.646)	0.015 (0.693)
Father born overseas	-0.007 (0.660)	0.027 (0.376)	0.016 (0.561)	0.005 (0.872)
Mother born overseas	0.017 (0.295)	-0.013 (0.692)	-0.025 (0.397)	0.011 (0.738)
Married	0.070*** (0.000)	0.049* (0.055)	0.070*** (0.002)	0.090*** (0.001)
Child age 0 to 2	-0.020 (0.259)	-0.090*** (0.009)	0.020 (0.515)	0.122*** (0.000)
Child age 3 to 4	-0.001 (0.966)	-0.166*** (0.000)	0.065 (0.126)	0.073 (0.153)
Child age 5 to 9	0.019 (0.291)	-0.008 (0.827)	0.016 (0.614)	0.074** (0.041)
Child age 10 to 14	0.001 (0.945)	-0.053 (0.139)	-0.029 (0.347)	0.007 (0.846)
Union member	0.074*** (0.000)	0.233*** (0.000)	0.151*** (0.000)	-0.040* (0.082)
Has disability	-0.087*** (0.000)	0.005 (0.831)	-0.009 (0.713)	-0.140*** (0.000)
Constant	0.793*** (0.000)	0.711*** (0.000)	0.661*** (0.000)	6.692*** (0.000)
Number of observations	2,262	2,213	1,905	1,578
R2	0.105	0.094	0.074	0.357

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 18a: Aggregate Returns to Education for the 2005 SET (ASCED) Relative to Year 12 Completion – Advanced Diploma/Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma	0.047*** (0.002)	0.017 (0.551)	0.030 (0.270)	0.071** (0.017)
Age 20 to 24	-0.054 (0.668)	0.156 (0.515)	0.258 (0.207)	0.130 (0.640)
Age 25 to 29	-0.095 (0.441)	0.209 (0.374)	0.442** (0.028)	0.279 (0.308)
Age 30 to 34	-0.133 (0.282)	0.309 (0.190)	0.483** (0.017)	0.347 (0.206)
Age 35 to 39	-0.078 (0.526)	0.150 (0.524)	0.474** (0.019)	0.495* (0.070)
Age 40 to 44	-0.103 (0.401)	0.179 (0.445)	0.426** (0.033)	0.558** (0.041)
Age 45 to 49	-0.099 (0.421)	0.089 (0.706)	0.463** (0.022)	0.619** (0.024)
Age 50 to 54	-0.149 (0.230)	0.011 (0.963)	0.467** (0.021)	0.672** (0.015)
Age 55 to 59	-0.264** (0.033)	0.002 (0.993)	0.323 (0.113)	0.453 (0.101)
Age 60 to 64	-0.188 (0.135)	-0.101 (0.676)	0.325 (0.125)	0.551* (0.058)
English is first language	-0.028 (0.437)	0.000 (0.999)	0.002 (0.969)	0.070 (0.369)
Non-English speaking country	0.046 (0.218)	0.048 (0.494)	0.165** (0.012)	-0.107 (0.166)
NSW	-0.028 (0.298)	-0.147*** (0.005)	-0.081* (0.099)	0.121** (0.024)
VIC	-0.004 (0.894)	-0.077 (0.154)	-0.001 (0.979)	0.088 (0.101)
QLD	-0.006 (0.833)	-0.140*** (0.010)	-0.073 (0.155)	-0.040 (0.489)
SA	-0.022 (0.466)	-0.081 (0.167)	-0.108** (0.047)	0.087 (0.145)
WA	-0.012 (0.708)	-0.087 (0.164)	-0.030 (0.592)	0.087 (0.159)
Father born overseas	-0.000 (0.990)	0.031 (0.535)	-0.035 (0.442)	-0.052 (0.326)
Mother born overseas	-0.020 (0.431)	-0.061 (0.235)	-0.008 (0.860)	0.024 (0.651)
Married	0.097*** (0.000)	0.023 (0.555)	0.089** (0.016)	0.142*** (0.000)
Child age 0 to 2	-0.027 (0.360)	-0.072 (0.206)	0.001 (0.987)	0.134** (0.018)
Child age 3 to 4	-0.014 (0.719)	-0.187*** (0.008)	0.022 (0.756)	0.226*** (0.006)
Child age 5 to 9	-0.014 (0.629)	-0.062 (0.249)	-0.046 (0.362)	0.134** (0.015)
Child age 10 to 14	0.005 (0.874)	-0.030 (0.586)	-0.103** (0.038)	0.073 (0.235)
Union member	0.074*** (0.000)	0.252*** (0.000)	0.170*** (0.000)	0.002 (0.961)
Has disability	-0.091*** (0.000)	-0.029 (0.438)	-0.090** (0.011)	-0.101** (0.010)
Constant	1.017*** (0.000)	0.603** (0.013)	0.335 (0.105)	6.218*** (0.000)
Number of observations	1,022	990	833	649
R2	0.127	0.101	0.108	0.258

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 19a: Aggregate Returns to Education for the 2005 SET (ASCED) Relative to Year 12 Completion – Certificate III/IV Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV	0.036*** (0.000)	-0.005 (0.720)	-0.009 (0.564)	-0.036** (0.030)
Age 20 to 24	-0.016 (0.789)	0.156 (0.153)	0.119 (0.246)	0.093 (0.511)
Age 25 to 29	-0.016 (0.784)	0.202* (0.063)	0.226** (0.026)	0.270* (0.056)
Age 30 to 34	-0.041 (0.483)	0.163 (0.133)	0.225** (0.027)	0.329** (0.020)
Age 35 to 39	-0.010 (0.861)	0.067 (0.540)	0.237** (0.020)	0.416*** (0.003)
Age 40 to 44	-0.018 (0.753)	0.042 (0.698)	0.208** (0.043)	0.495*** (0.000)
Age 45 to 49	-0.021 (0.718)	-0.029 (0.787)	0.219** (0.032)	0.575*** (0.000)
Age 50 to 54	-0.066 (0.258)	-0.088 (0.423)	0.201* (0.053)	0.550*** (0.000)
Age 55 to 59	-0.161*** (0.006)	-0.072 (0.515)	0.129 (0.213)	0.316** (0.028)
Age 60 to 64	-0.151** (0.013)	-0.011 (0.923)	0.236** (0.030)	0.499*** (0.001)
English is first language	-0.047* (0.060)	-0.030 (0.543)	-0.037 (0.457)	0.150*** (0.005)
Non-English speaking country	0.020 (0.404)	-0.085* (0.086)	-0.043 (0.399)	-0.036 (0.566)
NSW	-0.015 (0.283)	-0.151*** (0.000)	-0.085*** (0.002)	0.066** (0.028)
VIC	0.014 (0.332)	-0.102*** (0.000)	-0.021 (0.452)	0.048 (0.107)
QLD	-0.014 (0.323)	-0.081*** (0.003)	-0.076*** (0.005)	-0.032 (0.258)
SA	0.012 (0.472)	-0.086*** (0.006)	-0.050 (0.104)	0.016 (0.628)
WA	0.021 (0.191)	-0.086*** (0.006)	-0.006 (0.849)	0.069** (0.036)
Father born overseas	-0.035*** (0.005)	0.036 (0.137)	-0.033 (0.178)	-0.081*** (0.002)
Mother born overseas	0.022 (0.104)	-0.044* (0.097)	0.006 (0.817)	0.048* (0.098)
Married	0.079*** (0.000)	0.034 (0.101)	0.116*** (0.000)	0.123*** (0.000)
Child age 0 to 2	-0.026* (0.089)	-0.074*** (0.009)	-0.002 (0.949)	0.055* (0.067)
Child age 3 to 4	-0.013 (0.491)	-0.154*** (0.000)	0.082** (0.036)	0.095** (0.028)
Child age 5 to 9	0.000 (0.987)	-0.012 (0.668)	-0.036 (0.206)	0.108*** (0.001)
Child age 10 to 14	-0.013 (0.402)	0.013 (0.673)	-0.021 (0.468)	0.071** (0.033)
Union member	0.077*** (0.000)	0.276*** (0.000)	0.184*** (0.000)	0.066*** (0.001)
Has disability	-0.073*** (0.000)	-0.047** (0.011)	-0.101*** (0.000)	-0.084*** (0.000)
Constant	0.957*** (0.000)	0.693*** (0.000)	0.568*** (0.000)	6.205*** (0.000)
Number of observations	3,586	3,482	2,729	2,228
R2	0.093	0.105	0.091	0.220

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 20a: Aggregate Returns to Education for the 2005 SET (ASCED) Relative to Year 12 Completion – Certificate I/II Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II	-0.011 (0.616)	0.054 (0.103)	0.021 (0.522)	-0.070** (0.050)
Age 20 to 24	0.027 (0.672)	0.024 (0.814)	0.067 (0.497)	0.307*** (0.005)
Age 25 to 29	0.061 (0.342)	0.009 (0.933)	0.219** (0.033)	0.505*** (0.000)
Age 30 to 34	0.037 (0.553)	0.062 (0.550)	0.206** (0.038)	0.650*** (0.000)
Age 35 to 39	0.054 (0.379)	-0.059 (0.551)	0.141 (0.147)	0.653*** (0.000)
Age 40 to 44	0.010 (0.872)	-0.105 (0.316)	0.139 (0.171)	0.747*** (0.000)
Age 45 to 49	0.067 (0.295)	-0.135 (0.197)	0.223** (0.029)	0.885*** (0.000)
Age 50 to 54	0.038 (0.558)	-0.208** (0.048)	0.339*** (0.002)	0.921*** (0.000)
Age 55 to 59	-0.031 (0.646)	-0.244** (0.023)	0.040 (0.715)	0.628*** (0.000)
Age 60 to 64	-0.076 (0.334)	-0.201* (0.100)	0.189 (0.130)	0.808*** (0.000)
English is first language	-0.108** (0.024)	0.120 (0.154)	0.007 (0.925)	0.123 (0.176)
Non-English speaking country	-0.021 (0.697)	-0.021 (0.825)	0.084 (0.368)	0.071 (0.524)
NSW	-0.036 (0.344)	-0.104* (0.077)	-0.010 (0.865)	-0.142** (0.023)
VIC	0.030 (0.418)	-0.116** (0.040)	-0.005 (0.933)	-0.050 (0.415)
QLD	-0.005 (0.912)	-0.079 (0.209)	-0.063 (0.337)	-0.215*** (0.001)
SA	-0.019 (0.644)	-0.069 (0.272)	-0.031 (0.633)	-0.097 (0.153)
WA	0.020 (0.661)	-0.106 (0.137)	0.014 (0.845)	-0.110 (0.137)
Father born overseas	0.030 (0.393)	0.016 (0.757)	-0.066 (0.211)	-0.031 (0.601)
Mother born overseas	-0.099*** (0.007)	0.042 (0.470)	-0.014 (0.803)	0.028 (0.642)
Married	0.080*** (0.004)	0.106** (0.018)	0.104** (0.024)	0.135*** (0.006)
Child age 0 to 2	-0.092** (0.022)	-0.084 (0.176)	0.009 (0.884)	-0.034 (0.601)
Child age 3 to 4	-0.016 (0.755)	-0.115 (0.161)	0.170** (0.047)	0.065 (0.457)
Child age 5 to 9	0.042 (0.324)	-0.052 (0.440)	0.116 (0.107)	0.190** (0.011)
Child age 10 to 14	0.027 (0.533)	-0.059 (0.381)	-0.033 (0.635)	-0.003 (0.965)
Union member	0.112*** (0.000)	0.242*** (0.000)	0.198*** (0.000)	0.016 (0.707)
Has disability	-0.103*** (0.000)	-0.015 (0.720)	-0.060 (0.145)	-0.061 (0.163)
Constant	0.954*** (0.000)	0.627*** (0.000)	0.510*** (0.000)	6.074*** (0.000)
Number of observations	788	742	582	527
R2	0.105	0.099	0.143	0.320

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 21a: Returns to Education for the 1993 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Associate Diploma Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Business	0.028 (0.503)	0.029 (0.508)	-0.028 (0.615)	0.152** (0.043)
Age 20 to 24	0.131 (0.574)	-0.186 (0.435)	-0.222 (0.422)	0.821** (0.039)
Age 25 to 29	-0.103 (0.629)	0.157 (0.508)	0.262 (0.335)	0.720* (0.065)
Age 30 to 34	0.096 (0.630)	0.101 (0.627)	0.204 (0.391)	0.886*** (0.003)
Age 35 to 39	0.135 (0.498)	0.114 (0.576)	0.209 (0.373)	0.861*** (0.003)
Age 40 to 44	0.170 (0.382)	0.052 (0.793)	0.266 (0.248)	0.879*** (0.002)
Age 45 to 49	0.136 (0.500)	0.092 (0.656)	0.173 (0.470)	0.948*** (0.002)
Age 50 to 54	-0.019 (0.925)	-0.085 (0.691)	0.302 (0.231)	1.227*** (0.000)
Age 55 to 64	0.058 (0.776)	0.012 (0.955)	0.231 (0.352)	0.838*** (0.007)
Capital City	-0.002 (0.968)	0.039 (0.526)	0.087 (0.314)	0.042 (0.711)
Non-English speaking country	-0.080 (0.559)	0.122 (0.331)	-0.374** (0.035)	0.040 (0.919)
English is first language	0.009 (0.946)	0.132 (0.289)	-0.129 (0.462)	0.142 (0.605)
NSW	0.045 (0.592)	-0.097 (0.261)	0.065 (0.606)	0.274* (0.087)
VIC	0.022 (0.773)	-0.103 (0.185)	0.054 (0.658)	0.123 (0.418)
QLD	0.043 (0.587)	-0.050 (0.536)	0.123 (0.305)	0.013 (0.932)
SA	-0.026 (0.774)	-0.034 (0.716)	0.040 (0.770)	0.172 (0.318)
WA	0.060 (0.487)	-0.050 (0.576)	0.111 (0.397)	0.128 (0.436)
Married	0.062 (0.305)	0.053 (0.408)	0.122 (0.159)	0.082 (0.483)
Child age 0 to 2	-0.019 (0.813)	0.010 (0.902)	-0.020 (0.853)	0.046 (0.739)
Child age 3 to 4	-0.020 (0.808)	-0.034 (0.703)	-0.043 (0.702)	0.123 (0.384)
Child age 5 to 9	-0.020 (0.772)	-0.048 (0.495)	-0.081 (0.375)	0.080 (0.507)
Child age 10 to 14	-0.134* (0.067)	-0.011 (0.886)	0.006 (0.950)	0.091 (0.531)
Union member	0.076 (0.106)	0.068 (0.160)	0.112* (0.061)	0.012 (0.873)
Constant	0.743*** (0.002)	0.707*** (0.005)	0.594* (0.058)	5.179*** (0.000)
Number of observations	164	156	122	106
R2	0.149	0.138	0.247	0.297

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 22a: Returns to Education for the 1993 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Associate Diploma Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Engin	0.039*	0.034	0.021	0.050
	(0.082)	(0.105)	(0.513)	(0.215)
Age 20 to 24	-0.139	0.102	0.059	0.618**
	(0.480)	(0.581)	(0.811)	(0.028)
Age 25 to 29	-0.076	0.155	0.073	0.819***
	(0.691)	(0.376)	(0.759)	(0.002)
Age 30 to 34	-0.016	0.179	0.087	0.963***
	(0.933)	(0.304)	(0.711)	(0.000)
Age 35 to 39	0.023	0.151	0.008	0.956***
	(0.903)	(0.389)	(0.973)	(0.000)
Age 40 to 44	-0.010	0.152	-0.041	0.978***
	(0.957)	(0.384)	(0.861)	(0.000)
Age 45 to 49	-0.033	0.158	0.023	0.991***
	(0.864)	(0.369)	(0.922)	(0.000)
Age 50 to 54	-0.058	0.129	0.029	1.025***
	(0.762)	(0.464)	(0.904)	(0.000)
Age 55 to 64	-0.203	0.048	-0.107	0.790***
	(0.290)	(0.786)	(0.656)	(0.004)
Capital City	-0.012	-0.018	0.025	0.109**
	(0.629)	(0.447)	(0.503)	(0.020)
Non-English speaking country	-0.005	-0.003	0.079	0.092
	(0.935)	(0.952)	(0.426)	(0.404)
English is first language	0.009	-0.020	0.173**	0.190*
	(0.877)	(0.680)	(0.036)	(0.057)
NSW	0.069*	-0.026	-0.061	0.049
	(0.060)	(0.442)	(0.216)	(0.442)
VIC	-0.018	-0.009	-0.088	-0.013
	(0.631)	(0.802)	(0.103)	(0.842)
QLD	-0.014	0.022	-0.105*	-0.012
	(0.729)	(0.565)	(0.054)	(0.862)
SA	-0.054	0.023	-0.100	-0.052
	(0.245)	(0.609)	(0.153)	(0.533)
WA	0.037	-0.076*	-0.136*	0.090
	(0.434)	(0.086)	(0.066)	(0.370)
Married	0.065**	0.019	0.039	0.158**
	(0.043)	(0.532)	(0.423)	(0.010)
Child age 0 to 2	-0.043	0.029	-0.032	-0.062
	(0.288)	(0.442)	(0.586)	(0.411)
Child age 3 to 4	-0.058	-0.012	0.057	-0.062
	(0.276)	(0.808)	(0.448)	(0.499)
Child age 5 to 9	-0.061	-0.033	0.091	0.058
	(0.143)	(0.394)	(0.128)	(0.440)
Child age 10 to 14	-0.089**	0.014	0.113**	-0.044
	(0.032)	(0.716)	(0.049)	(0.524)
Union member	0.111***	0.062***	0.173***	0.047
	(0.000)	(0.006)	(0.000)	(0.251)
Constant	0.884***	0.783***	0.610**	5.122***
	(0.000)	(0.000)	(0.015)	(0.000)
Number of observations	550	532	402	320
R2	0.118	0.068	0.137	0.216

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 23a: Returns to Education for the 1993 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Associate Diploma Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Other	0.014 (0.641)	-0.008 (0.756)	0.055 (0.118)	0.061 (0.227)
Age 20 to 24	-0.064 (0.682)	0.234 (0.103)	0.332* (0.054)	0.060 (0.791)
Age 25 to 29	0.013 (0.933)	0.290** (0.037)	0.394** (0.017)	0.204 (0.350)
Age 30 to 34	0.054 (0.722)	0.308** (0.025)	0.477*** (0.004)	0.420* (0.053)
Age 35 to 39	0.021 (0.891)	0.298** (0.034)	0.473*** (0.006)	0.435* (0.055)
Age 40 to 44	0.057 (0.713)	0.304** (0.029)	0.459*** (0.006)	0.536** (0.015)
Age 45 to 49	-0.037 (0.813)	0.324** (0.022)	0.451*** (0.008)	0.599*** (0.007)
Age 50 to 54	0.021 (0.893)	0.258* (0.073)	0.541*** (0.002)	0.687*** (0.004)
Age 55 to 64	-0.094 (0.556)	0.016 (0.914)	0.311* (0.091)	0.710** (0.014)
Capital City	-0.030 (0.367)	0.013 (0.669)	0.004 (0.922)	0.097 (0.110)
Non-English speaking country	0.051 (0.592)	-0.062 (0.510)	-0.026 (0.825)	-0.314 (0.102)
English is first language	0.043 (0.627)	-0.010 (0.912)	0.063 (0.582)	-0.306* (0.093)
NSW	0.036 (0.469)	-0.033 (0.478)	-0.128** (0.035)	0.114 (0.186)
VIC	0.033 (0.535)	-0.038 (0.447)	-0.032 (0.620)	0.017 (0.850)
QLD	-0.048 (0.412)	0.011 (0.842)	-0.056 (0.422)	-0.048 (0.614)
SA	0.048 (0.420)	-0.038 (0.486)	-0.158** (0.036)	-0.043 (0.682)
WA	0.020 (0.750)	-0.020 (0.734)	-0.075 (0.314)	0.023 (0.823)
Married	0.072* (0.087)	0.020 (0.610)	0.054 (0.291)	0.066 (0.371)
Child age 0 to 2	-0.010 (0.850)	0.028 (0.550)	0.017 (0.777)	-0.004 (0.963)
Child age 3 to 4	-0.040 (0.581)	-0.078 (0.246)	-0.011 (0.907)	0.085 (0.515)
Child age 5 to 9	-0.000 (0.996)	-0.035 (0.528)	0.038 (0.614)	0.113 (0.275)
Child age 10 to 14	-0.081 (0.172)	0.017 (0.764)	-0.034 (0.655)	0.036 (0.730)
Union member	0.101*** (0.002)	0.040 (0.178)	0.126*** (0.001)	-0.016 (0.761)
Constant	0.787*** (0.000)	0.664*** (0.000)	0.357* (0.059)	6.152*** (0.000)
Number of observations	373	356	287	237
R2	0.088	0.130	0.181	0.283

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 24a: Returns to Education for the 1993 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Skilled Vocational Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Business	-0.022 (0.556)	0.037 (0.252)	0.073 (0.124)	0.095 (0.165)
Age 20 to 24	(dropped)	(dropped)	0.070 (0.652)	-0.820*** (0.001)
Age 25 to 29	-0.059 (0.669)	-0.070 (0.551)	(dropped)	-0.551** (0.012)
Age 30 to 34	-0.056 (0.643)	-0.025 (0.804)	0.237* (0.064)	-0.434** (0.024)
Age 35 to 39	-0.018 (0.875)	-0.016 (0.874)	0.143 (0.242)	-0.271 (0.137)
Age 40 to 44	-0.040 (0.734)	0.016 (0.872)	0.137 (0.304)	-0.358* (0.058)
Age 45 to 49	-0.054 (0.633)	0.025 (0.799)	0.182 (0.151)	-0.253 (0.116)
Age 50 to 54	-0.235* (0.054)	0.047 (0.665)	0.242* (0.096)	(dropped)
Age 55 to 64	-0.250** (0.035)	-0.091 (0.401)	0.026 (0.850)	-0.587*** (0.001)
Capital City	-0.011 (0.844)	-0.041 (0.406)	-0.027 (0.710)	0.065 (0.527)
Non-English speaking country	-0.039 (0.782)	-0.263** (0.016)	-0.068 (0.734)	-0.860*** (0.001)
English is first language	-0.062 (0.571)	-0.186** (0.041)	-0.020 (0.892)	-0.280 (0.174)
NSW	0.020 (0.758)	0.002 (0.965)	0.123 (0.135)	-0.033 (0.776)
VIC	-0.076 (0.279)	0.019 (0.762)	0.146 (0.152)	0.035 (0.817)
QLD	0.023 (0.762)	0.082 (0.206)	-0.022 (0.824)	-0.274* (0.052)
SA	-0.019 (0.784)	0.059 (0.312)	0.041 (0.636)	-0.167 (0.179)
WA	0.013 (0.897)	0.083 (0.326)	0.136 (0.264)	-0.161 (0.313)
Married	0.124** (0.015)	0.017 (0.720)	0.054 (0.452)	0.165 (0.114)
Child age 0 to 2	-0.033 (0.666)	0.083 (0.203)	0.081 (0.412)	0.085 (0.541)
Child age 3 to 4	0.000 (0.998)	0.046 (0.594)	0.033 (0.779)	-0.109 (0.532)
Child age 5 to 9	-0.020 (0.762)	0.017 (0.774)	0.087 (0.326)	0.174 (0.170)
Child age 10 to 14	0.007 (0.924)	0.037 (0.538)	0.016 (0.872)	0.087 (0.526)
Union member	0.093** (0.030)	0.065* (0.079)	0.146*** (0.006)	-0.012 (0.869)
Constant	0.975*** (0.000)	1.067*** (0.000)	0.563*** (0.004)	6.984*** (0.000)
Number of observations	224	210	170	140
R2	0.151	0.109	0.181	0.334

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 25a: Returns to Education for the 1993 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Skilled Vocational Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Engin	-0.006 (0.578)	0.020** (0.029)	-0.003 (0.868)	-0.027 (0.105)
Age 20 to 24	-0.041 (0.590)	0.059 (0.388)	-0.001 (0.991)	0.338*** (0.002)
Age 25 to 29	-0.068 (0.374)	0.093 (0.174)	-0.003 (0.973)	0.505*** (0.000)
Age 30 to 34	-0.016 (0.837)	0.090 (0.188)	0.075 (0.428)	0.594*** (0.000)
Age 35 to 39	0.006 (0.941)	0.106 (0.122)	0.012 (0.898)	0.609*** (0.000)
Age 40 to 44	-0.013 (0.869)	0.094 (0.170)	0.010 (0.920)	0.642*** (0.000)
Age 45 to 49	-0.036 (0.644)	0.087 (0.208)	0.036 (0.713)	0.622*** (0.000)
Age 50 to 54	-0.029 (0.714)	0.093 (0.181)	0.068 (0.489)	0.682*** (0.000)
Age 55 to 64	-0.157** (0.044)	0.006 (0.930)	-0.072 (0.459)	0.415*** (0.000)
Capital City	-0.003 (0.752)	-0.008 (0.412)	0.049*** (0.002)	0.083*** (0.000)
Non-English speaking country	-0.071** (0.020)	-0.029 (0.286)	-0.000 (0.993)	0.029 (0.579)
English is first language	-0.018 (0.545)	-0.045* (0.082)	-0.002 (0.960)	0.073 (0.139)
NSW	0.026 (0.141)	-0.022 (0.179)	-0.020 (0.427)	0.053* (0.070)
VIC	-0.005 (0.778)	-0.013 (0.419)	0.005 (0.855)	0.008 (0.802)
QLD	0.004 (0.833)	-0.006 (0.738)	-0.016 (0.548)	-0.104*** (0.001)
SA	-0.025 (0.242)	-0.018 (0.378)	-0.057* (0.074)	-0.108*** (0.002)
WA	0.001 (0.961)	-0.023 (0.219)	-0.013 (0.665)	0.007 (0.840)
Married	0.083*** (0.000)	0.021 (0.117)	0.041* (0.058)	0.097*** (0.000)
Child age 0 to 2	-0.020 (0.280)	-0.000 (0.993)	0.053** (0.047)	-0.015 (0.612)
Child age 3 to 4	-0.035 (0.152)	-0.052** (0.018)	0.034 (0.341)	-0.005 (0.897)
Child age 5 to 9	-0.033 (0.101)	-0.025 (0.176)	0.038 (0.205)	0.065** (0.047)
Child age 10 to 14	-0.058*** (0.006)	-0.025 (0.189)	0.023 (0.468)	-0.014 (0.685)
Union member	0.127*** (0.000)	0.065*** (0.000)	0.176*** (0.000)	0.056*** (0.001)
Constant	0.887*** (0.000)	0.874*** (0.000)	0.708*** (0.000)	5.600*** (0.000)
Number of observations	3,082	2,923	2,149	1,692
R2	0.080	0.032	0.097	0.201

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 26a: Returns to Education for the 1993 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Skilled Vocational Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Other	0.006 (0.748)	0.008 (0.640)	0.022 (0.396)	-0.046 (0.138)
Age 20 to 24	0.002 (0.956)	(dropped)	0.059 (0.330)	0.013 (0.864)
Age 25 to 29	-0.004 (0.930)	0.030 (0.371)	0.079 (0.176)	0.157** (0.034)
Age 30 to 34	0.068 (0.110)	0.030 (0.386)	0.210*** (0.000)	0.237*** (0.001)
Age 35 to 39	0.063 (0.141)	0.029 (0.433)	0.139** (0.018)	0.267*** (0.000)
Age 40 to 44	0.035 (0.412)	0.012 (0.751)	0.134** (0.029)	0.291*** (0.000)
Age 45 to 49	0.043 (0.284)	0.013 (0.721)	0.186*** (0.001)	0.387*** (0.000)
Age 50 to 54	(dropped)	0.009 (0.824)	0.194*** (0.003)	0.303*** (0.000)
Age 55 to 64	-0.047 (0.264)	-0.067* (0.089)	(dropped)	(dropped)
Capital City	0.007 (0.731)	-0.004 (0.815)	0.040 (0.146)	0.059* (0.068)
Non-English speaking country	-0.005 (0.940)	0.069 (0.319)	-0.185 (0.167)	-0.364** (0.038)
English is first language	0.068 (0.275)	0.042 (0.467)	0.001 (0.991)	-0.231* (0.076)
NSW	-0.024 (0.450)	-0.067** (0.015)	-0.012 (0.767)	0.075 (0.128)
VIC	-0.003 (0.932)	-0.022 (0.446)	0.042 (0.350)	-0.017 (0.741)
QLD	-0.039 (0.236)	-0.015 (0.600)	-0.038 (0.387)	-0.067 (0.199)
SA	-0.017 (0.645)	-0.048 (0.142)	-0.105** (0.036)	-0.028 (0.636)
WA	-0.013 (0.721)	-0.005 (0.885)	0.040 (0.409)	-0.045 (0.428)
Married	0.068*** (0.010)	0.048** (0.043)	-0.001 (0.982)	0.105** (0.017)
Child age 0 to 2	-0.043 (0.218)	0.009 (0.774)	0.037 (0.449)	-0.016 (0.775)
Child age 3 to 4	-0.043 (0.367)	-0.047 (0.280)	0.027 (0.686)	0.012 (0.869)
Child age 5 to 9	0.004 (0.909)	-0.062* (0.067)	0.063 (0.220)	0.145** (0.017)
Child age 10 to 14	-0.042 (0.281)	-0.012 (0.742)	0.087 (0.108)	0.110* (0.082)
Union member	0.125*** (0.000)	0.066*** (0.000)	0.172*** (0.000)	0.031 (0.322)
Constant	0.753*** (0.000)	0.859*** (0.000)	0.616*** (0.000)	6.244*** (0.000)
Number of observations	988	927	709	546
R2	0.069	0.044	0.133	0.205

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 27a: Returns to Education for the 1993 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Basic Vocational Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Business	-0.010 (0.862)	0.045 (0.403)	0.060 (0.396)	0.177* (0.097)
Age 20 to 24	-0.180 (0.266)	-0.063 (0.686)	-0.186 (0.361)	-0.333 (0.314)
Age 25 to 29	-0.148 (0.318)	0.098 (0.496)	-0.020 (0.915)	-0.219 (0.440)
Age 30 to 34	0.002 (0.991)	0.062 (0.654)	0.095 (0.599)	0.015 (0.952)
Age 35 to 39	-0.016 (0.917)	-0.069 (0.637)	-0.039 (0.843)	-0.019 (0.946)
Age 40 to 44	(dropped)	(dropped)	(dropped)	(dropped)
Age 45 to 49	-0.027 (0.854)	0.022 (0.876)	0.090 (0.644)	0.246 (0.387)
Age 50 to 54	-0.037 (0.808)	0.045 (0.761)	0.143 (0.466)	0.151 (0.575)
Age 55 to 64	-0.205 (0.190)	-0.095 (0.524)	-0.075 (0.708)	-0.261 (0.378)
Capital City	0.062 (0.395)	-0.043 (0.550)	-0.110 (0.288)	0.156 (0.298)
Non-English speaking country	-0.475* (0.069)	0.237 (0.345)	-0.419 (0.172)	-0.453 (0.497)
English is first language	-0.343 (0.276)	0.309 (0.314)	-0.418 (0.249)	-0.167 (0.827)
NSW	0.100 (0.464)	-0.112 (0.397)	-0.009 (0.954)	-0.018 (0.940)
VIC	-0.016 (0.907)	-0.040 (0.753)	0.101 (0.546)	-0.016 (0.946)
QLD	0.080 (0.567)	-0.025 (0.853)	-0.072 (0.664)	-0.063 (0.788)
SA	0.121 (0.428)	-0.017 (0.909)	0.085 (0.631)	0.193 (0.478)
WA	0.138 (0.434)	-0.277 (0.102)	0.094 (0.647)	0.135 (0.749)
Married	0.070 (0.353)	0.174** (0.016)	0.061 (0.506)	-0.017 (0.903)
Child age 0 to 2	-0.038 (0.740)	-0.088 (0.420)	-0.086 (0.521)	0.006 (0.975)
Child age 3 to 4	0.049 (0.786)	-0.196 (0.238)	0.148 (0.508)	0.395 (0.212)
Child age 5 to 9	-0.048 (0.709)	-0.186 (0.135)	0.023 (0.883)	0.023 (0.921)
Child age 10 to 14	-0.056 (0.628)	-0.038 (0.735)	-0.095 (0.509)	-0.024 (0.907)
Union member	0.147** (0.034)	0.040 (0.545)	0.158* (0.058)	0.047 (0.718)
Constant	1.162*** (0.001)	0.579* (0.091)	1.269*** (0.002)	6.406*** (0.000)
Number of observations	114	111	98	76
R2	0.191	0.168	0.239	0.248

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 28a: Returns to Education for the 1993 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Basic Vocational Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Engin	-0.102 (0.258)	0.095 (0.192)	-0.149 (0.164)	-0.103 (0.417)
Age 20 to 24	0.196 (0.397)	0.150 (0.426)	0.118 (0.659)	0.672** (0.021)
Age 25 to 29	0.574* (0.073)	0.186 (0.549)	0.581 (0.111)	0.468 (0.404)
Age 30 to 34	0.336** (0.043)	0.122 (0.431)	0.330 (0.116)	0.908*** (0.004)
Age 35 to 39	0.369 (0.103)	0.080 (0.662)	0.211 (0.445)	0.884*** (0.009)
Age 40 to 44	0.340 (0.120)	0.159 (0.522)	0.449* (0.090)	1.024** (0.031)
Age 45 to 49	0.321 (0.123)	0.193 (0.319)	0.323 (0.218)	0.828** (0.015)
Age 50 to 54	0.048 (0.849)	0.102 (0.604)	0.314 (0.291)	0.069 (0.852)
Age 55 to 64	0.429 (0.205)	0.248 (0.397)	0.269 (0.503)	0.915* (0.086)
Capital City	0.165 (0.149)	0.026 (0.825)	0.179 (0.219)	0.245 (0.325)
Non-English speaking country	(dropped)	(dropped)	-0.152 (0.704)	(dropped)
English is first language	-0.159 (0.642)	-0.105 (0.691)	(dropped)	-0.626 (0.162)
NSW	0.094 (0.499)	-0.031 (0.820)	0.109 (0.531)	-0.132 (0.605)
VIC	0.137 (0.636)	0.017 (0.941)	0.039 (0.908)	(dropped)
QLD	0.196 (0.212)	0.034 (0.817)	0.088 (0.632)	-0.127 (0.638)
SA	0.242 (0.226)	0.107 (0.577)	-0.106 (0.706)	0.449 (0.355)
WA	0.186 (0.259)	0.077 (0.672)	0.231 (0.258)	0.126 (0.701)
Married	0.026 (0.864)	0.031 (0.800)	0.296 (0.123)	0.101 (0.637)
Child age 0 to 2	0.002 (0.991)	0.104 (0.487)	-0.058 (0.794)	-0.113 (0.664)
Child age 3 to 4	0.092 (0.616)	0.051 (0.727)	-0.061 (0.777)	-0.049 (0.849)
Child age 5 to 9	-0.213 (0.299)	-0.082 (0.655)	-0.552** (0.025)	0.093 (0.757)
Child age 10 to 14	-0.142 (0.462)	0.035 (0.849)	-0.166 (0.493)	0.172 (0.578)
Union member	0.213** (0.025)	0.037 (0.632)	0.125 (0.261)	0.125 (0.359)
Constant	0.506 (0.153)	0.787*** (0.010)	0.203 (0.313)	5.998*** (0.000)
Number of observations	72	62	66	44
R2	0.351	0.157	0.434	0.591

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 29a: Returns to Education for the 1993 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Basic Vocational Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Other	0.002 (0.963)	-0.034 (0.437)	-0.021 (0.715)	0.035 (0.586)
Age 20 to 24	0.313** (0.011)	0.273* (0.080)	0.553*** (0.002)	0.044 (0.876)
Age 25 to 29	0.312** (0.012)	0.328** (0.037)	0.617*** (0.001)	0.258 (0.371)
Age 30 to 34	0.298** (0.027)	0.296* (0.079)	0.674*** (0.001)	0.370 (0.216)
Age 35 to 39	0.295** (0.023)	0.230 (0.157)	0.555*** (0.003)	0.460 (0.119)
Age 40 to 44	0.318** (0.013)	0.366** (0.019)	0.572*** (0.002)	0.534* (0.066)
Age 45 to 49	0.295** (0.025)	0.325** (0.046)	0.597*** (0.002)	0.594** (0.038)
Age 50 to 54	0.341*** (0.010)	0.280* (0.084)	0.648*** (0.001)	0.299 (0.301)
Age 55 to 64	0.300** (0.033)	0.300* (0.085)	0.513** (0.016)	0.121 (0.685)
Capital City	-0.009 (0.839)	-0.019 (0.713)	0.094 (0.149)	0.195** (0.012)
Non-English speaking country	-0.038 (0.788)	0.075 (0.627)	-0.077 (0.694)	-0.101 (0.632)
English is first language	-0.051 (0.696)	0.020 (0.889)	-0.159 (0.310)	0.020 (0.919)
NSW	0.039 (0.556)	-0.026 (0.731)	-0.012 (0.898)	0.040 (0.710)
VIC	0.037 (0.632)	-0.001 (0.989)	-0.034 (0.775)	-0.057 (0.661)
QLD	-0.029 (0.661)	0.002 (0.978)	0.000 (1.000)	-0.141 (0.215)
SA	0.015 (0.838)	-0.030 (0.713)	-0.115 (0.312)	0.023 (0.870)
WA	-0.015 (0.832)	-0.106 (0.176)	-0.062 (0.497)	-0.060 (0.586)
Married	0.031 (0.579)	0.118* (0.061)	0.057 (0.481)	0.160* (0.091)
Child age 0 to 2	-0.046 (0.535)	-0.010 (0.905)	0.064 (0.544)	-0.017 (0.887)
Child age 3 to 4	0.058 (0.595)	-0.050 (0.685)	0.077 (0.605)	0.055 (0.765)
Child age 5 to 9	0.033 (0.660)	0.041 (0.625)	0.191* (0.094)	0.072 (0.572)
Child age 10 to 14	0.042 (0.586)	-0.047 (0.574)	0.099 (0.381)	-0.053 (0.673)
Union member	0.132*** (0.003)	0.129*** (0.009)	0.235*** (0.000)	0.012 (0.865)
Constant	0.591*** (0.001)	0.505** (0.012)	0.199 (0.372)	5.778*** (0.000)
Number of observations	240	226	186	126
R2	0.107	0.136	0.273	0.403

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 30a: Returns to Education for the 1997 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Associate Diploma Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Business	0.026 (0.567)	0.095 (0.169)	0.081 (0.159)	0.067 (0.344)
Age 20 to 24	0.189 (0.238)	(dropped)	0.572** (0.034)	-0.107 (0.734)
Age 25 to 29	0.299** (0.026)	-0.161 (0.372)	0.507** (0.043)	0.102 (0.727)
Age 30 to 34	0.266* (0.057)	-0.204 (0.270)	0.507** (0.042)	0.276 (0.354)
Age 35 to 39	0.273** (0.050)	-0.143 (0.438)	0.544** (0.033)	0.460 (0.125)
Age 40 to 44	0.250* (0.064)	-0.257 (0.170)	0.488* (0.054)	0.255 (0.387)
Age 45 to 49	0.209 (0.122)	-0.164 (0.389)	0.633** (0.012)	0.341 (0.244)
Age 50 to 54	0.227 (0.119)	-0.163 (0.429)	0.660*** (0.010)	0.521* (0.078)
Age 55 to 59	0.040 (0.803)	-0.646*** (0.008)	(dropped)	0.269 (0.566)
Age 60 to 64	(dropped)	-0.487 (0.105)	-0.242 (0.431)	(dropped)
English is first language	-0.038 (0.621)	-0.067 (0.576)	-0.151 (0.106)	0.003 (0.982)
Non-English speaking country	-0.212 (0.141)	0.017 (0.934)	0.003 (0.985)	-0.019 (0.926)
NSW	0.033 (0.658)	0.087 (0.429)	-0.053 (0.582)	0.033 (0.796)
VIC	-0.068 (0.442)	0.141 (0.311)	-0.036 (0.748)	-0.105 (0.472)
QLD	-0.013 (0.877)	0.212* (0.092)	-0.004 (0.974)	-0.027 (0.836)
SA	-0.026 (0.734)	0.097 (0.392)	-0.125 (0.205)	-0.157 (0.231)
WA	-0.078 (0.405)	0.071 (0.615)	-0.238** (0.046)	-0.140 (0.333)
Married	0.152** (0.016)	0.020 (0.839)	-0.018 (0.830)	0.158 (0.136)
Child age 0 to 2	-0.076 (0.367)	0.087 (0.492)	0.140 (0.190)	0.026 (0.841)
Child age 3 to 4	-0.043 (0.737)	0.025 (0.894)	0.126 (0.404)	-0.052 (0.774)
Child age 5 to 9	0.001 (0.994)	-0.032 (0.813)	0.076 (0.521)	-0.003 (0.982)
Child age 10 to 14	-0.049 (0.584)	0.080 (0.561)	-0.014 (0.897)	-0.021 (0.876)
Union member	0.086 (0.119)	0.257*** (0.002)	0.113* (0.078)	-0.078 (0.308)
Has disability	-0.003 (0.963)	0.020 (0.816)	-0.028 (0.694)	-0.104 (0.249)
Constant	0.619*** (0.000)	0.782*** (0.000)	0.448* (0.082)	6.266*** (0.000)
Number of observations	149	144	128	112
R2	0.171	0.214	0.321	0.340

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 31a: Returns to Education for the 1997 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Associate Diploma Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Engin	0.038 (0.211)	0.141*** (0.006)	0.068 (0.143)	0.095* (0.053)
Age 20 to 24	0.033 (0.776)	-0.130 (0.346)	-0.315** (0.026)	-0.391** (0.031)
Age 25 to 29	0.158 (0.171)	(dropped)	-0.117 (0.425)	-0.030 (0.865)
Age 30 to 34	0.174 (0.110)	-0.037 (0.749)	-0.158 (0.237)	0.076 (0.640)
Age 35 to 39	0.131 (0.220)	-0.127 (0.269)	-0.174 (0.183)	0.104 (0.519)
Age 40 to 44	0.111 (0.316)	-0.157 (0.211)	-0.240* (0.087)	0.206 (0.222)
Age 45 to 49	0.065 (0.550)	-0.210* (0.089)	-0.108 (0.426)	0.125 (0.438)
Age 50 to 54	0.148 (0.189)	-0.272** (0.044)	-0.134 (0.344)	0.221 (0.193)
Age 55 to 59	0.021 (0.848)	-0.233 (0.108)	(dropped)	-0.042 (0.817)
Age 60 to 64	(dropped)	-0.104 (0.619)	-0.498*** (0.005)	(dropped)
English is first language	0.030 (0.599)	0.037 (0.708)	-0.003 (0.978)	0.006 (0.949)
Non-English speaking country	-0.015 (0.869)	0.077 (0.638)	-0.014 (0.921)	-0.010 (0.949)
NSW	0.037 (0.470)	-0.083 (0.344)	-0.020 (0.788)	0.000 (0.999)
VIC	-0.018 (0.766)	-0.081 (0.421)	-0.066 (0.461)	0.007 (0.939)
QLD	0.064 (0.238)	-0.057 (0.542)	-0.059 (0.471)	0.028 (0.737)
SA	-0.008 (0.891)	-0.207** (0.043)	-0.143 (0.114)	-0.177* (0.075)
WA	0.086 (0.172)	0.017 (0.876)	-0.076 (0.419)	0.069 (0.486)
Married	0.009 (0.826)	0.051 (0.480)	0.007 (0.919)	0.096 (0.173)
Child age 0 to 2	0.039 (0.471)	-0.013 (0.888)	0.097 (0.241)	-0.012 (0.896)
Child age 3 to 4	0.053 (0.443)	0.041 (0.724)	0.060 (0.565)	-0.010 (0.926)
Child age 5 to 9	0.065 (0.274)	-0.028 (0.782)	0.131 (0.166)	-0.118 (0.232)
Child age 10 to 14	0.054 (0.404)	0.050 (0.651)	0.054 (0.569)	-0.025 (0.822)
Union member	0.077** (0.023)	0.283*** (0.000)	0.132*** (0.008)	-0.052 (0.320)
Has disability	-0.018 (0.629)	-0.021 (0.739)	-0.053 (0.352)	-0.020 (0.751)
Constant	0.707*** (0.000)	0.746*** (0.000)	0.980*** (0.000)	6.524*** (0.000)
Number of observations	250	248	212	196
R2	0.124	0.187	0.164	0.223

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 32a: Returns to Education for the 1997 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Associate Diploma Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Other	0.003 (0.946)	0.127** (0.046)	-0.005 (0.936)	0.039 (0.550)
Age 20 to 24	0.021 (0.871)	0.601*** (0.001)	-0.215 (0.370)	-0.547* (0.071)
Age 25 to 29	0.046 (0.716)	0.606*** (0.000)	-0.052 (0.823)	-0.348 (0.226)
Age 30 to 34	-0.040 (0.763)	0.578*** (0.001)	-0.153 (0.516)	-0.253 (0.375)
Age 35 to 39	-0.125 (0.374)	0.545*** (0.005)	-0.161 (0.520)	-0.180 (0.555)
Age 40 to 44	-0.018 (0.886)	0.594*** (0.001)	-0.247 (0.307)	-0.242 (0.418)
Age 45 to 49	0.042 (0.761)	0.440** (0.018)	-0.189 (0.444)	-0.171 (0.571)
Age 50 to 54	-0.050 (0.699)	0.431** (0.014)	-0.112 (0.633)	-0.178 (0.536)
Age 55 to 59	(dropped)	(dropped)	(dropped)	-0.252 (0.513)
Age 60 to 64	-0.246 (0.187)	0.298 (0.279)	-0.179 (0.512)	(dropped)
English is first language	-0.063 (0.545)	0.019 (0.894)	0.004 (0.972)	-0.022 (0.885)
Non-English speaking country	-0.310*** (0.010)	-0.107 (0.547)	-0.037 (0.810)	-0.052 (0.755)
NSW	-0.020 (0.830)	-0.009 (0.945)	-0.030 (0.813)	-0.088 (0.525)
VIC	-0.060 (0.510)	0.005 (0.969)	-0.083 (0.494)	-0.260** (0.050)
QLD	-0.035 (0.712)	-0.002 (0.987)	-0.071 (0.568)	-0.193 (0.140)
SA	-0.196** (0.049)	-0.140 (0.344)	-0.083 (0.520)	-0.224 (0.120)
WA	0.057 (0.560)	-0.173 (0.196)	-0.079 (0.548)	-0.116 (0.415)
Married	0.165*** (0.009)	-0.011 (0.902)	0.087 (0.303)	0.118 (0.217)
Child age 0 to 2	-0.011 (0.897)	0.072 (0.527)	0.065 (0.540)	-0.129 (0.252)
Child age 3 to 4	-0.089 (0.423)	-0.068 (0.668)	0.119 (0.417)	-0.153 (0.320)
Child age 5 to 9	0.025 (0.815)	-0.070 (0.628)	0.111 (0.431)	-0.091 (0.537)
Child age 10 to 14	-0.101 (0.290)	-0.030 (0.824)	0.068 (0.612)	0.021 (0.897)
Union member	0.130** (0.013)	0.299*** (0.000)	0.144** (0.027)	-0.041 (0.566)
Has disability	-0.084 (0.140)	-0.011 (0.895)	-0.056 (0.450)	-0.122 (0.145)
Constant	0.922*** (0.000)	0.119 (0.627)	0.936*** (0.001)	7.033*** (0.000)
Number of observations	169	158	152	128
R2	0.216	0.298	0.131	0.211

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 33a: Returns to Education for the 1997 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Skilled Vocational Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Business	0.076 (0.272)	-0.042 (0.732)	0.073 (0.709)	0.040 (0.795)
Age 20 to 24	(dropped)	(dropped)	(dropped)	(dropped)
Age 25 to 29	0.033 (0.895)	0.158 (0.722)	0.180 (0.744)	0.011 (0.980)
Age 30 to 34	-0.389 (0.130)	-0.197 (0.737)	(dropped)	(dropped)
Age 35 to 39	-0.158 (0.546)	-0.097 (0.836)	-0.303 (0.741)	0.177 (0.801)
Age 40 to 44	-0.098 (0.689)	-0.254 (0.561)	0.208 (0.707)	0.321 (0.451)
Age 45 to 49	-0.102 (0.673)	-0.183 (0.672)	0.103 (0.879)	0.220 (0.670)
Age 50 to 54	-0.084 (0.731)	-0.392 (0.370)	0.179 (0.768)	0.528 (0.262)
Age 55 to 59	-0.065 (0.807)	-0.567 (0.231)	0.212 (0.753)	0.389 (0.454)
Age 60 to 64	-0.125 (0.636)	-0.507 (0.277)	0.135 (0.848)	0.368 (0.549)
English is first language	0.012 (0.965)	0.216 (0.638)	-0.177 (0.773)	-0.137 (0.774)
Non-English speaking country	(dropped)	(dropped)	(dropped)	(dropped)
NSW	0.127 (0.266)	-0.029 (0.895)	-0.090 (0.845)	-0.021 (0.952)
VIC	-0.008 (0.964)	-0.117 (0.694)	-0.093 (0.862)	0.072 (0.862)
QLD	(dropped)	(dropped)	(dropped)	(dropped)
SA	0.016 (0.917)	0.298 (0.283)	-0.103 (0.774)	-0.055 (0.843)
WA	0.131 (0.348)	-0.170 (0.505)	0.152 (0.822)	0.103 (0.843)
Married	0.038 (0.723)	0.056 (0.765)	-0.142 (0.650)	0.211 (0.428)
Child age 0 to 2	0.257 (0.254)	-0.337 (0.445)	0.238 (0.773)	0.170 (0.784)
Child age 3 to 4	0.193 (0.383)	-0.388 (0.323)	0.340 (0.626)	-0.120 (0.831)
Child age 5 to 9	0.031 (0.819)	-0.314 (0.178)	0.218 (0.669)	-0.077 (0.841)
Child age 10 to 14	0.027 (0.817)	-0.013 (0.949)	0.205 (0.549)	-0.184 (0.478)
Union member	0.086 (0.380)	0.418** (0.015)	-0.057 (0.811)	-0.193 (0.349)
Has disability	-0.009 (0.925)	0.112 (0.506)	0.024 (0.924)	-0.027 (0.899)
Constant	0.848** (0.010)	0.598 (0.301)	0.954 (0.194)	6.403*** (0.000)
Number of observations	64	62	34	32
R2	0.191	0.418	0.099	0.437

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 34a: Returns to Education for the 1997 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Skilled Vocational Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Engin	0.014 (0.130)	-0.002 (0.887)	0.015 (0.368)	-0.071*** (0.000)
Age 20 to 24	0.146* (0.051)	0.110 (0.374)	0.291*** (0.008)	0.448*** (0.000)
Age 25 to 29	0.163** (0.028)	0.037 (0.766)	0.296*** (0.007)	0.585*** (0.000)
Age 30 to 34	0.167** (0.024)	-0.015 (0.905)	0.275** (0.012)	0.677*** (0.000)
Age 35 to 39	0.156** (0.035)	-0.104 (0.401)	0.282** (0.010)	0.749*** (0.000)
Age 40 to 44	0.141* (0.058)	-0.143 (0.251)	0.274** (0.013)	0.757*** (0.000)
Age 45 to 49	0.131* (0.078)	-0.159 (0.201)	0.280** (0.012)	0.666*** (0.000)
Age 50 to 54	0.142* (0.058)	-0.253** (0.043)	0.339*** (0.003)	0.706*** (0.000)
Age 55 to 59	0.129* (0.086)	-0.255** (0.043)	0.323*** (0.005)	0.767*** (0.000)
Age 60 to 64	-0.043 (0.577)	-0.157 (0.229)	-0.021 (0.854)	0.730*** (0.000)
English is first language	-0.036 (0.123)	-0.073* (0.072)	-0.022 (0.586)	0.014 (0.726)
Non-English speaking country	-0.117*** (0.000)	-0.125** (0.022)	0.027 (0.638)	-0.058 (0.333)
NSW	0.025 (0.120)	0.004 (0.875)	0.011 (0.687)	0.036 (0.206)
VIC	-0.020 (0.221)	-0.006 (0.820)	-0.002 (0.950)	-0.018 (0.533)
QLD	0.027* (0.084)	0.000 (0.996)	-0.036 (0.197)	0.034 (0.217)
SA	-0.009 (0.620)	-0.095*** (0.002)	-0.112*** (0.000)	-0.156*** (0.000)
WA	0.044** (0.015)	-0.014 (0.641)	-0.040 (0.204)	0.066** (0.040)
Married	0.083*** (0.000)	0.024 (0.263)	0.066*** (0.003)	0.131*** (0.000)
Child age 0 to 2	-0.002 (0.877)	-0.034 (0.208)	0.062** (0.023)	-0.043 (0.120)
Child age 3 to 4	0.027 (0.244)	-0.052 (0.172)	0.084** (0.039)	-0.094** (0.024)
Child age 5 to 9	0.021 (0.240)	-0.039 (0.198)	0.041 (0.221)	-0.049 (0.146)
Child age 10 to 14	-0.011 (0.543)	0.056* (0.068)	0.077** (0.020)	0.025 (0.474)
Union member	0.094*** (0.000)	0.377*** (0.000)	0.158*** (0.000)	0.056*** (0.001)
Has disability	-0.068*** (0.000)	0.025 (0.193)	-0.005 (0.783)	-0.071*** (0.000)
Constant	0.732*** (0.000)	0.746*** (0.000)	0.454*** (0.000)	5.819*** (0.000)
Number of observations	3,072	2,986	2,123	1,905
R2	0.098	0.190	0.113	0.165

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 35a: Returns to Education for the 1997 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Skilled Vocational Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Other	0.005 (0.858)	0.058 (0.208)	0.048 (0.307)	-0.081* (0.087)
Age 20 to 24	0.100 (0.414)	0.321 (0.138)	0.319 (0.120)	0.325 (0.229)
Age 25 to 29	0.142 (0.252)	0.248 (0.256)	0.248 (0.230)	0.501* (0.065)
Age 30 to 34	0.161 (0.199)	0.167 (0.448)	0.309 (0.139)	0.636** (0.021)
Age 35 to 39	0.127 (0.312)	0.139 (0.528)	0.305 (0.146)	0.662** (0.016)
Age 40 to 44	0.122 (0.342)	0.120 (0.589)	0.301 (0.159)	0.735*** (0.008)
Age 45 to 49	0.033 (0.801)	0.136 (0.554)	0.317 (0.148)	0.644** (0.023)
Age 50 to 54	0.084 (0.541)	0.058 (0.804)	0.228 (0.320)	0.653** (0.024)
Age 55 to 59	0.125 (0.349)	-0.020 (0.930)	0.305 (0.174)	0.602** (0.040)
Age 60 to 64	0.183 (0.326)	-0.187 (0.531)	-0.034 (0.905)	0.371 (0.331)
English is first language	-0.114 (0.424)	-0.147 (0.438)	-0.005 (0.979)	-0.009 (0.974)
Non-English speaking country	-0.342** (0.032)	-0.198 (0.397)	-0.140 (0.583)	-0.235 (0.429)
NSW	0.018 (0.733)	0.107 (0.187)	0.027 (0.744)	0.062 (0.475)
VIC	0.000 (0.997)	0.013 (0.873)	-0.010 (0.903)	0.090 (0.301)
QLD	0.014 (0.780)	0.098 (0.212)	-0.085 (0.284)	0.030 (0.711)
SA	-0.093 (0.136)	0.046 (0.628)	-0.014 (0.883)	-0.054 (0.563)
WA	-0.029 (0.622)	-0.024 (0.797)	-0.061 (0.520)	0.097 (0.331)
Married	0.060 (0.151)	0.079 (0.209)	0.121* (0.056)	0.148** (0.027)
Child age 0 to 2	0.019 (0.727)	-0.061 (0.442)	-0.021 (0.805)	-0.202** (0.017)
Child age 3 to 4	0.058 (0.462)	0.039 (0.738)	0.042 (0.715)	-0.077 (0.513)
Child age 5 to 9	0.060 (0.338)	-0.047 (0.610)	0.019 (0.848)	-0.244** (0.012)
Child age 10 to 14	0.077 (0.210)	0.024 (0.783)	-0.001 (0.994)	-0.101 (0.292)
Union member	0.124*** (0.001)	0.260*** (0.000)	0.130** (0.013)	0.144*** (0.007)
Has disability	-0.009 (0.816)	0.010 (0.863)	0.030 (0.619)	-0.015 (0.807)
Constant	0.833*** (0.000)	0.553* (0.059)	0.418 (0.153)	5.854*** (0.000)
Number of observations	355	338	288	248
R2	0.127	0.138	0.089	0.241

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 36a: Returns to Education for the 1997 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Basic Vocational Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Business	-0.004 (0.918)	0.104** (0.042)	0.071 (0.179)	0.065 (0.293)
Age 20 to 24	0.067 (0.550)	0.158 (0.333)	0.223 (0.137)	0.402** (0.031)
Age 25 to 29	0.126 (0.282)	0.058 (0.732)	0.126 (0.416)	0.483** (0.014)
Age 30 to 34	0.183 (0.127)	-0.012 (0.942)	0.251 (0.115)	0.771*** (0.000)
Age 35 to 39	0.113 (0.304)	-0.080 (0.618)	0.139 (0.354)	0.716*** (0.000)
Age 40 to 44	0.124 (0.278)	-0.117 (0.482)	0.216 (0.172)	0.935*** (0.000)
Age 45 to 49	0.157 (0.171)	-0.106 (0.523)	0.312** (0.048)	0.830*** (0.000)
Age 50 to 54	0.053 (0.644)	-0.183 (0.280)	0.330** (0.045)	0.886*** (0.000)
Age 55 to 59	0.173 (0.149)	-0.462*** (0.007)	0.128 (0.512)	1.006*** (0.000)
Age 60 to 64	-0.037 (0.781)	0.001 (0.994)	0.023 (0.897)	1.215*** (0.000)
English is first language	-0.092 (0.289)	-0.082 (0.472)	-0.015 (0.893)	-0.047 (0.723)
Non-English speaking country	-0.247* (0.060)	-0.057 (0.732)	-0.081 (0.652)	0.084 (0.704)
NSW	0.023 (0.720)	-0.012 (0.892)	0.091 (0.311)	-0.146 (0.168)
VIC	-0.058 (0.417)	0.029 (0.771)	0.116 (0.255)	-0.070 (0.556)
QLD	0.055 (0.434)	-0.035 (0.717)	-0.073 (0.477)	-0.281** (0.021)
SA	-0.013 (0.869)	-0.062 (0.573)	-0.058 (0.600)	-0.326** (0.015)
WA	0.053 (0.508)	-0.080 (0.471)	0.055 (0.628)	-0.022 (0.866)
Married	0.038 (0.441)	0.121* (0.083)	0.002 (0.979)	0.102 (0.266)
Child age 0 to 2	0.045 (0.580)	0.062 (0.574)	0.084 (0.448)	0.005 (0.969)
Child age 3 to 4	0.007 (0.946)	-0.038 (0.793)	0.057 (0.688)	0.136 (0.433)
Child age 5 to 9	0.071 (0.323)	-0.042 (0.668)	0.040 (0.709)	-0.015 (0.901)
Child age 10 to 14	-0.006 (0.924)	0.028 (0.758)	0.007 (0.942)	0.064 (0.576)
Union member	0.131*** (0.005)	0.251*** (0.000)	0.196*** (0.001)	0.014 (0.848)
Has disability	-0.115** (0.014)	-0.056 (0.399)	-0.065 (0.338)	-0.189** (0.020)
Constant	0.823*** (0.000)	0.740*** (0.000)	0.500*** (0.007)	5.942*** (0.000)
Number of observations	278	260	218	196
R2	0.145	0.222	0.167	0.363

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 37a: Returns to Education for the 1997 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Basic Vocational Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Engin	-0.045*	-0.003	0.006	-0.055
	(0.050)	(0.926)	(0.882)	(0.176)
Age 20 to 24	0.081	0.083	0.399***	0.439***
	(0.356)	(0.528)	(0.001)	(0.001)
Age 25 to 29	0.166*	-0.002	0.454***	0.593***
	(0.055)	(0.990)	(0.000)	(0.000)
Age 30 to 34	0.144	0.038	0.455***	0.741***
	(0.106)	(0.779)	(0.000)	(0.000)
Age 35 to 39	0.177**	-0.046	0.486***	0.770***
	(0.048)	(0.731)	(0.000)	(0.000)
Age 40 to 44	0.097	-0.131	0.373***	0.801***
	(0.288)	(0.340)	(0.005)	(0.000)
Age 45 to 49	0.070	-0.041	0.458***	0.754***
	(0.437)	(0.765)	(0.000)	(0.000)
Age 50 to 54	0.115	-0.174	0.525***	0.903***
	(0.214)	(0.207)	(0.000)	(0.000)
Age 55 to 59	0.099	-0.300**	0.355**	0.787***
	(0.292)	(0.035)	(0.015)	(0.000)
Age 60 to 64	-0.160	-0.211	0.228	0.702***
	(0.134)	(0.251)	(0.194)	(0.000)
English is first language	-0.026	-0.047	-0.013	0.113
	(0.674)	(0.636)	(0.882)	(0.358)
Non-English speaking country	-0.010	-0.171	0.096	-0.007
	(0.896)	(0.185)	(0.424)	(0.962)
NSW	-0.007	-0.073	-0.076	0.010
	(0.858)	(0.224)	(0.212)	(0.881)
VIC	-0.068*	-0.029	-0.065	0.017
	(0.092)	(0.645)	(0.312)	(0.800)
QLD	0.011	-0.057	-0.089	0.011
	(0.792)	(0.400)	(0.184)	(0.877)
SA	-0.090*	-0.076	-0.079	-0.154*
	(0.071)	(0.339)	(0.325)	(0.069)
WA	-0.046	-0.071	-0.138*	0.004
	(0.339)	(0.351)	(0.071)	(0.963)
Married	0.132***	0.035	0.043	0.088
	(0.000)	(0.486)	(0.391)	(0.112)
Child age 0 to 2	-0.100**	-0.028	0.063	0.078
	(0.019)	(0.681)	(0.360)	(0.305)
Child age 3 to 4	-0.017	-0.074	-0.003	0.018
	(0.783)	(0.431)	(0.977)	(0.863)
Child age 5 to 9	-0.069	-0.034	0.018	-0.040
	(0.121)	(0.633)	(0.805)	(0.622)
Child age 10 to 14	-0.013	0.005	0.066	0.022
	(0.764)	(0.942)	(0.353)	(0.782)
Union member	0.123***	0.348***	0.098**	0.049
	(0.000)	(0.000)	(0.012)	(0.243)
Has disability	-0.124***	0.041	-0.014	-0.037
	(0.000)	(0.349)	(0.750)	(0.450)
Constant	0.793***	0.748***	0.392**	5.679***
	(0.000)	(0.000)	(0.011)	(0.000)
Number of observations	591	560	422	369
R2	0.177	0.176	0.113	0.252

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 38a: Returns to Education for the 1997 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Basic Vocational Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Other	-0.047*	-0.005	-0.067*	-0.077**
	(0.055)	(0.885)	(0.064)	(0.049)
Age 20 to 24	0.013	0.157	0.218**	0.200*
	(0.850)	(0.117)	(0.028)	(0.062)
Age 25 to 29	0.013	0.103	0.146	0.368***
	(0.850)	(0.318)	(0.157)	(0.001)
Age 30 to 34	0.004	-0.019	0.232**	0.458***
	(0.955)	(0.858)	(0.027)	(0.000)
Age 35 to 39	0.034	-0.053	0.261**	0.528***
	(0.638)	(0.626)	(0.017)	(0.000)
Age 40 to 44	0.018	-0.122	0.169	0.516***
	(0.802)	(0.255)	(0.130)	(0.000)
Age 45 to 49	0.023	-0.113	0.243**	0.515***
	(0.758)	(0.302)	(0.030)	(0.000)
Age 50 to 54	0.035	-0.137	0.247**	0.599***
	(0.656)	(0.236)	(0.045)	(0.000)
Age 55 to 59	-0.015	-0.242*	0.226	0.684***
	(0.870)	(0.075)	(0.126)	(0.000)
Age 60 to 64	0.048	-0.156	0.053	0.635***
	(0.621)	(0.256)	(0.699)	(0.000)
English is first language	-0.028	-0.181	-0.199*	-0.130
	(0.734)	(0.126)	(0.064)	(0.319)
Non-English speaking country	-0.079	-0.113	-0.051	-0.119
	(0.432)	(0.495)	(0.733)	(0.500)
NSW	0.081*	0.013	-0.017	0.014
	(0.064)	(0.835)	(0.790)	(0.838)
VIC	0.012	0.032	-0.010	-0.070
	(0.792)	(0.635)	(0.876)	(0.335)
QLD	0.046	0.035	-0.026	-0.092
	(0.315)	(0.594)	(0.700)	(0.199)
SA	0.001	-0.065	-0.144*	-0.193**
	(0.977)	(0.360)	(0.052)	(0.013)
WA	0.102**	-0.016	0.052	0.048
	(0.039)	(0.826)	(0.473)	(0.530)
Married	0.107***	0.051	0.102**	0.147***
	(0.002)	(0.297)	(0.046)	(0.008)
Child age 0 to 2	0.032	0.008	0.046	-0.033
	(0.496)	(0.898)	(0.502)	(0.651)
Child age 3 to 4	0.035	0.088	0.099	-0.028
	(0.565)	(0.303)	(0.263)	(0.764)
Child age 5 to 9	0.051	-0.023	-0.020	-0.042
	(0.310)	(0.742)	(0.799)	(0.614)
Child age 10 to 14	-0.038	0.075	-0.078	-0.007
	(0.464)	(0.309)	(0.298)	(0.935)
Union member	0.159***	0.278***	0.193***	0.048
	(0.000)	(0.000)	(0.000)	(0.254)
Has disability	-0.081***	0.019	0.013	-0.105**
	(0.006)	(0.655)	(0.762)	(0.027)
Constant	0.774***	0.794***	0.680***	6.171***
	(0.000)	(0.000)	(0.000)	(0.000)
Number of observations	687	624	520	428
R2	0.115	0.135	0.130	0.242

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 39a: Returns to Education for the 2001 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Associate Diploma Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Business	0.035 (0.376)	0.026 (0.707)	0.038 (0.539)	0.054 (0.436)
Age 20 to 24	(dropped)	(dropped)	0.452 (0.254)	0.312 (0.464)
Age 25 to 29	-0.087 (0.354)	0.004 (0.982)	0.465 (0.225)	0.460 (0.262)
Age 30 to 34	-0.095 (0.347)	-0.046 (0.807)	0.395 (0.317)	0.594 (0.161)
Age 35 to 39	-0.080 (0.406)	-0.019 (0.912)	0.411 (0.299)	0.701* (0.097)
Age 40 to 44	-0.034 (0.712)	-0.092 (0.578)	0.499 (0.192)	0.728* (0.079)
Age 45 to 49	0.007 (0.942)	-0.243 (0.115)	0.488 (0.205)	0.584 (0.163)
Age 50 to 54	0.004 (0.970)	-0.312* (0.077)	0.487 (0.214)	0.518 (0.232)
Age 55 to 59	-0.125 (0.225)	-0.168 (0.337)	0.510 (0.186)	0.737* (0.074)
Age 60 to 64	-0.177 (0.128)	-0.283 (0.215)	(dropped)	(dropped)
English is first language	0.049 (0.657)	0.155 (0.412)	0.396*** (0.007)	0.040 (0.860)
Non-English speaking country	-0.154 (0.226)	-0.049 (0.807)	0.275 (0.148)	-0.067 (0.789)
NSW	0.054 (0.382)	-0.194* (0.067)	-0.001 (0.993)	0.001 (0.993)
VIC	-0.052 (0.467)	-0.141 (0.266)	0.075 (0.492)	0.082 (0.510)
QLD	-0.013 (0.851)	-0.133 (0.280)	0.123 (0.274)	-0.093 (0.451)
SA	-0.088 (0.228)	-0.052 (0.688)	-0.045 (0.688)	-0.023 (0.858)
WA	-0.022 (0.775)	-0.182 (0.209)	-0.030 (0.809)	0.046 (0.747)
Father born overseas	0.013 (0.851)	0.047 (0.736)	-0.387*** (0.003)	-0.048 (0.735)
Mother born overseas	-0.022 (0.768)	0.024 (0.876)	0.452*** (0.001)	0.014 (0.928)
Married	0.063 (0.226)	0.146 (0.113)	0.043 (0.625)	0.158 (0.114)
Child age 0 to 2	0.044 (0.541)	-0.048 (0.709)	0.094 (0.425)	-0.021 (0.865)
Child age 3 to 4	0.018 (0.868)	-0.172 (0.371)	0.005 (0.977)	-0.190 (0.296)
Child age 5 to 9	0.068 (0.327)	-0.042 (0.728)	0.042 (0.704)	0.096 (0.433)
Child age 10 to 14	0.026 (0.781)	-0.020 (0.896)	0.147 (0.329)	-0.003 (0.985)
Union member	0.093* (0.074)	0.273*** (0.003)	0.045 (0.559)	0.019 (0.824)
Has disability	-0.046 (0.339)	-0.082 (0.322)	-0.019 (0.801)	-0.022 (0.805)
Constant	0.876*** (0.000)	0.717*** (0.002)	-0.089 (0.836)	6.010*** (0.000)
Number of observations	180	174	144	132
R2	0.167	0.156	0.217	0.242

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 40a: Returns to Education for the 2001 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Associate Diploma Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Engin	-0.017 (0.612)	-0.008 (0.883)	0.000 (0.994)	0.126** (0.017)
Age 20 to 24	0.299** (0.011)	0.261 (0.194)	-0.125 (0.475)	-0.433** (0.038)
Age 25 to 29	0.326*** (0.001)	0.268 (0.115)	-0.007 (0.964)	-0.339* (0.061)
Age 30 to 34	0.231** (0.022)	0.151 (0.386)	0.044 (0.794)	-0.184 (0.330)
Age 35 to 39	0.247** (0.010)	0.078 (0.643)	0.067 (0.679)	-0.082 (0.651)
Age 40 to 44	0.282*** (0.002)	0.168 (0.297)	0.198 (0.210)	-0.077 (0.662)
Age 45 to 49	0.257*** (0.005)	0.053 (0.742)	0.213 (0.173)	-0.103 (0.558)
Age 50 to 54	0.265*** (0.004)	0.080 (0.628)	0.153 (0.336)	0.113 (0.519)
Age 55 to 59	0.275*** (0.006)	0.026 (0.878)	-0.027 (0.874)	0.018 (0.927)
Age 60 to 64	(dropped)	(dropped)	(dropped)	(dropped)
English is first language	0.033 (0.654)	0.168 (0.157)	0.012 (0.899)	-0.004 (0.967)
Non-English speaking country	0.127 (0.147)	0.130 (0.360)	0.074 (0.472)	-0.045 (0.694)
NSW	0.003 (0.962)	-0.071 (0.443)	-0.083 (0.290)	0.064 (0.475)
VIC	0.013 (0.819)	-0.134 (0.140)	-0.095 (0.223)	0.056 (0.535)
QLD	0.017 (0.802)	-0.054 (0.612)	-0.044 (0.620)	-0.036 (0.715)
SA	-0.058 (0.425)	0.085 (0.462)	-0.213** (0.021)	-0.035 (0.743)
WA	-0.029 (0.671)	0.017 (0.879)	-0.028 (0.773)	0.095 (0.386)
Father born overseas	-0.124** (0.034)	0.059 (0.528)	0.019 (0.805)	0.113 (0.253)
Mother born overseas	0.060 (0.295)	-0.003 (0.977)	0.037 (0.627)	-0.116 (0.226)
Married	0.108** (0.015)	0.002 (0.974)	0.120* (0.053)	0.050 (0.494)
Child age 0 to 2	0.081 (0.204)	-0.093 (0.381)	0.082 (0.384)	0.081 (0.437)
Child age 3 to 4	0.033 (0.707)	0.202 (0.171)	0.049 (0.668)	0.071 (0.585)
Child age 5 to 9	0.039 (0.527)	0.113 (0.254)	-0.025 (0.750)	0.054 (0.557)
Child age 10 to 14	0.036 (0.531)	0.033 (0.723)	-0.044 (0.561)	0.070 (0.446)
Union member	0.087** (0.035)	0.348*** (0.000)	0.121** (0.023)	-0.048 (0.445)
Has disability	0.038 (0.297)	-0.114* (0.064)	-0.157*** (0.003)	-0.025 (0.686)
Constant	0.529*** (0.000)	0.414** (0.044)	0.734*** (0.000)	6.799*** (0.000)
Number of observations	270	261	200	190
R2	0.141	0.187	0.241	0.238

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 41a: Returns to Education for the 2001 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Associate Diploma Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Other	-0.035 (0.374)	0.045 (0.478)	-0.057 (0.337)	0.032 (0.610)
Age 20 to 24	0.007 (0.967)	0.192 (0.433)	0.434** (0.047)	0.354 (0.234)
Age 25 to 29	0.034 (0.834)	0.373 (0.134)	0.559** (0.012)	0.519* (0.086)
Age 30 to 34	-0.119 (0.440)	0.173 (0.471)	0.472** (0.030)	0.565* (0.058)
Age 35 to 39	-0.063 (0.694)	0.170 (0.494)	0.546** (0.015)	0.618** (0.042)
Age 40 to 44	-0.028 (0.860)	0.152 (0.537)	0.550** (0.013)	0.663** (0.028)
Age 45 to 49	-0.088 (0.584)	0.019 (0.941)	0.607*** (0.008)	0.711** (0.022)
Age 50 to 54	-0.065 (0.702)	0.107 (0.686)	0.719*** (0.002)	0.786** (0.011)
Age 55 to 59	0.099 (0.575)	0.081 (0.765)	0.738*** (0.002)	0.815** (0.012)
Age 60 to 64	-0.060 (0.734)	0.233 (0.448)	0.408 (0.124)	0.833** (0.023)
English is first language	0.113 (0.613)	0.210 (0.520)	0.230 (0.419)	0.231 (0.260)
Non-English speaking country	0.051 (0.813)	0.014 (0.969)	0.236 (0.380)	-0.013 (0.964)
NSW	0.038 (0.585)	0.033 (0.774)	0.189* (0.074)	0.088 (0.466)
VIC	-0.029 (0.655)	0.010 (0.925)	0.074 (0.439)	0.085 (0.408)
QLD	-0.026 (0.689)	0.025 (0.817)	0.097 (0.326)	0.023 (0.839)
SA	0.069 (0.360)	0.216* (0.067)	0.194* (0.082)	-0.007 (0.956)
WA	0.019 (0.808)	-0.029 (0.828)	-0.068 (0.565)	0.072 (0.594)
Father born overseas	0.022 (0.717)	0.106 (0.301)	0.108 (0.240)	0.084 (0.400)
Mother born overseas	0.010 (0.877)	-0.160 (0.123)	-0.060 (0.514)	-0.045 (0.683)
Married	0.093* (0.066)	0.015 (0.864)	-0.013 (0.866)	0.101 (0.268)
Child age 0 to 2	0.032 (0.642)	-0.111 (0.308)	0.175* (0.086)	-0.023 (0.832)
Child age 3 to 4	0.038 (0.672)	0.105 (0.466)	0.204 (0.149)	-0.020 (0.885)
Child age 5 to 9	-0.000 (0.995)	0.034 (0.769)	0.151 (0.173)	0.140 (0.247)
Child age 10 to 14	0.004 (0.955)	-0.008 (0.950)	-0.018 (0.888)	-0.042 (0.763)
Union member	0.119** (0.016)	0.262*** (0.001)	0.173** (0.014)	0.064 (0.386)
Has disability	-0.105** (0.024)	-0.080 (0.294)	-0.063 (0.385)	-0.089 (0.252)
Constant	0.786*** (0.004)	0.285 (0.478)	-0.106 (0.771)	5.643*** (0.000)
Number of observations	216	197	181	152
R2	0.126	0.149	0.200	0.264

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 42a: Returns to Education for the 2001 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Skilled Vocational Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Business	-0.019 (0.818)	-0.223 (0.120)	-0.046 (0.855)	-0.048 (0.863)
Age 20 to 24	(dropped)	(dropped)	-0.112 (0.935)	-0.807 (0.777)
Age 25 to 29	-0.173 (0.517)	-0.184 (0.689)	0.666 (0.656)	-0.710 (0.796)
Age 30 to 34	-0.385 (0.120)	-0.362 (0.500)	0.552 (0.776)	-0.517 (0.897)
Age 35 to 39	-0.097 (0.700)	-0.414 (0.334)	(dropped)	(dropped)
Age 40 to 44	-0.042 (0.857)	-0.152 (0.727)	0.579 (0.688)	-0.414 (0.920)
Age 45 to 49	-0.125 (0.604)	-0.640 (0.145)	(dropped)	(dropped)
Age 50 to 54	0.021 (0.927)	-0.349 (0.359)	0.547 (0.615)	-0.371 (0.823)
Age 55 to 59	0.011 (0.967)	-0.498 (0.244)	1.017 (0.340)	0.246 (0.906)
Age 60 to 64	(dropped)	(dropped)	(dropped)	(dropped)
English is first language	0.098 (0.729)	-0.228 (0.630)	-0.006 (0.989)	-0.013 (0.988)
Non-English speaking country	-0.273 (0.449)	-0.632 (0.200)	0.102 (0.880)	0.105 (0.919)
NSW	-0.121 (0.611)	0.366 (0.394)	0.218 (0.780)	-0.195 (0.885)
VIC	-0.170 (0.453)	-0.029 (0.946)	0.334 (0.713)	-0.272 (0.773)
QLD	-0.151 (0.541)	0.253 (0.564)	0.363 (0.767)	-0.559 (0.829)
SA	-0.236 (0.244)	0.203 (0.566)	0.114 (0.828)	-0.232 (0.735)
WA	0.046 (0.894)	0.604 (0.290)	0.387 (0.563)	(dropped)
Father born overseas	0.119 (0.565)	-0.043 (0.881)	-0.239 (0.789)	-0.389 (0.717)
Mother born overseas	0.024 (0.905)	0.319 (0.285)	0.124 (0.856)	0.475 (0.511)
Married	0.031 (0.784)	0.032 (0.864)	-0.170 (0.630)	-0.056 (0.894)
Child age 0 to 2	0.031 (0.857)	-0.231 (0.441)	0.054 (0.906)	-0.133 (0.834)
Child age 3 to 4	-0.035 (0.891)	0.045 (0.925)	0.550 (0.584)	-0.071 (0.974)
Child age 5 to 9	-0.022 (0.891)	-0.081 (0.778)	0.409 (0.544)	-0.061 (0.943)
Child age 10 to 14	0.043 (0.774)	-0.063 (0.814)	0.393 (0.603)	0.206 (0.819)
Union member	0.160 (0.183)	0.353* (0.070)	0.254 (0.442)	0.085 (0.826)
Has disability	-0.056 (0.591)	-0.221 (0.216)	-0.270 (0.504)	0.090 (0.871)
Constant	1.010*** (0.005)	0.973 (0.123)	0.217 (0.881)	7.251** (0.025)
Number of observations	62	58	29	25
R2	0.272	0.419	0.635	0.810

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 43a: Returns to Education for the 2001 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Skilled Vocational Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Engin	0.003 (0.692)	-0.085*** (0.000)	-0.026 (0.114)	-0.064*** (0.000)
Age 20 to 24	0.195* (0.100)	0.002 (0.995)	0.055 (0.769)	0.402* (0.097)
Age 25 to 29	0.181 (0.124)	-0.041 (0.894)	0.060 (0.748)	0.506** (0.036)
Age 30 to 34	0.174 (0.139)	-0.105 (0.732)	0.046 (0.806)	0.595** (0.014)
Age 35 to 39	0.188 (0.110)	-0.185 (0.546)	0.098 (0.599)	0.727*** (0.003)
Age 40 to 44	0.150 (0.201)	-0.212 (0.488)	0.116 (0.533)	0.751*** (0.002)
Age 45 to 49	0.177 (0.133)	-0.213 (0.486)	0.136 (0.465)	0.709*** (0.003)
Age 50 to 54	0.202* (0.087)	-0.255 (0.406)	0.040 (0.832)	0.825*** (0.001)
Age 55 to 59	0.124 (0.294)	-0.438 (0.153)	-0.088 (0.641)	0.791*** (0.001)
Age 60 to 64	0.118 (0.323)	-0.403 (0.193)	-0.033 (0.865)	0.556** (0.026)
English is first language	0.063*** (0.009)	0.023 (0.630)	-0.097** (0.042)	0.085* (0.055)
Non-English speaking country	0.007 (0.800)	0.057 (0.318)	-0.092 (0.117)	0.024 (0.670)
NSW	-0.006 (0.684)	-0.063** (0.027)	0.030 (0.294)	0.030 (0.298)
VIC	-0.012 (0.418)	-0.074*** (0.009)	0.020 (0.485)	0.052* (0.067)
QLD	-0.018 (0.242)	-0.026 (0.363)	-0.010 (0.718)	-0.063** (0.024)
SA	-0.035** (0.041)	0.034 (0.299)	-0.030 (0.341)	-0.093*** (0.003)
WA	-0.053*** (0.001)	-0.010 (0.759)	0.017 (0.591)	0.040 (0.176)
Father born overseas	0.000 (0.990)	-0.006 (0.839)	0.014 (0.611)	0.012 (0.654)
Mother born overseas	0.022 (0.158)	-0.009 (0.770)	0.023 (0.437)	-0.011 (0.698)
Married	0.080*** (0.000)	0.081*** (0.000)	0.123*** (0.000)	0.074*** (0.001)
Child age 0 to 2	-0.001 (0.946)	-0.061** (0.037)	-0.001 (0.980)	0.067** (0.018)
Child age 3 to 4	-0.000 (0.990)	0.031 (0.435)	0.012 (0.761)	0.022 (0.552)
Child age 5 to 9	0.029* (0.056)	-0.069** (0.016)	-0.040 (0.190)	0.074** (0.013)
Child age 10 to 14	-0.006 (0.730)	-0.040 (0.205)	-0.075** (0.027)	-0.028 (0.407)
Union member	0.067*** (0.000)	0.344*** (0.000)	0.151*** (0.000)	0.084*** (0.000)
Has disability	-0.043*** (0.000)	-0.064*** (0.001)	-0.071*** (0.000)	0.007 (0.738)
Constant	0.659*** (0.000)	0.819*** (0.008)	0.750*** (0.000)	5.911*** (0.000)
Number of observations	2,945	2,865	1,985	1,804
R2	0.065	0.165	0.088	0.199

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 44a: Returns to Education for the 2001 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Skilled Vocational Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Other	-0.009	-0.061	-0.033	-0.163***
	(0.692)	(0.134)	(0.411)	(0.000)
Age 20 to 24	-0.084	-0.087	0.050	0.159
	(0.460)	(0.646)	(0.748)	(0.269)
Age 25 to 29	-0.073	-0.150	-0.005	0.330**
	(0.517)	(0.424)	(0.976)	(0.022)
Age 30 to 34	-0.050	-0.095	0.093	0.392***
	(0.657)	(0.616)	(0.550)	(0.007)
Age 35 to 39	-0.107	-0.246	-0.036	0.428***
	(0.352)	(0.200)	(0.820)	(0.004)
Age 40 to 44	-0.091	-0.188	0.022	0.446***
	(0.434)	(0.328)	(0.890)	(0.003)
Age 45 to 49	-0.129	-0.235	0.036	0.435***
	(0.270)	(0.228)	(0.823)	(0.005)
Age 50 to 54	-0.086	-0.385**	0.093	0.616***
	(0.468)	(0.049)	(0.584)	(0.000)
Age 55 to 59	-0.070	-0.575***	-0.266	0.421**
	(0.559)	(0.004)	(0.166)	(0.029)
Age 60 to 64	-0.185	-0.433*	-0.042	0.681***
	(0.154)	(0.060)	(0.864)	(0.000)
English is first language	0.020	0.098	-0.061	0.100
	(0.773)	(0.388)	(0.619)	(0.382)
Non-English speaking country	0.090	0.106	0.192	-0.103
	(0.365)	(0.461)	(0.295)	(0.539)
NSW	0.057	0.013	0.096	0.035
	(0.151)	(0.849)	(0.149)	(0.582)
VIC	0.018	-0.016	0.112	0.031
	(0.661)	(0.831)	(0.115)	(0.638)
QLD	0.013	0.009	0.071	-0.101
	(0.741)	(0.898)	(0.313)	(0.125)
SA	0.019	0.040	0.063	-0.157**
	(0.685)	(0.634)	(0.418)	(0.042)
WA	0.083*	-0.083	0.054	-0.040
	(0.065)	(0.272)	(0.472)	(0.604)
Father born overseas	-0.008	-0.058	0.000	0.043
	(0.825)	(0.338)	(0.997)	(0.423)
Mother born overseas	0.029	0.036	-0.013	-0.072
	(0.531)	(0.639)	(0.854)	(0.284)
Married	0.123***	0.084	0.122**	-0.001
	(0.000)	(0.121)	(0.023)	(0.986)
Child age 0 to 2	0.002	-0.100	0.035	0.075
	(0.967)	(0.153)	(0.609)	(0.231)
Child age 3 to 4	0.034	-0.193**	0.084	0.178**
	(0.520)	(0.032)	(0.358)	(0.040)
Child age 5 to 9	0.022	-0.024	0.090	0.107
	(0.620)	(0.751)	(0.238)	(0.141)
Child age 10 to 14	-0.001	-0.159*	-0.033	0.001
	(0.977)	(0.062)	(0.683)	(0.989)
Union member	0.089***	0.257***	0.099**	0.033
	(0.007)	(0.000)	(0.050)	(0.488)
Has disability	-0.072**	-0.064	-0.062	-0.029
	(0.016)	(0.208)	(0.230)	(0.557)
Constant	0.871***	0.821***	0.692***	6.175***
	(0.000)	(0.000)	(0.001)	(0.000)
Number of observations	505	480	377	315
R2	0.105	0.144	0.097	0.261

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 45a: Returns to Education for the 2001 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Basic Vocational Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Business	-0.027 (0.483)	0.035 (0.589)	-0.011 (0.855)	-0.083 (0.200)
Age 20 to 24	0.414*** (0.002)	0.391 (0.238)	0.881*** (0.000)	-0.355 (0.109)
Age 25 to 29	0.318** (0.013)	0.413 (0.213)	0.713*** (0.001)	-0.281 (0.192)
Age 30 to 34	0.423*** (0.003)	0.402 (0.241)	0.792*** (0.001)	0.071 (0.794)
Age 35 to 39	0.416*** (0.003)	0.363 (0.283)	0.951*** (0.000)	0.112 (0.640)
Age 40 to 44	0.340*** (0.008)	0.250 (0.450)	0.938*** (0.000)	0.066 (0.775)
Age 45 to 49	0.354*** (0.009)	0.248 (0.459)	0.775*** (0.000)	0.254 (0.299)
Age 50 to 54	0.358*** (0.006)	0.210 (0.523)	0.817*** (0.000)	0.122 (0.576)
Age 55 to 59	0.416*** (0.007)	0.007 (0.983)	0.499* (0.091)	0.084 (0.752)
Age 60 to 64	0.128 (0.385)	-0.004 (0.991)	0.414* (0.097)	(dropped)
English is first language	0.168* (0.094)	0.080 (0.673)	-0.019 (0.915)	0.232 (0.232)
Non-English speaking country	0.045 (0.742)	0.576* (0.097)	0.196 (0.364)	0.144 (0.592)
NSW	-0.013 (0.833)	-0.085 (0.404)	0.007 (0.936)	0.200** (0.047)
VIC	-0.038 (0.574)	-0.177 (0.113)	-0.058 (0.594)	-0.007 (0.947)
QLD	-0.016 (0.819)	-0.094 (0.420)	-0.005 (0.959)	-0.018 (0.873)
SA	-0.086 (0.269)	0.026 (0.847)	-0.059 (0.616)	-0.078 (0.541)
WA	-0.024 (0.771)	-0.213 (0.127)	0.088 (0.519)	-0.113 (0.467)
Father born overseas	-0.019 (0.793)	0.110 (0.350)	0.194* (0.051)	-0.164 (0.107)
Mother born overseas	0.055 (0.471)	-0.062 (0.623)	-0.151 (0.180)	0.253** (0.035)
Married	0.133*** (0.007)	0.093 (0.265)	0.075 (0.313)	0.011 (0.893)
Child age 0 to 2	-0.101 (0.230)	-0.049 (0.719)	0.042 (0.736)	0.108 (0.433)
Child age 3 to 4	-0.047 (0.637)	-0.175 (0.277)	-0.021 (0.886)	0.080 (0.609)
Child age 5 to 9	-0.034 (0.703)	-0.022 (0.878)	0.020 (0.888)	0.120 (0.415)
Child age 10 to 14	0.010 (0.896)	0.045 (0.708)	-0.055 (0.639)	0.045 (0.721)
Union member	0.076 (0.160)	0.273*** (0.002)	0.118 (0.120)	-0.014 (0.864)
Has disability	-0.094** (0.045)	-0.075 (0.365)	-0.062 (0.411)	-0.166* (0.055)
Constant	0.371** (0.036)	0.328 (0.388)	-0.019 (0.948)	6.453*** (0.000)
Number of observations	216	199	165	144
R2	0.214	0.174	0.287	0.401

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 46a: Returns to Education for the 2001 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Basic Vocational Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Engin	-0.077*	-0.086	-0.022	-0.016
	(0.054)	(0.135)	(0.738)	(0.779)
Age 20 to 24	0.164*	0.069	0.177	0.270**
	(0.078)	(0.607)	(0.198)	(0.026)
Age 25 to 29	0.148	-0.127	0.241	0.350**
	(0.125)	(0.381)	(0.116)	(0.011)
Age 30 to 34	0.150	0.058	0.202	0.531***
	(0.154)	(0.711)	(0.233)	(0.000)
Age 35 to 39	0.196*	-0.062	0.294*	0.705***
	(0.051)	(0.674)	(0.071)	(0.000)
Age 40 to 44	0.217*	-0.073	0.298	0.487***
	(0.057)	(0.666)	(0.112)	(0.003)
Age 45 to 49	0.184*	-0.203	0.324*	0.676***
	(0.094)	(0.205)	(0.094)	(0.000)
Age 50 to 54	0.238**	-0.307*	0.254	0.640***
	(0.044)	(0.078)	(0.209)	(0.001)
Age 55 to 59	0.133	-0.516**	0.170	0.361
	(0.365)	(0.016)	(0.576)	(0.202)
Age 60 to 64	0.147	-0.197	-0.096	0.715*
	(0.275)	(0.335)	(0.793)	(0.058)
English is first language	0.157	-0.106	0.101	0.324**
	(0.193)	(0.542)	(0.608)	(0.034)
Non-English speaking country	0.176	0.012	0.325	0.013
	(0.206)	(0.953)	(0.230)	(0.946)
NSW	0.067	-0.261**	-0.240*	-0.022
	(0.406)	(0.024)	(0.057)	(0.835)
VIC	-0.062	-0.194	-0.117	-0.015
	(0.461)	(0.104)	(0.347)	(0.887)
QLD	-0.025	-0.194*	-0.093	-0.117
	(0.768)	(0.099)	(0.456)	(0.275)
SA	0.012	-0.197	0.006	-0.137
	(0.888)	(0.125)	(0.969)	(0.264)
WA	-0.032	-0.168	-0.117	0.030
	(0.750)	(0.253)	(0.444)	(0.818)
Father born overseas	0.048	-0.030	-0.067	-0.009
	(0.426)	(0.738)	(0.490)	(0.910)
Mother born overseas	-0.070	-0.105	0.024	0.094
	(0.265)	(0.258)	(0.830)	(0.319)
Married	0.051	0.098	0.066	-0.009
	(0.379)	(0.239)	(0.511)	(0.918)
Child age 0 to 2	0.063	-0.119	0.099	0.070
	(0.413)	(0.286)	(0.476)	(0.547)
Child age 3 to 4	0.013	-0.139	0.057	0.034
	(0.892)	(0.317)	(0.725)	(0.799)
Child age 5 to 9	0.062	-0.000	-0.127	0.091
	(0.467)	(0.997)	(0.375)	(0.452)
Child age 10 to 14	0.036	0.034	-0.096	0.183
	(0.692)	(0.779)	(0.572)	(0.236)
Union member	0.120**	0.322***	0.161**	0.107
	(0.027)	(0.000)	(0.050)	(0.109)
Has disability	-0.136***	0.007	-0.151*	-0.010
	(0.005)	(0.927)	(0.068)	(0.900)
Constant	0.562***	1.058***	0.509**	5.813***
	(0.001)	(0.000)	(0.043)	(0.000)
Number of observations	274	245	186	156
R2	0.176	0.178	0.156	0.394

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 47a: Returns to Education for the 2001 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Basic Vocational Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Other	-0.063** (0.032)	-0.081* (0.075)	-0.103** (0.029)	-0.110** (0.020)
Age 20 to 24	-0.000 (0.998)	-0.063 (0.636)	-0.060 (0.636)	0.408*** (0.003)
Age 25 to 29	0.050 (0.571)	-0.046 (0.723)	0.067 (0.599)	0.416*** (0.002)
Age 30 to 34	0.005 (0.950)	-0.015 (0.909)	0.077 (0.548)	0.579*** (0.000)
Age 35 to 39	0.047 (0.599)	-0.102 (0.446)	0.140 (0.279)	0.634*** (0.000)
Age 40 to 44	0.034 (0.702)	-0.250* (0.060)	0.066 (0.624)	0.767*** (0.000)
Age 45 to 49	0.040 (0.664)	-0.177 (0.204)	0.202 (0.145)	0.846*** (0.000)
Age 50 to 54	0.096 (0.316)	-0.250* (0.081)	0.159 (0.265)	0.747*** (0.000)
Age 55 to 59	0.024 (0.812)	-0.466*** (0.003)	0.029 (0.877)	0.743*** (0.000)
Age 60 to 64	0.009 (0.937)	-0.593*** (0.001)	0.017 (0.949)	0.331 (0.389)
English is first language	0.182* (0.063)	0.284 (0.101)	0.080 (0.643)	0.154 (0.394)
Non-English speaking country	0.111 (0.278)	0.076 (0.665)	0.145 (0.432)	-0.031 (0.852)
NSW	-0.020 (0.754)	-0.082 (0.394)	-0.017 (0.863)	-0.021 (0.826)
VIC	-0.075 (0.242)	-0.041 (0.675)	-0.029 (0.773)	-0.062 (0.504)
QLD	-0.026 (0.676)	-0.132 (0.160)	-0.131 (0.167)	-0.060 (0.505)
SA	-0.066 (0.280)	-0.059 (0.539)	-0.136 (0.149)	-0.158* (0.084)
WA	-0.059 (0.374)	-0.124 (0.228)	-0.051 (0.616)	-0.083 (0.390)
Father born overseas	-0.011 (0.827)	0.089 (0.285)	0.109 (0.127)	0.016 (0.844)
Mother born overseas	0.042 (0.410)	-0.160* (0.057)	-0.128* (0.083)	0.046 (0.576)
Married	0.112*** (0.004)	0.147** (0.016)	0.126** (0.045)	0.090 (0.170)
Child age 0 to 2	-0.044 (0.451)	-0.109 (0.219)	0.065 (0.475)	0.001 (0.991)
Child age 3 to 4	-0.000 (0.999)	-0.193* (0.098)	0.044 (0.721)	0.081 (0.544)
Child age 5 to 9	0.009 (0.867)	0.009 (0.918)	0.101 (0.265)	0.086 (0.318)
Child age 10 to 14	-0.047 (0.461)	0.006 (0.952)	0.080 (0.438)	-0.038 (0.718)
Union member	0.122*** (0.002)	0.205*** (0.000)	0.113** (0.040)	0.087 (0.117)
Has disability	-0.127*** (0.000)	-0.066 (0.230)	-0.035 (0.534)	-0.095 (0.112)
Constant	0.694*** (0.000)	0.585*** (0.009)	0.607*** (0.006)	5.888*** (0.000)
Number of observations	457	401	320	248
R2	0.127	0.163	0.172	0.336

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 48a: Returns to Education for the 2001 SET (ASCED) Relative to Year 12 Completion by Field of Study – Advanced Diploma/Diploma Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma Business	0.002	0.037	0.039	0.172***
	(0.958)	(0.511)	(0.388)	(0.001)
Age 20 to 24	-0.047	0.552	0.213	-0.143
	(0.822)	(0.109)	(0.415)	(0.451)
Age 25 to 29	-0.002	0.583*	0.155	-0.064
	(0.993)	(0.094)	(0.553)	(0.722)
Age 30 to 34	-0.021	0.378	0.158	0.064
	(0.918)	(0.267)	(0.539)	(0.725)
Age 35 to 39	-0.019	0.423	0.262	0.077
	(0.928)	(0.220)	(0.322)	(0.696)
Age 40 to 44	-0.029	0.451	0.268	0.208
	(0.887)	(0.183)	(0.287)	(0.238)
Age 45 to 49	-0.061	0.453	0.179	0.104
	(0.770)	(0.186)	(0.483)	(0.567)
Age 50 to 54	0.025	0.327	0.288	0.351**
	(0.905)	(0.334)	(0.258)	(0.049)
Age 55 to 59	-0.179	0.367	-0.026	0.300*
	(0.384)	(0.280)	(0.917)	(0.099)
Age 60 to 64	0.023	0.333	0.035	(dropped)
	(0.922)	(0.376)	(0.907)	.
English is first language	-0.049	0.147	0.017	-0.018
	(0.710)	(0.591)	(0.903)	(0.903)
Non-English speaking country	-0.160	0.124	-0.101	-0.116
	(0.312)	(0.706)	(0.520)	(0.484)
NSW	-0.018	-0.039	-0.098	0.170*
	(0.757)	(0.685)	(0.237)	(0.069)
VIC	-0.037	-0.004	-0.006	0.064
	(0.555)	(0.971)	(0.946)	(0.521)
QLD	-0.027	-0.016	-0.032	-0.008
	(0.648)	(0.877)	(0.710)	(0.937)
SA	0.042	0.047	0.029	0.149
	(0.522)	(0.666)	(0.736)	(0.132)
WA	-0.068	0.018	-0.162*	0.054
	(0.278)	(0.871)	(0.091)	(0.608)
Father born overseas	0.007	-0.104	-0.127	-0.104
	(0.913)	(0.243)	(0.100)	(0.210)
Mother born overseas	0.023	0.051	0.167**	0.118
	(0.735)	(0.614)	(0.038)	(0.204)
Married	0.053	0.035	0.193***	0.157**
	(0.230)	(0.632)	(0.001)	(0.024)
Child age 0 to 2	0.033	-0.002	0.013	-0.035
	(0.616)	(0.988)	(0.891)	(0.731)
Child age 3 to 4	-0.057	0.048	0.014	0.115
	(0.445)	(0.709)	(0.892)	(0.313)
Child age 5 to 9	0.025	0.019	-0.043	0.138
	(0.683)	(0.847)	(0.613)	(0.142)
Child age 10 to 14	-0.011	-0.045	-0.113	-0.001
	(0.865)	(0.685)	(0.201)	(0.991)
Union member	0.065	0.289***	0.055	-0.022
	(0.180)	(0.000)	(0.362)	(0.742)
Has disability	-0.062	-0.070	-0.033	-0.145**
	(0.124)	(0.317)	(0.582)	(0.037)
Constant	0.990***	0.108	0.549*	6.472***
	(0.000)	(0.806)	(0.057)	(0.000)
Number of observations	289	271	220	202
R2	0.100	0.093	0.249	0.284

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 49a: Returns to Education for the 2001 SET (ASCED) Relative to Year 12 Completion by Field of Study – Advanced Diploma/Diploma Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma Engin	0.008 (0.769)	0.080 (0.107)	0.023 (0.568)	0.138*** (0.002)
Age 20 to 24	0.233** (0.029)	0.164 (0.386)	-0.032 (0.837)	(dropped)
Age 25 to 29	0.214** (0.016)	0.270* (0.082)	0.090 (0.476)	0.258* (0.072)
Age 30 to 34	0.188** (0.028)	-0.053 (0.725)	0.057 (0.654)	0.364** (0.015)
Age 35 to 39	0.163** (0.050)	-0.007 (0.962)	0.071 (0.589)	0.480*** (0.001)
Age 40 to 44	0.127 (0.121)	0.037 (0.795)	0.154 (0.225)	0.606*** (0.000)
Age 45 to 49	0.134* (0.096)	0.044 (0.759)	0.137 (0.259)	0.629*** (0.000)
Age 50 to 54	0.149** (0.049)	-0.114 (0.392)	0.060 (0.612)	0.698*** (0.000)
Age 55 to 59	0.132* (0.099)	-0.174 (0.223)	-0.083 (0.520)	0.654*** (0.000)
Age 60 to 64	(dropped)	(dropped)	(dropped)	0.221 (0.204)
English is first language	0.229*** (0.004)	0.238 (0.131)	0.080 (0.581)	0.170 (0.199)
Non-English speaking country	0.240** (0.023)	0.331* (0.080)	0.121 (0.430)	-0.083 (0.565)
NSW	-0.016 (0.764)	-0.061 (0.523)	-0.012 (0.875)	0.076 (0.346)
VIC	0.000 (0.995)	-0.096 (0.304)	0.021 (0.778)	0.000 (0.996)
QLD	-0.044 (0.436)	-0.160 (0.120)	-0.002 (0.983)	-0.051 (0.578)
SA	0.022 (0.739)	-0.001 (0.990)	-0.105 (0.280)	-0.141 (0.150)
WA	-0.024 (0.658)	-0.103 (0.306)	0.052 (0.525)	0.087 (0.313)
Father born overseas	-0.049 (0.308)	0.015 (0.848)	0.048 (0.503)	-0.076 (0.327)
Mother born overseas	0.022 (0.636)	-0.036 (0.655)	0.002 (0.978)	0.057 (0.449)
Married	0.039 (0.314)	0.115* (0.085)	0.126** (0.022)	0.076 (0.229)
Child age 0 to 2	0.029 (0.615)	-0.065 (0.499)	-0.001 (0.986)	0.044 (0.635)
Child age 3 to 4	0.070 (0.427)	0.033 (0.838)	0.056 (0.669)	-0.039 (0.782)
Child age 5 to 9	0.033 (0.547)	0.014 (0.881)	-0.012 (0.878)	0.060 (0.489)
Child age 10 to 14	0.037 (0.449)	-0.027 (0.754)	-0.075 (0.306)	-0.004 (0.963)
Union member	0.075** (0.042)	0.299*** (0.000)	0.134*** (0.006)	-0.042 (0.437)
Has disability	0.004 (0.913)	-0.068 (0.252)	0.014 (0.779)	-0.002 (0.967)
Constant	0.521*** (0.000)	0.415* (0.061)	0.586*** (0.007)	6.051*** (0.000)
Number of observations	326	313	256	238
R2	0.095	0.170	0.112	0.300

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 50a: Returns to Education for the 2001 SET (ASCED) Relative to Year 12 Completion by Field of Study – Advanced Diploma/Diploma Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma Other	-0.027 (0.343)	0.050 (0.299)	-0.002 (0.965)	0.086* (0.060)
Age 20 to 24	0.289 (0.158)	0.189 (0.573)	0.344 (0.228)	0.139 (0.621)
Age 25 to 29	0.413** (0.042)	0.215 (0.518)	0.404 (0.152)	0.283 (0.302)
Age 30 to 34	0.347* (0.088)	0.191 (0.566)	0.424 (0.136)	0.369 (0.177)
Age 35 to 39	0.372* (0.072)	0.141 (0.674)	0.479* (0.098)	0.489* (0.082)
Age 40 to 44	0.327 (0.110)	0.187 (0.578)	0.478* (0.094)	0.635** (0.023)
Age 45 to 49	0.352* (0.085)	0.117 (0.725)	0.477* (0.094)	0.670** (0.017)
Age 50 to 54	0.355* (0.084)	-0.048 (0.887)	0.464 (0.109)	0.649** (0.022)
Age 55 to 59	0.361* (0.082)	-0.178 (0.601)	0.370 (0.207)	0.724** (0.012)
Age 60 to 64	0.213 (0.310)	-0.277 (0.421)	0.327 (0.299)	0.434 (0.175)
English is first language	0.041 (0.639)	0.161 (0.259)	0.098 (0.469)	0.148 (0.336)
Non-English speaking country	0.047 (0.569)	0.063 (0.647)	0.070 (0.591)	0.034 (0.818)
NSW	0.078 (0.108)	-0.047 (0.560)	0.072 (0.306)	0.008 (0.916)
VIC	0.023 (0.641)	-0.077 (0.345)	0.047 (0.534)	0.058 (0.491)
QLD	0.023 (0.646)	-0.067 (0.423)	-0.024 (0.737)	-0.074 (0.359)
SA	0.048 (0.433)	0.025 (0.801)	-0.010 (0.904)	-0.098 (0.287)
WA	0.077 (0.274)	-0.239** (0.044)	-0.045 (0.653)	-0.080 (0.522)
Father born overseas	0.023 (0.629)	-0.035 (0.647)	0.141** (0.048)	-0.038 (0.620)
Mother born overseas	0.015 (0.783)	-0.033 (0.683)	-0.080 (0.307)	0.054 (0.514)
Married	0.081** (0.026)	0.096 (0.131)	0.085 (0.150)	0.111* (0.099)
Child age 0 to 2	-0.036 (0.486)	-0.062 (0.459)	0.120 (0.132)	0.017 (0.831)
Child age 3 to 4	-0.003 (0.973)	0.040 (0.749)	0.038 (0.741)	-0.032 (0.770)
Child age 5 to 9	-0.033 (0.564)	-0.160* (0.079)	0.021 (0.813)	0.022 (0.828)
Child age 10 to 14	-0.018 (0.744)	-0.064 (0.496)	0.005 (0.955)	-0.009 (0.921)
Union member	0.094*** (0.007)	0.238*** (0.000)	0.116** (0.020)	0.025 (0.631)
Has disability	-0.088** (0.011)	-0.116** (0.048)	-0.041 (0.454)	-0.110* (0.077)
Constant	0.449** (0.046)	0.412 (0.265)	0.169 (0.600)	6.033*** (0.000)
Number of observations	368	344	293	246
R2	0.111	0.184	0.130	0.296

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 51a: Returns to Education for the 2001 SET (ASCED) Relative to Year 12 Completion by Field of Study – Certificate III/IV Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV Business	-0.014 (0.753)	-0.069 (0.382)	-0.028 (0.688)	-0.059 (0.467)
Age 20 to 24	0.081 (0.508)	(dropped)	-0.391* (0.073)	0.011 (0.980)
Age 25 to 29	-0.175 (0.125)	-0.140 (0.538)	-0.150 (0.468)	0.061 (0.881)
Age 30 to 34	-0.123 (0.284)	-0.075 (0.732)	-0.249 (0.218)	0.342 (0.418)
Age 35 to 39	-0.061 (0.570)	-0.110 (0.575)	-0.287 (0.136)	0.474 (0.259)
Age 40 to 44	0.033 (0.748)	-0.131 (0.519)	-0.072 (0.701)	0.395 (0.327)
Age 45 to 49	0.028 (0.769)	-0.251 (0.198)	0.056 (0.763)	0.425 (0.300)
Age 50 to 54	0.077 (0.451)	-0.367* (0.064)	-0.263 (0.196)	0.251 (0.553)
Age 55 to 59	(dropped)	-0.427** (0.050)	(dropped)	0.585 (0.141)
Age 60 to 64	-0.194* (0.091)	-0.350 (0.198)	-0.625 (0.130)	(dropped)
English is first language	0.171 (0.157)	0.196 (0.434)	0.303** (0.048)	-0.066 (0.812)
Non-English speaking country	-0.071 (0.600)	0.028 (0.915)	0.374* (0.080)	-0.063 (0.825)
NSW	0.081 (0.299)	-0.020 (0.886)	0.293** (0.013)	0.102 (0.471)
VIC	0.016 (0.857)	-0.285* (0.068)	0.253 (0.109)	-0.002 (0.993)
QLD	0.008 (0.926)	-0.136 (0.407)	0.298* (0.059)	-0.178 (0.356)
SA	-0.173** (0.041)	-0.037 (0.817)	0.119 (0.430)	-0.093 (0.615)
WA	0.051 (0.645)	0.120 (0.539)	0.225 (0.175)	0.084 (0.669)
Father born overseas	-0.025 (0.758)	-0.161 (0.306)	-0.403** (0.020)	-0.229 (0.130)
Mother born overseas	0.099 (0.240)	0.195 (0.252)	0.458*** (0.006)	0.222* (0.093)
Married	0.080 (0.157)	0.016 (0.876)	-0.070 (0.481)	0.057 (0.602)
Child age 0 to 2	0.085 (0.318)	0.015 (0.919)	0.108 (0.378)	0.065 (0.648)
Child age 3 to 4	0.021 (0.859)	-0.093 (0.658)	0.109 (0.526)	-0.173 (0.484)
Child age 5 to 9	0.012 (0.881)	-0.036 (0.788)	0.121 (0.380)	0.072 (0.617)
Child age 10 to 14	0.035 (0.679)	-0.080 (0.591)	0.144 (0.353)	0.116 (0.477)
Union member	0.074 (0.194)	0.280*** (0.005)	0.049 (0.552)	0.010 (0.917)
Has disability	-0.008 (0.881)	-0.189** (0.047)	-0.189** (0.046)	0.024 (0.833)
Constant	0.685*** (0.000)	0.786** (0.010)	0.530** (0.039)	6.409*** (0.000)
Number of observations	160	146	100	90
R2	0.263	0.235	0.350	0.385

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 52a: Returns to Education for the 2001 SET (ASCED) Relative to Year 12 Completion by Field of Study – Certificate III/IV Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV Engin	0.005 (0.557)	-0.082*** (0.000)	-0.037** (0.019)	-0.063*** (0.000)
Age 20 to 24	0.200* (0.093)	-0.007 (0.981)	0.085 (0.639)	0.403* (0.098)
Age 25 to 29	0.183 (0.122)	-0.054 (0.861)	0.105 (0.561)	0.507** (0.037)
Age 30 to 34	0.178 (0.134)	-0.087 (0.777)	0.058 (0.748)	0.596** (0.014)
Age 35 to 39	0.188 (0.112)	-0.177 (0.563)	0.127 (0.485)	0.732*** (0.003)
Age 40 to 44	0.154 (0.193)	-0.208 (0.496)	0.152 (0.402)	0.749*** (0.002)
Age 45 to 49	0.177 (0.136)	-0.228 (0.456)	0.174 (0.339)	0.707*** (0.004)
Age 50 to 54	0.201* (0.092)	-0.299 (0.329)	0.104 (0.569)	0.813*** (0.001)
Age 55 to 59	0.126 (0.289)	-0.431 (0.160)	0.007 (0.970)	0.792*** (0.001)
Age 60 to 64	0.082 (0.498)	-0.368 (0.233)	0.084 (0.655)	0.623** (0.012)
English is first language	0.056** (0.020)	0.031 (0.478)	-0.115*** (0.007)	0.031 (0.491)
Non-English speaking country	0.017 (0.549)	0.041 (0.440)	-0.072 (0.192)	-0.059 (0.287)
NSW	-0.010 (0.501)	-0.058** (0.035)	0.005 (0.848)	0.039 (0.164)
VIC	-0.011 (0.458)	-0.078*** (0.005)	0.010 (0.726)	0.059** (0.036)
QLD	-0.016 (0.288)	-0.027 (0.337)	0.005 (0.859)	-0.063** (0.021)
SA	-0.040** (0.017)	0.022 (0.495)	-0.027 (0.364)	-0.080*** (0.010)
WA	-0.043*** (0.007)	0.002 (0.954)	0.005 (0.880)	0.051* (0.083)
Father born overseas	-0.004 (0.797)	-0.013 (0.623)	0.014 (0.585)	0.005 (0.850)
Mother born overseas	0.018 (0.229)	-0.007 (0.795)	0.028 (0.300)	-0.009 (0.750)
Married	0.088*** (0.000)	0.083*** (0.000)	0.130*** (0.000)	0.080*** (0.000)
Child age 0 to 2	-0.003 (0.824)	-0.089*** (0.002)	0.019 (0.508)	0.055* (0.051)
Child age 3 to 4	-0.002 (0.919)	0.021 (0.571)	0.028 (0.462)	0.025 (0.502)
Child age 5 to 9	0.028* (0.063)	-0.077*** (0.005)	-0.019 (0.524)	0.074** (0.012)
Child age 10 to 14	-0.011 (0.519)	-0.051 (0.104)	-0.048 (0.129)	-0.034 (0.301)
Union member	0.069*** (0.000)	0.361*** (0.000)	0.141*** (0.000)	0.073*** (0.000)
Has disability	-0.032*** (0.001)	-0.058*** (0.002)	-0.090*** (0.000)	-0.007 (0.703)
Constant	0.654*** (0.000)	0.810*** (0.009)	0.735*** (0.000)	5.966*** (0.000)
Number of observations	3,131	3,049	2,097	1,910
R2	0.066	0.170	0.095	0.191

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 53a: Returns to Education for the 2001 SET (ASCED) Relative to Year 12 Completion by Field of Study – Certificate III/IV Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV Other	-0.019 (0.373)	-0.044 (0.236)	-0.064* (0.088)	-0.150*** (0.000)
Age 20 to 24	-0.028 (0.785)	0.029 (0.859)	0.089 (0.545)	0.139 (0.385)
Age 25 to 29	-0.048 (0.643)	-0.013 (0.939)	0.070 (0.639)	0.292* (0.069)
Age 30 to 34	-0.057 (0.585)	0.021 (0.898)	0.128 (0.391)	0.359** (0.026)
Age 35 to 39	-0.094 (0.369)	-0.113 (0.498)	0.053 (0.726)	0.411** (0.012)
Age 40 to 44	-0.079 (0.452)	-0.057 (0.731)	0.080 (0.600)	0.440*** (0.007)
Age 45 to 49	-0.131 (0.217)	-0.176 (0.303)	0.087 (0.569)	0.381** (0.024)
Age 50 to 54	-0.083 (0.440)	-0.257 (0.136)	0.168 (0.301)	0.497*** (0.004)
Age 55 to 59	-0.030 (0.787)	-0.495*** (0.006)	-0.001 (0.994)	0.549*** (0.004)
Age 60 to 64	-0.152 (0.232)	-0.194 (0.387)	0.033 (0.893)	0.588** (0.012)
English is first language	0.009 (0.898)	0.212* (0.062)	0.063 (0.634)	0.099 (0.352)
Non-English speaking country	0.075 (0.414)	0.262* (0.086)	0.228 (0.137)	0.085 (0.577)
NSW	0.049 (0.187)	0.005 (0.938)	0.072 (0.248)	0.016 (0.796)
VIC	0.023 (0.551)	0.036 (0.596)	0.075 (0.257)	-0.002 (0.972)
QLD	0.011 (0.775)	0.004 (0.953)	0.012 (0.853)	-0.117* (0.085)
SA	0.027 (0.521)	0.052 (0.481)	0.053 (0.467)	-0.164** (0.023)
WA	0.076* (0.072)	-0.036 (0.617)	0.030 (0.675)	0.005 (0.941)
Father born overseas	0.004 (0.900)	-0.019 (0.734)	0.042 (0.459)	-0.019 (0.717)
Mother born overseas	0.020 (0.589)	0.003 (0.962)	-0.046 (0.485)	-0.014 (0.820)
Married	0.120*** (0.000)	0.059 (0.241)	0.118** (0.019)	0.054 (0.275)
Child age 0 to 2	0.009 (0.808)	-0.089 (0.164)	0.074 (0.261)	0.020 (0.750)
Child age 3 to 4	0.042 (0.384)	-0.058 (0.476)	0.106 (0.229)	0.107 (0.197)
Child age 5 to 9	0.021 (0.606)	-0.010 (0.892)	0.105 (0.143)	0.099 (0.149)
Child age 10 to 14	0.002 (0.958)	-0.173** (0.022)	-0.059 (0.424)	-0.080 (0.295)
Union member	0.092*** (0.002)	0.278*** (0.000)	0.113** (0.015)	0.043 (0.336)
Has disability	-0.077*** (0.004)	-0.077* (0.099)	-0.064 (0.174)	-0.015 (0.744)
Constant	0.873*** (0.000)	0.568*** (0.004)	0.529*** (0.008)	6.201*** (0.000)
Number of observations	571	539	441	364
R2	0.099	0.146	0.096	0.238

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 54a: Returns to Education for the 2001 SET (ASCED) Relative to Year 12 Completion by Field of Study – Certificate I/II Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II Business	-0.126 (0.518)	-0.145 (0.702)	-0.029 .	-0.369 .
Age 20 to 24	(dropped)	0.633 (0.406)	(dropped)	-0.657 .
Age 25 to 29	-0.561 (0.432)	(dropped)	(dropped)	(dropped)
Age 30 to 34	(dropped)	(dropped)	(dropped)	(dropped)
Age 35 to 39	0.021 (0.970)	0.502 (0.687)	0.633 .	(dropped)
Age 40 to 44	(dropped)	(dropped)	(dropped)	(dropped)
Age 45 to 49	0.022 (0.960)	0.081 (0.920)	(dropped)	(dropped)
Age 50 to 54	-0.031 (0.941)	0.591 (0.412)	0.191 .	(dropped)
Age 55 to 59	0.012 (0.983)	0.489 (0.734)	(dropped)	(dropped)
Age 60 to 64	-0.161 (0.635)	(dropped)	-0.282 .	(dropped)
English is first language	(dropped)	(dropped)	(dropped)	(dropped)
Non-English speaking country	(dropped)	(dropped)	(dropped)	(dropped)
NSW	-0.118 (0.830)	0.136 (0.910)	-0.123 .	0.007 .
VIC	-0.200 (0.748)	(dropped)	(dropped)	(dropped)
QLD	-0.141 (0.812)	0.428 (0.727)	-0.056 .	(dropped)
SA	-0.002 (0.998)	0.049 (0.954)	-0.518 .	(dropped)
WA	(dropped)	0.771 (0.609)	(dropped)	(dropped)
Father born overseas	0.159 (0.765)	0.358 (0.702)	(dropped)	(dropped)
Mother born overseas	(dropped)	(dropped)	(dropped)	(dropped)
Married	0.163 (0.474)	0.066 (0.888)	-0.039 .	-0.201 .
Child age 0 to 2	-0.188 (0.719)	0.483 (0.674)	-0.156 .	0.311 .
Child age 3 to 4	-0.184 (0.867)	-0.628 (0.702)	-0.041 .	(dropped)
Child age 5 to 9	-0.189 (0.740)	0.519 (0.611)	0.050 .	(dropped)
Child age 10 to 14	-0.117 (0.835)	0.117 (0.897)	-0.096 .	(dropped)
Union member	-0.039 (0.896)	0.405 (0.423)	0.182 .	0.207 .
Has disability	-0.180 (0.391)	-0.081 (0.836)	0.106 .	-0.202 .
Constant	1.157* (0.072)	-0.216 (0.877)	0.838 .	7.041 .
Number of observations	27	24	14	8
R2	0.422	0.489	0.503	0.640

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 55a: Returns to Education for the 2001 SET (ASCED) Relative to Year 12 Completion by Field of Study – Certificate I/II Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II Engin	-0.155 (0.170)	-0.406*** (0.010)	-0.505** (0.013)	-0.130 (0.803)
Age 20 to 24	0.384 (0.407)	-1.040** (0.048)	-0.085 (0.918)	(dropped)
Age 25 to 29	-0.460 (0.141)	-0.064 (0.871)	-0.422 (0.352)	0.121 (0.881)
Age 30 to 34	-0.273 (0.364)	0.080 (0.836)	-0.339 (0.457)	0.160 (0.848)
Age 35 to 39	-0.410 (0.275)	-0.921 (0.139)	-0.432 (0.474)	(dropped)
Age 40 to 44	-0.293 (0.359)	-0.736 (0.128)	-0.259 (0.571)	0.104 (0.919)
Age 45 to 49	-0.122 (0.720)	-0.747 (0.106)	-0.256 (0.647)	-0.362 (0.772)
Age 50 to 54	-0.384 (0.360)	-1.139* (0.065)	-0.342 (0.738)	(dropped)
Age 55 to 59	-0.413 (0.291)	-1.507* (0.069)	-0.558 (0.349)	(dropped)
Age 60 to 64	-0.119 (0.677)	-0.817** (0.036)	-0.475 (0.396)	(dropped)
English is first language	0.788 (0.209)	(dropped)	(dropped)	(dropped)
Non-English speaking country	0.105 (0.779)	0.136 (0.826)	-0.194 (0.807)	(dropped)
NSW	-0.112 (0.615)	-0.285 (0.344)	-0.099 (0.836)	-0.396 (0.791)
VIC	-0.321 (0.219)	-0.643 (0.113)	-0.217 (0.653)	-0.762 (0.577)
QLD	-0.270 (0.195)	-0.256 (0.371)	-0.420 (0.293)	-0.320 (0.647)
SA	0.028 (0.931)	0.626 (0.273)	0.197 (0.755)	-0.060 (0.964)
WA	-0.517 (0.131)	(dropped)	-0.724 (0.330)	(dropped)
Father born overseas	0.473* (0.058)	0.080 (0.782)	-0.032 (0.933)	0.267 (0.794)
Mother born overseas	-0.282 (0.111)	-0.552** (0.024)	-0.272 (0.383)	(dropped)
Married	-0.003 (0.986)	0.023 (0.903)	0.156 (0.560)	0.042 (0.936)
Child age 0 to 2	0.250 (0.413)	-0.182 (0.653)	-0.031 (0.947)	-0.009 (0.992)
Child age 3 to 4	0.021 (0.938)	-0.244 (0.539)	-0.426 (0.427)	-0.122 (0.931)
Child age 5 to 9	0.111 (0.646)	0.322 (0.252)	-0.134 (0.725)	-0.044 (0.954)
Child age 10 to 14	-0.036 (0.918)	-0.064 (0.870)	-0.293 (0.592)	0.102 (0.912)
Union member	0.241 (0.102)	0.137 (0.460)	0.106 (0.620)	0.180 (0.692)
Has disability	-0.008 (0.949)	0.280 (0.104)	0.050 (0.821)	0.025 (0.957)
Constant	0.505 (0.431)	1.624*** (0.001)	1.365** (0.011)	6.969*** (0.000)
Number of observations	66	50	45	22
R2	0.435	0.602	0.510	0.485

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 56a: Returns to Education for the 2001 SET (ASCED) Relative to Year 12 Completion by Field of Study – Certificate I/II Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II Other	-0.053** (0.020)	-0.020 (0.562)	-0.025 (0.479)	-0.113*** (0.001)
Age 20 to 24	0.154** (0.014)	0.039 (0.718)	0.239** (0.010)	0.343*** (0.001)
Age 25 to 29	0.176*** (0.005)	-0.041 (0.706)	0.228** (0.016)	0.452*** (0.000)
Age 30 to 34	0.144** (0.028)	-0.009 (0.935)	0.229** (0.022)	0.623*** (0.000)
Age 35 to 39	0.197*** (0.003)	-0.022 (0.842)	0.309*** (0.002)	0.716*** (0.000)
Age 40 to 44	0.172** (0.010)	-0.123 (0.284)	0.277*** (0.009)	0.686*** (0.000)
Age 45 to 49	0.141** (0.039)	-0.145 (0.213)	0.320*** (0.003)	0.886*** (0.000)
Age 50 to 54	0.203*** (0.003)	-0.230** (0.046)	0.321*** (0.003)	0.820*** (0.000)
Age 55 to 59	0.193** (0.012)	-0.448*** (0.000)	0.091 (0.461)	0.781*** (0.000)
Age 60 to 64	-0.023 (0.772)	-0.240* (0.084)	0.095 (0.500)	0.952*** (0.000)
English is first language	0.059 (0.326)	0.165* (0.078)	0.033 (0.738)	0.148 (0.179)
Non-English speaking country	-0.000 (0.999)	0.109 (0.317)	0.084 (0.401)	-0.006 (0.959)
NSW	0.034 (0.416)	-0.084 (0.185)	-0.034 (0.599)	0.020 (0.754)
VIC	-0.041 (0.354)	-0.068 (0.307)	-0.088 (0.179)	-0.042 (0.506)
QLD	0.006 (0.886)	-0.131** (0.049)	-0.111* (0.087)	-0.097 (0.128)
SA	-0.020 (0.652)	-0.078 (0.249)	-0.090 (0.174)	-0.158** (0.018)
WA	-0.006 (0.910)	-0.065 (0.408)	-0.045 (0.543)	-0.099 (0.188)
Father born overseas	-0.013 (0.709)	0.039 (0.474)	0.070 (0.187)	0.040 (0.432)
Mother born overseas	0.037 (0.354)	-0.093 (0.119)	-0.043 (0.466)	0.071 (0.229)
Married	0.126*** (0.000)	0.099** (0.032)	0.088* (0.067)	0.044 (0.359)
Child age 0 to 2	-0.063 (0.152)	-0.140** (0.035)	0.054 (0.437)	0.051 (0.450)
Child age 3 to 4	-0.008 (0.881)	-0.192** (0.027)	0.040 (0.668)	0.063 (0.503)
Child age 5 to 9	0.007 (0.887)	-0.057 (0.408)	0.066 (0.382)	0.065 (0.372)
Child age 10 to 14	-0.021 (0.658)	-0.031 (0.654)	0.030 (0.689)	0.039 (0.593)
Union member	0.122*** (0.000)	0.243*** (0.000)	0.159*** (0.000)	0.050 (0.226)
Has disability	-0.139*** (0.000)	-0.060 (0.158)	-0.124*** (0.004)	-0.058 (0.212)
Constant	0.638*** (0.000)	0.671*** (0.000)	0.487*** (0.000)	5.906*** (0.000)
Number of observations	730	665	535	442
R2	0.158	0.125	0.138	0.358

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 57a: Returns to Education for the 2005 SET (ASCED) Relative to Year 12 Completion by Field of Study – Advanced Diploma/Diploma Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma Business	0.043 (0.125)	0.080 (0.131)	0.027 (0.598)	0.142*** (0.008)
Age 20 to 24	(dropped)	(dropped)	(dropped)	(dropped)
Age 25 to 29	0.071 (0.436)	0.195 (0.280)	0.099 (0.543)	0.317* (0.057)
Age 30 to 34	-0.016 (0.860)	0.151 (0.398)	0.242 (0.143)	0.456*** (0.009)
Age 35 to 39	0.075 (0.398)	0.057 (0.746)	0.119 (0.459)	0.437*** (0.010)
Age 40 to 44	0.040 (0.647)	0.024 (0.890)	0.149 (0.356)	0.611*** (0.000)
Age 45 to 49	0.029 (0.742)	-0.050 (0.777)	0.125 (0.437)	0.696*** (0.000)
Age 50 to 54	-0.037 (0.686)	-0.133 (0.474)	0.051 (0.762)	0.695*** (0.000)
Age 55 to 59	-0.141 (0.116)	-0.091 (0.616)	-0.112 (0.521)	0.440** (0.012)
Age 60 to 64	-0.112 (0.267)	-0.081 (0.700)	-0.012 (0.951)	0.752*** (0.001)
English is first language	-0.014 (0.827)	0.228** (0.048)	0.028 (0.790)	0.161 (0.262)
Non-English speaking country	0.061 (0.423)	0.063 (0.674)	0.058 (0.674)	-0.145 (0.409)
NSW	-0.035 (0.479)	-0.077 (0.396)	-0.052 (0.554)	0.049 (0.600)
VIC	-0.016 (0.764)	-0.028 (0.771)	-0.083 (0.372)	0.119 (0.214)
QLD	0.002 (0.972)	-0.132 (0.154)	-0.091 (0.317)	-0.042 (0.673)
SA	-0.004 (0.938)	-0.069 (0.511)	-0.110 (0.271)	0.091 (0.381)
WA	-0.004 (0.946)	-0.085 (0.455)	-0.043 (0.679)	0.130 (0.228)
Father born overseas	0.015 (0.787)	0.015 (0.889)	0.039 (0.695)	-0.149 (0.200)
Mother born overseas	-0.036 (0.522)	0.001 (0.995)	0.015 (0.879)	0.134 (0.257)
Married	0.078** (0.042)	0.030 (0.689)	0.102 (0.154)	0.094 (0.211)
Child age 0 to 2	-0.027 (0.627)	-0.069 (0.512)	0.026 (0.791)	0.194* (0.066)
Child age 3 to 4	0.015 (0.830)	-0.007 (0.956)	-0.031 (0.796)	0.200 (0.110)
Child age 5 to 9	-0.023 (0.654)	-0.065 (0.487)	-0.095 (0.300)	0.147 (0.138)
Child age 10 to 14	-0.007 (0.900)	0.080 (0.425)	0.030 (0.738)	0.003 (0.977)
Union member	0.083** (0.037)	0.215*** (0.004)	0.114* (0.079)	0.022 (0.751)
Has disability	-0.099*** (0.004)	0.036 (0.587)	0.012 (0.848)	-0.103 (0.122)
Constant	0.894*** (0.000)	0.419** (0.037)	0.597*** (0.001)	6.110*** (0.000)
Number of observations	322	312	267	217
R2	0.134	0.100	0.095	0.279

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 58a: Returns to Education for the 2005 SET (ASCED) Relative to Year 12 Completion by Field of Study – Advanced Diploma/Diploma Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma Engin	0.043 (0.166)	0.008 (0.877)	0.011 (0.815)	0.064 (0.265)
Age 20 to 24	0.204** (0.050)	0.444** (0.022)	-0.022 (0.900)	(dropped)
Age 25 to 29	0.092 (0.294)	0.474*** (0.003)	-0.017 (0.911)	0.101 (0.506)
Age 30 to 34	0.127 (0.165)	0.691*** (0.000)	0.041 (0.806)	0.240 (0.136)
Age 35 to 39	0.132 (0.136)	0.536*** (0.001)	0.085 (0.596)	0.420*** (0.009)
Age 40 to 44	0.132* (0.090)	0.508*** (0.001)	-0.005 (0.971)	0.358** (0.023)
Age 45 to 49	0.139* (0.076)	0.353** (0.017)	0.021 (0.884)	0.427*** (0.005)
Age 50 to 54	0.089 (0.252)	0.315** (0.037)	0.055 (0.705)	0.429*** (0.006)
Age 55 to 59	-0.038 (0.609)	0.236 (0.107)	0.012 (0.931)	0.339** (0.032)
Age 60 to 64	(dropped)	(dropped)	(dropped)	0.313 (0.445)
English is first language	-0.063 (0.608)	-0.463** (0.030)	-0.030 (0.832)	0.067 (0.726)
Non-English speaking country	-0.005 (0.943)	-0.077 (0.498)	0.142 (0.202)	-0.106 (0.431)
NSW	-0.103 (0.114)	-0.028 (0.819)	-0.027 (0.795)	0.138 (0.267)
VIC	-0.032 (0.620)	0.038 (0.745)	0.075 (0.471)	0.070 (0.567)
QLD	-0.041 (0.541)	-0.062 (0.616)	-0.018 (0.868)	-0.025 (0.860)
SA	-0.093 (0.178)	0.132 (0.278)	-0.001 (0.994)	0.041 (0.748)
WA	-0.059 (0.400)	0.024 (0.853)	0.006 (0.957)	0.098 (0.463)
Father born overseas	-0.064 (0.192)	0.172* (0.069)	-0.047 (0.551)	-0.053 (0.590)
Mother born overseas	0.089* (0.070)	-0.158* (0.090)	-0.010 (0.901)	0.043 (0.651)
Married	0.094** (0.019)	0.068 (0.336)	0.091 (0.180)	0.189** (0.012)
Child age 0 to 2	-0.001 (0.983)	-0.085 (0.472)	-0.028 (0.786)	0.026 (0.817)
Child age 3 to 4	-0.022 (0.812)	-0.286* (0.073)	0.130 (0.396)	0.198 (0.263)
Child age 5 to 9	0.014 (0.801)	-0.007 (0.946)	0.005 (0.952)	0.086 (0.418)
Child age 10 to 14	0.014 (0.811)	-0.123 (0.229)	-0.141 (0.111)	0.125 (0.300)
Union member	0.084** (0.045)	0.269*** (0.000)	0.204*** (0.001)	0.013 (0.854)
Has disability	-0.120*** (0.002)	0.015 (0.838)	-0.178*** (0.008)	-0.104 (0.196)
Constant	0.870*** (0.000)	0.647** (0.026)	0.764*** (0.001)	6.375*** (0.000)
Number of observations	272	270	244	181
R2	0.185	0.184	0.126	0.273

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 59a: Returns to Education for the 2005 SET (ASCED) Relative to Year 12 Completion by Field of Study – Advanced Diploma/Diploma Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma Other	0.037 (0.102)	-0.062 (0.173)	0.015 (0.722)	0.065 (0.199)
Age 20 to 24	-0.024 (0.850)	0.146 (0.565)	0.121 (0.578)	0.241 (0.422)
Age 25 to 29	-0.091 (0.464)	0.139 (0.569)	0.417** (0.045)	0.310 (0.287)
Age 30 to 34	-0.095 (0.448)	0.270 (0.274)	0.422** (0.045)	0.422 (0.149)
Age 35 to 39	-0.101 (0.415)	0.096 (0.695)	0.484** (0.021)	0.481* (0.099)
Age 40 to 44	-0.117 (0.348)	0.165 (0.499)	0.381* (0.068)	0.558* (0.057)
Age 45 to 49	-0.093 (0.458)	0.081 (0.743)	0.437** (0.037)	0.674** (0.021)
Age 50 to 54	-0.133 (0.297)	-0.023 (0.928)	0.426** (0.050)	0.782*** (0.008)
Age 55 to 59	-0.211* (0.094)	-0.036 (0.885)	0.407* (0.067)	0.440 (0.143)
Age 60 to 64	-0.158 (0.220)	-0.111 (0.663)	0.302 (0.185)	0.527* (0.098)
English is first language	-0.054 (0.401)	0.269** (0.019)	0.039 (0.697)	0.098 (0.460)
Non-English speaking country	0.034 (0.547)	0.177 (0.105)	0.211* (0.054)	-0.065 (0.601)
NSW	0.028 (0.498)	-0.201** (0.015)	-0.066 (0.399)	0.114 (0.185)
VIC	0.020 (0.634)	-0.091 (0.275)	0.022 (0.781)	0.053 (0.516)
QLD	0.018 (0.675)	-0.150* (0.075)	-0.040 (0.621)	-0.032 (0.717)
SA	0.066 (0.165)	-0.159* (0.088)	-0.053 (0.560)	0.103 (0.301)
WA	0.027 (0.587)	-0.118 (0.233)	0.050 (0.579)	-0.002 (0.983)
Father born overseas	-0.032 (0.357)	0.045 (0.532)	-0.085 (0.230)	0.017 (0.832)
Mother born overseas	0.004 (0.916)	-0.053 (0.499)	0.016 (0.836)	-0.088 (0.277)
Married	0.076** (0.015)	0.056 (0.383)	0.090 (0.133)	0.069 (0.294)
Child age 0 to 2	0.003 (0.947)	-0.092 (0.293)	0.013 (0.872)	0.072 (0.418)
Child age 3 to 4	0.041 (0.455)	-0.335*** (0.002)	0.066 (0.542)	0.251* (0.080)
Child age 5 to 9	0.005 (0.909)	-0.118 (0.183)	-0.039 (0.641)	0.231** (0.019)
Child age 10 to 14	0.024 (0.605)	-0.216** (0.021)	-0.131 (0.138)	0.075 (0.499)
Union member	0.058** (0.041)	0.302*** (0.000)	0.170*** (0.001)	-0.042 (0.473)
Has disability	-0.044 (0.120)	-0.075 (0.185)	-0.090 (0.127)	-0.136** (0.037)
Constant	1.007*** (0.000)	0.415 (0.113)	0.303 (0.175)	6.210*** (0.000)
Number of observations	427	413	323	253
R2	0.084	0.160	0.163	0.246

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 60a: Returns to Education for the 2005 SET (ASCED) Relative to Year 12 Completion by Field of Study – Certificate III/IV Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV Business	0.067** (0.028)	0.070 (0.230)	0.084 (0.125)	0.030 (0.656)
Age 20 to 24	0.056 (0.666)	-0.156 (0.530)	-0.003 (0.989)	0.090 (0.719)
Age 25 to 29	0.077 (0.550)	-0.169 (0.492)	0.172 (0.419)	0.323 (0.183)
Age 30 to 34	0.034 (0.799)	-0.139 (0.579)	0.148 (0.501)	0.370 (0.141)
Age 35 to 39	0.047 (0.725)	-0.136 (0.592)	0.253 (0.254)	0.431* (0.086)
Age 40 to 44	-0.031 (0.812)	-0.299 (0.233)	0.149 (0.505)	0.436* (0.089)
Age 45 to 49	-0.020 (0.881)	-0.311 (0.219)	0.191 (0.385)	0.470* (0.076)
Age 50 to 54	-0.025 (0.858)	-0.372 (0.157)	0.232 (0.306)	0.619** (0.020)
Age 55 to 59	-0.181 (0.179)	-0.339 (0.191)	0.172 (0.455)	0.475* (0.079)
Age 60 to 64	-0.129 (0.370)	-0.201 (0.465)	0.297 (0.236)	0.644** (0.019)
English is first language	0.038 (0.655)	-0.310* (0.061)	-0.191 (0.212)	0.106 (0.535)
Non-English speaking country	0.036 (0.745)	0.002 (0.992)	-0.162 (0.428)	0.086 (0.770)
NSW	-0.031 (0.537)	-0.142 (0.139)	-0.125 (0.190)	0.168 (0.127)
VIC	-0.009 (0.867)	0.036 (0.741)	-0.069 (0.501)	-0.072 (0.547)
QLD	-0.017 (0.729)	-0.076 (0.417)	-0.108 (0.206)	-0.059 (0.570)
SA	0.064 (0.283)	-0.059 (0.600)	-0.233** (0.022)	0.038 (0.745)
WA	0.013 (0.849)	-0.005 (0.965)	-0.038 (0.741)	0.101 (0.481)
Father born overseas	-0.064 (0.154)	-0.012 (0.891)	-0.056 (0.503)	-0.116 (0.247)
Mother born overseas	0.045 (0.396)	-0.165* (0.092)	0.001 (0.996)	0.009 (0.942)
Married	0.088** (0.032)	0.136* (0.088)	0.036 (0.634)	0.273*** (0.003)
Child age 0 to 2	-0.106* (0.074)	-0.050 (0.662)	0.059 (0.575)	-0.017 (0.891)
Child age 3 to 4	0.009 (0.908)	-0.131 (0.356)	0.148 (0.305)	0.187 (0.253)
Child age 5 to 9	0.002 (0.978)	0.007 (0.957)	0.085 (0.461)	0.163 (0.258)
Child age 10 to 14	-0.000 (0.994)	-0.015 (0.896)	0.017 (0.876)	0.138 (0.326)
Union member	0.071* (0.081)	0.207*** (0.007)	0.130* (0.053)	-0.003 (0.969)
Has disability	-0.058 (0.135)	-0.018 (0.820)	-0.091 (0.207)	-0.239*** (0.008)
Constant	0.833*** (0.000)	1.174*** (0.000)	0.850*** (0.001)	6.147*** (0.000)
Number of observations	245	243	202	174
R2	0.161	0.131	0.149	0.340

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 61a: Returns to Education for the 2005 SET (ASCED) Relative to Year 12 Completion by Field of Study – Certificate III/IV Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV Engin	0.042*** (0.000)	-0.018 (0.294)	0.000 (0.979)	-0.029 (0.128)
Age 20 to 24	-0.080 (0.636)	0.717** (0.025)	-0.141** (0.011)	-0.341*** (0.000)
Age 25 to 29	-0.073 (0.666)	0.769** (0.016)	-0.044 (0.376)	-0.197*** (0.000)
Age 30 to 34	-0.106 (0.532)	0.721** (0.024)	-0.045 (0.368)	-0.146** (0.011)
Age 35 to 39	-0.083 (0.625)	0.610* (0.056)	-0.050 (0.303)	-0.072 (0.214)
Age 40 to 44	-0.090 (0.598)	0.582* (0.068)	-0.054 (0.259)	0.041 (0.476)
Age 45 to 49	-0.086 (0.612)	0.526* (0.099)	-0.062 (0.180)	0.087 (0.117)
Age 50 to 54	-0.138 (0.416)	0.473 (0.139)	-0.100** (0.043)	0.087 (0.141)
Age 55 to 59	-0.238 (0.161)	0.479 (0.134)	-0.197*** (0.000)	-0.112* (0.062)
Age 60 to 64	-0.201 (0.238)	0.563* (0.080)	(dropped)	(dropped)
English is first language	-0.055* (0.071)	0.073 (0.242)	0.023 (0.735)	-0.089 (0.173)
Non-English speaking country	-0.031 (0.267)	-0.017 (0.757)	-0.082 (0.203)	-0.161** (0.019)
NSW	-0.010 (0.541)	-0.187*** (0.000)	-0.094*** (0.004)	0.098*** (0.004)
VIC	0.005 (0.788)	-0.127*** (0.000)	0.008 (0.804)	0.063* (0.074)
QLD	-0.015 (0.365)	-0.083*** (0.008)	-0.069** (0.030)	0.000 (0.990)
SA	0.018 (0.347)	-0.095*** (0.008)	-0.026 (0.460)	0.021 (0.572)
WA	0.021 (0.257)	-0.095*** (0.007)	0.007 (0.854)	0.075** (0.043)
Father born overseas	-0.019 (0.216)	0.008 (0.772)	-0.082*** (0.005)	-0.104*** (0.001)
Mother born overseas	0.006 (0.692)	-0.020 (0.503)	0.018 (0.566)	0.053 (0.113)
Married	0.085*** (0.000)	0.001 (0.951)	0.118*** (0.000)	0.116*** (0.000)
Child age 0 to 2	-0.009 (0.583)	-0.080** (0.014)	-0.019 (0.562)	0.084** (0.017)
Child age 3 to 4	-0.005 (0.834)	-0.131*** (0.001)	0.064 (0.167)	0.078 (0.124)
Child age 5 to 9	0.002 (0.928)	0.012 (0.717)	-0.039 (0.235)	0.111*** (0.001)
Child age 10 to 14	-0.005 (0.791)	0.032 (0.354)	-0.012 (0.722)	0.084** (0.024)
Union member	0.074*** (0.000)	0.307*** (0.000)	0.169*** (0.000)	0.083*** (0.000)
Has disability	-0.076*** (0.000)	-0.057*** (0.007)	-0.075*** (0.001)	-0.068*** (0.005)
Constant	1.025*** (0.000)	0.065 (0.841)	0.774*** (0.000)	6.901*** (0.000)
Number of observations	2,713	2,638	2,030	1,633
R2	0.105	0.129	0.087	0.199

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 62a: Returns to Education for the 2005 SET (ASCED) Relative to Year 12 Completion by Field of Study – Certificate III/IV Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV Other	0.010 (0.656)	0.046 (0.210)	-0.013 (0.725)	-0.112*** (0.004)
Age 20 to 24	-0.040 (0.629)	0.265* (0.061)	0.062 (0.636)	-0.169 (0.445)
Age 25 to 29	-0.077 (0.361)	0.242* (0.091)	0.053 (0.690)	0.023 (0.919)
Age 30 to 34	-0.024 (0.774)	0.246* (0.085)	0.114 (0.391)	0.079 (0.724)
Age 35 to 39	-0.000 (1.000)	0.153 (0.287)	0.162 (0.227)	0.265 (0.235)
Age 40 to 44	-0.049 (0.584)	0.121 (0.427)	0.061 (0.685)	0.277 (0.240)
Age 45 to 49	-0.013 (0.883)	0.053 (0.720)	0.172 (0.213)	0.397* (0.080)
Age 50 to 54	-0.037 (0.669)	0.006 (0.965)	0.086 (0.538)	0.388* (0.090)
Age 55 to 59	-0.173* (0.050)	-0.018 (0.906)	0.061 (0.673)	0.112 (0.628)
Age 60 to 64	-0.161 (0.133)	0.000 (0.998)	0.072 (0.695)	0.355 (0.163)
English is first language	0.014 (0.830)	-0.037 (0.770)	0.064 (0.589)	0.370** (0.010)
Non-English speaking country	0.020 (0.754)	-0.041 (0.749)	-0.042 (0.724)	0.071 (0.636)
NSW	0.013 (0.738)	-0.123* (0.075)	-0.138* (0.060)	0.003 (0.969)
VIC	0.046 (0.240)	-0.089 (0.192)	-0.076 (0.275)	-0.018 (0.792)
QLD	0.021 (0.588)	-0.041 (0.534)	-0.134** (0.045)	-0.082 (0.213)
SA	0.038 (0.391)	-0.069 (0.372)	-0.035 (0.664)	-0.091 (0.266)
WA	0.050 (0.303)	-0.010 (0.907)	-0.014 (0.864)	-0.085 (0.308)
Father born overseas	-0.071** (0.018)	0.119** (0.020)	0.002 (0.967)	-0.043 (0.429)
Mother born overseas	0.065* (0.053)	-0.069 (0.234)	0.011 (0.847)	0.115* (0.067)
Married	0.058** (0.033)	0.129*** (0.008)	0.175*** (0.000)	0.121** (0.015)
Child age 0 to 2	-0.005 (0.895)	-0.074 (0.285)	0.036 (0.595)	0.151** (0.029)
Child age 3 to 4	-0.032 (0.517)	-0.135 (0.130)	0.123 (0.180)	0.129 (0.185)
Child age 5 to 9	0.012 (0.780)	-0.052 (0.473)	-0.119* (0.096)	0.076 (0.319)
Child age 10 to 14	-0.054 (0.250)	-0.047 (0.570)	-0.034 (0.688)	0.046 (0.630)
Union member	0.088*** (0.002)	0.184*** (0.000)	0.228*** (0.000)	0.005 (0.920)
Has disability	-0.084*** (0.001)	-0.034 (0.447)	-0.080* (0.080)	-0.093* (0.057)
Constant	0.899*** (0.000)	0.529*** (0.005)	0.532*** (0.003)	6.234*** (0.000)
Number of observations	625	600	494	426
R2	0.093	0.086	0.149	0.307

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 63a: Returns to Education for the 2005 SET (ASCED) Relative to Year 12 Completion by Field of Study – Certificate I/II Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II Business	0.061 (0.152)	0.121* (0.073)	0.086 (0.146)	0.007 (0.925)
Age 20 to 24	0.022 (0.920)	-0.157 (0.649)	-0.309 (0.260)	0.499 (0.114)
Age 25 to 29	-0.046 (0.832)	-0.078 (0.818)	-0.223 (0.415)	0.739** (0.021)
Age 30 to 34	0.014 (0.948)	0.081 (0.810)	-0.111 (0.681)	1.010*** (0.002)
Age 35 to 39	-0.007 (0.975)	-0.111 (0.749)	-0.226 (0.420)	1.001*** (0.002)
Age 40 to 44	0.042 (0.854)	-0.541 (0.130)	-0.425 (0.167)	1.037** (0.021)
Age 45 to 49	0.074 (0.736)	-0.114 (0.740)	-0.116 (0.675)	1.228*** (0.000)
Age 50 to 54	0.053 (0.808)	-0.306 (0.363)	-0.070 (0.802)	1.223*** (0.000)
Age 55 to 59	-0.087 (0.686)	-0.436 (0.196)	-0.180 (0.514)	1.028*** (0.002)
Age 60 to 64	-0.109 (0.630)	-0.494 (0.159)	-0.100 (0.728)	1.038*** (0.010)
English is first language	-0.134 (0.223)	0.024 (0.905)	-0.109 (0.510)	0.161 (0.413)
Non-English speaking country	-0.066 (0.506)	-0.281* (0.060)	-0.370** (0.037)	0.004 (0.988)
NSW	-0.085 (0.267)	-0.041 (0.734)	-0.069 (0.509)	-0.208* (0.075)
VIC	0.049 (0.534)	-0.043 (0.732)	-0.009 (0.935)	-0.104 (0.414)
QLD	-0.071 (0.360)	-0.023 (0.851)	-0.046 (0.681)	-0.145 (0.307)
SA	-0.057 (0.534)	-0.028 (0.840)	-0.192 (0.127)	-0.138 (0.321)
WA	0.015 (0.864)	-0.223 (0.112)	-0.047 (0.707)	-0.174 (0.293)
Father born overseas	0.006 (0.933)	-0.099 (0.423)	0.152 (0.185)	-0.153 (0.218)
Mother born overseas	-0.044 (0.598)	0.055 (0.683)	-0.148 (0.200)	0.278** (0.040)
Married	0.024 (0.667)	0.168* (0.056)	0.100 (0.204)	0.079 (0.409)
Child age 0 to 2	0.030 (0.695)	-0.053 (0.663)	-0.008 (0.940)	0.052 (0.699)
Child age 3 to 4	-0.071 (0.581)	-0.395* (0.055)	0.060 (0.784)	0.243 (0.308)
Child age 5 to 9	-0.019 (0.845)	-0.019 (0.904)	0.071 (0.644)	0.123 (0.453)
Child age 10 to 14	0.014 (0.882)	-0.140 (0.358)	-0.022 (0.861)	0.021 (0.916)
Union member	0.111** (0.038)	0.192** (0.024)	0.150** (0.029)	0.076 (0.373)
Has disability	-0.121** (0.024)	0.069 (0.422)	-0.121 (0.141)	0.004 (0.973)
Constant	1.034*** (0.000)	0.746* (0.056)	1.042*** (0.001)	5.713*** (0.000)
Number of observations	199	192	158	138
R2	0.167	0.242	0.215	0.371

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 64a: Returns to Education for the 2005 SET (ASCED) Relative to Year 12 Completion by Field of Study – Certificate I/II Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II Engin	0.012 (0.717)	0.064 (0.224)	0.054 (0.321)	-0.121** (0.045)
Age 20 to 24	0.081 (0.391)	-0.006 (0.971)	0.229 (0.123)	0.179 (0.255)
Age 25 to 29	0.125 (0.168)	-0.136 (0.362)	0.375** (0.010)	0.431** (0.014)
Age 30 to 34	0.002 (0.985)	-0.101 (0.448)	0.284** (0.036)	0.535*** (0.001)
Age 35 to 39	0.074 (0.362)	-0.246* (0.063)	0.248* (0.062)	0.551*** (0.000)
Age 40 to 44	0.058 (0.479)	-0.110 (0.421)	0.325** (0.019)	0.700*** (0.000)
Age 45 to 49	0.078 (0.352)	-0.301** (0.029)	0.384*** (0.006)	0.918*** (0.000)
Age 50 to 54	0.082 (0.363)	-0.358** (0.016)	0.550*** (0.001)	0.823*** (0.000)
Age 55 to 59	0.010 (0.914)	-0.424*** (0.005)	0.217 (0.187)	0.494*** (0.009)
Age 60 to 64	-0.195 (0.103)	-0.211 (0.243)	0.332 (0.226)	0.494** (0.045)
English is first language	0.045 (0.551)	0.274** (0.050)	0.311** (0.019)	-0.045 (0.821)
Non-English speaking country	0.116 (0.176)	0.158 (0.301)	0.139 (0.318)	-0.067 (0.740)
NSW	-0.041 (0.505)	-0.172* (0.093)	-0.083 (0.464)	-0.241* (0.059)
VIC	-0.030 (0.611)	-0.099 (0.307)	-0.129 (0.196)	-0.087 (0.438)
QLD	-0.031 (0.676)	-0.164 (0.179)	-0.165 (0.204)	-0.215 (0.117)
SA	-0.060 (0.370)	-0.033 (0.761)	-0.121 (0.290)	-0.081 (0.507)
WA	-0.075 (0.382)	-0.136 (0.344)	0.007 (0.958)	-0.114 (0.468)
Father born overseas	0.082 (0.140)	0.007 (0.935)	0.077 (0.388)	-0.035 (0.742)
Mother born overseas	-0.108* (0.057)	0.057 (0.528)	-0.104 (0.287)	-0.056 (0.598)
Married	0.117*** (0.009)	0.176** (0.020)	0.056 (0.463)	0.212** (0.015)
Child age 0 to 2	-0.057 (0.341)	-0.007 (0.946)	0.119 (0.225)	0.030 (0.776)
Child age 3 to 4	0.074 (0.320)	-0.089 (0.472)	0.235* (0.059)	0.032 (0.829)
Child age 5 to 9	0.016 (0.803)	-0.102 (0.303)	0.142 (0.187)	0.165 (0.160)
Child age 10 to 14	0.032 (0.620)	-0.164 (0.125)	-0.130 (0.214)	-0.170 (0.157)
Union member	0.084* (0.066)	0.256*** (0.000)	0.233*** (0.000)	0.097 (0.207)
Has disability	-0.095** (0.015)	0.010 (0.875)	-0.070 (0.286)	-0.077 (0.281)
Constant	0.784*** (0.000)	0.558*** (0.003)	0.168 (0.380)	6.337*** (0.000)
Number of observations	309	297	222	212
R2	0.160	0.151	0.232	0.384

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 65a: Returns to Education for the 2005 SET (ASCED) Relative to Year 12 Completion by Field of Study – Certificate I/II Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II Other	-0.095** (0.014)	0.025 (0.670)	-0.078 (0.202)	-0.039 (0.522)
Age 20 to 24	0.048 (0.710)	0.208 (0.317)	-0.100 (0.623)	0.293 (0.325)
Age 25 to 29	0.141 (0.301)	0.230 (0.296)	0.021 (0.924)	0.471 (0.130)
Age 30 to 34	0.170 (0.222)	0.279 (0.205)	0.009 (0.968)	0.602* (0.052)
Age 35 to 39	0.131 (0.314)	0.120 (0.565)	0.045 (0.821)	0.648** (0.034)
Age 40 to 44	0.051 (0.703)	0.160 (0.459)	-0.194 (0.361)	0.709** (0.023)
Age 45 to 49	0.075 (0.586)	-0.026 (0.905)	-0.031 (0.885)	0.721** (0.021)
Age 50 to 54	0.010 (0.947)	-0.051 (0.832)	0.112 (0.619)	0.894*** (0.007)
Age 55 to 59	0.013 (0.932)	-0.066 (0.775)	-0.279 (0.221)	0.306 (0.351)
Age 60 to 64	-0.040 (0.793)	0.053 (0.826)	-0.086 (0.727)	0.712** (0.032)
English is first language	-0.062 (0.504)	0.188 (0.215)	0.045 (0.745)	0.186 (0.288)
Non-English speaking country	0.044 (0.739)	0.047 (0.824)	-0.043 (0.864)	0.152 (0.448)
NSW	-0.078 (0.261)	-0.152 (0.135)	0.072 (0.526)	-0.133 (0.231)
VIC	-0.000 (0.996)	-0.247** (0.021)	0.004 (0.974)	-0.026 (0.831)
QLD	-0.041 (0.565)	-0.053 (0.614)	-0.027 (0.800)	-0.215* (0.051)
SA	-0.114 (0.131)	-0.138 (0.230)	0.081 (0.519)	-0.139 (0.259)
WA	0.018 (0.819)	-0.076 (0.523)	0.027 (0.825)	-0.145 (0.226)
Father born overseas	0.014 (0.834)	-0.127 (0.176)	-0.094 (0.335)	-0.096 (0.464)
Mother born overseas	-0.147** (0.046)	0.179* (0.098)	0.122 (0.270)	0.043 (0.738)
Married	0.093* (0.076)	0.147* (0.068)	0.186** (0.033)	0.162** (0.049)
Child age 0 to 2	-0.225*** (0.005)	-0.244* (0.056)	-0.197 (0.181)	-0.126 (0.364)
Child age 3 to 4	-0.095 (0.321)	-0.066 (0.635)	0.124 (0.421)	0.029 (0.842)
Child age 5 to 9	0.068 (0.410)	-0.037 (0.760)	0.073 (0.567)	0.168 (0.185)
Child age 10 to 14	-0.004 (0.966)	-0.034 (0.785)	0.041 (0.756)	-0.077 (0.551)
Union member	0.136*** (0.008)	0.216*** (0.004)	0.219*** (0.003)	-0.063 (0.393)
Has disability	-0.063 (0.172)	0.013 (0.855)	-0.010 (0.895)	-0.051 (0.502)
Constant	0.927*** (0.000)	0.404 (0.126)	0.599** (0.018)	6.073*** (0.000)
Number of observations	275	249	201	175
R2	0.157	0.144	0.188	0.313

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Section B: Using Less than Year 12 as the Comparison Group, Males

Table 1b: Aggregate Returns to Education for the 1993 SET (ABSCQ) Relative to Less than Year 12 – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	0.127*** (0.000)	0.008 (0.500)	0.066*** (0.000)	0.437*** (0.000)
Age 20 to 24	-0.106*** (0.007)	0.013 (0.699)	-0.078* (0.098)	(dropped)
Age 25 to 29	0.017 (0.619)	0.063** (0.037)	0.065 (0.131)	0.132** (0.016)
Age 30 to 34	0.014 (0.671)	0.058** (0.038)	0.086** (0.033)	0.211*** (0.000)
Age 35 to 39	0.003 (0.935)	0.023 (0.401)	0.062 (0.128)	0.249*** (0.000)
Age 40 to 44	0.017 (0.606)	0.031 (0.266)	0.084** (0.045)	0.321*** (0.000)
Age 45 to 49	0.012 (0.714)	0.026 (0.369)	0.097** (0.022)	0.369*** (0.000)
Age 50 to 54	(dropped)	(dropped)	0.075* (0.090)	0.317*** (0.000)
Age 55 to 64	-0.079** (0.023)	-0.102*** (0.001)	(dropped)	0.305*** (0.000)
Capital City	0.000 (0.983)	0.034** (0.021)	0.049** (0.017)	0.131*** (0.000)
Non-English speaking country	0.002 (0.959)	-0.019 (0.566)	0.026 (0.585)	-0.063 (0.294)
English is first language	0.006 (0.862)	0.004 (0.899)	0.064 (0.126)	0.009 (0.865)
NSW	-0.003 (0.906)	0.036* (0.062)	0.028 (0.288)	0.049 (0.143)
VIC	0.007 (0.751)	0.011 (0.568)	0.006 (0.840)	0.039 (0.254)
QLD	0.013 (0.603)	0.023 (0.301)	0.002 (0.958)	0.011 (0.771)
SA	-0.044 (0.107)	0.027 (0.241)	-0.012 (0.721)	-0.019 (0.642)
WA	0.039 (0.137)	0.041* (0.069)	0.024 (0.453)	0.060 (0.141)
Married	0.112*** (0.000)	0.065*** (0.000)	0.054** (0.030)	0.148*** (0.000)
Child age 0 to 2	-0.044* (0.073)	-0.014 (0.506)	0.024 (0.416)	0.046 (0.216)
Child age 3 to 4	-0.038 (0.252)	-0.004 (0.886)	0.011 (0.790)	0.047 (0.329)
Child age 5 to 9	-0.045* (0.093)	0.004 (0.856)	0.043 (0.187)	0.003 (0.940)
Child age 10 to 14	-0.016 (0.577)	0.002 (0.940)	0.004 (0.901)	0.081* (0.059)
Union member	0.150*** (0.000)	0.041*** (0.002)	0.139*** (0.000)	-0.014 (0.537)
Constant	0.708*** (0.000)	0.793*** (0.000)	0.564*** (0.000)	5.786*** (0.000)
Number of observations	1,783	1,740	1,466	1,203
R2	0.140	0.046	0.103	0.344

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 2b: Aggregate Returns to Education for the 1993 SET (ABSCQ) Relative to Less than Year 12 – Associate Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma	0.105*** (0.000)	0.019 (0.214)	0.057** (0.015)	0.220*** (0.000)
Age 20 to 24	-0.153 (0.190)	0.086 (0.366)	0.062 (0.631)	0.467*** (0.002)
Age 25 to 29	0.014 (0.902)	0.093 (0.308)	0.145 (0.239)	0.621*** (0.000)
Age 30 to 34	-0.024 (0.834)	0.125 (0.169)	0.159 (0.192)	0.713*** (0.000)
Age 35 to 39	-0.035 (0.755)	0.104 (0.257)	0.128 (0.300)	0.796*** (0.000)
Age 40 to 44	0.009 (0.933)	0.113 (0.212)	0.148 (0.229)	0.820*** (0.000)
Age 45 to 49	-0.020 (0.859)	0.100 (0.277)	0.143 (0.251)	0.881*** (0.000)
Age 50 to 54	-0.023 (0.841)	0.032 (0.731)	0.129 (0.308)	0.889*** (0.000)
Age 55 to 64	-0.136 (0.236)	-0.038 (0.680)	0.113 (0.377)	0.794*** (0.000)
Capital City	-0.005 (0.812)	0.020 (0.245)	0.037 (0.167)	0.036 (0.292)
Non-English speaking country	-0.069 (0.232)	0.005 (0.922)	0.001 (0.987)	0.012 (0.893)
English is first language	-0.076 (0.158)	0.033 (0.454)	0.057 (0.412)	0.095 (0.228)
NSW	0.025 (0.435)	0.021 (0.424)	0.010 (0.795)	0.080 (0.104)
VIC	0.018 (0.581)	-0.026 (0.339)	0.006 (0.881)	0.002 (0.973)
QLD	0.033 (0.343)	0.023 (0.413)	-0.012 (0.765)	-0.048 (0.367)
SA	-0.018 (0.630)	0.014 (0.661)	-0.021 (0.662)	-0.024 (0.696)
WA	0.054 (0.165)	-0.020 (0.540)	-0.026 (0.599)	0.065 (0.294)
Married	0.101*** (0.000)	0.040* (0.070)	0.073** (0.031)	0.110** (0.015)
Child age 0 to 2	-0.033 (0.324)	0.019 (0.491)	-0.012 (0.766)	0.013 (0.796)
Child age 3 to 4	-0.040 (0.354)	-0.009 (0.799)	-0.016 (0.772)	-0.000 (0.997)
Child age 5 to 9	-0.058* (0.093)	0.024 (0.406)	0.037 (0.377)	0.041 (0.432)
Child age 10 to 14	-0.048 (0.159)	0.023 (0.408)	0.065 (0.136)	0.019 (0.722)
Union member	0.166*** (0.000)	0.054*** (0.001)	0.148*** (0.000)	0.006 (0.836)
Constant	0.815*** (0.000)	0.735*** (0.000)	0.506*** (0.000)	5.301*** (0.000)
Number of observations	1,087	1,043	810	663
R2	0.127	0.071	0.090	0.236

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 3b: Aggregate Returns to Education for the 1993 SET (ABSCQ) Relative to Less than Year 12 – Skilled Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications	0.098***	0.021***	0.047***	0.093***
	(0.000)	(0.007)	(0.000)	(0.000)
Age 20 to 24	-0.120	0.045	-0.044	0.467***
	(0.180)	(0.512)	(0.649)	(0.000)
Age 25 to 29	-0.095	0.047	-0.042	0.615***
	(0.289)	(0.485)	(0.667)	(0.000)
Age 30 to 34	-0.089	0.042	-0.001	0.679***
	(0.320)	(0.537)	(0.996)	(0.000)
Age 35 to 39	-0.078	0.040	-0.047	0.701***
	(0.387)	(0.562)	(0.635)	(0.000)
Age 40 to 44	-0.072	0.020	-0.028	0.727***
	(0.425)	(0.770)	(0.779)	(0.000)
Age 45 to 49	-0.059	0.010	-0.006	0.793***
	(0.512)	(0.887)	(0.950)	(0.000)
Age 50 to 54	-0.072	0.011	-0.035	0.707***
	(0.430)	(0.869)	(0.725)	(0.000)
Age 55 to 64	-0.186**	-0.053	-0.044	0.616***
	(0.040)	(0.439)	(0.662)	(0.000)
Capital City	0.005	0.027***	0.084***	0.046***
	(0.615)	(0.001)	(0.000)	(0.005)
Non-English speaking country	-0.078**	-0.016	-0.053	-0.058
	(0.013)	(0.528)	(0.258)	(0.297)
English is first language	-0.013	-0.013	-0.034	0.013
	(0.669)	(0.591)	(0.434)	(0.790)
NSW	-0.009	-0.004	0.038*	0.075***
	(0.593)	(0.775)	(0.083)	(0.004)
VIC	0.008	-0.015	0.024	0.019
	(0.664)	(0.273)	(0.299)	(0.497)
QLD	0.015	0.005	0.008	-0.022
	(0.409)	(0.721)	(0.725)	(0.421)
SA	-0.034*	-0.009	-0.016	-0.022
	(0.100)	(0.578)	(0.551)	(0.471)
WA	0.030	0.016	0.044*	0.080***
	(0.140)	(0.302)	(0.096)	(0.008)
Married	0.125***	0.039***	0.063***	0.081***
	(0.000)	(0.001)	(0.001)	(0.000)
Child age 0 to 2	-0.041**	-0.010	0.010	0.019
	(0.023)	(0.490)	(0.675)	(0.475)
Child age 3 to 4	-0.058**	-0.006	-0.013	0.008
	(0.016)	(0.768)	(0.691)	(0.832)
Child age 5 to 9	-0.053***	0.010	0.028	0.055*
	(0.008)	(0.530)	(0.280)	(0.060)
Child age 10 to 14	-0.023	-0.003	0.030	0.056*
	(0.248)	(0.829)	(0.270)	(0.070)
Union member	0.198***	0.058***	0.182***	0.068***
	(0.000)	(0.000)	(0.000)	(0.000)
Constant	0.782***	0.850***	0.682***	5.412***
	(0.000)	(0.000)	(0.000)	(0.000)
Number of observations	4,294	4,061	3,029	2,375
R2	0.126	0.031	0.093	0.147

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 4b: Aggregate Returns to Education for the 1993 SET (ABSCQ) Relative to Less than Year 12 – Basic Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications	0.079** (0.021)	-0.015 (0.591)	-0.012 (0.774)	0.142*** (0.002)
Age 20 to 24	0.138 (0.150)	0.037 (0.675)	0.276** (0.010)	0.496*** (0.003)
Age 25 to 29	0.173* (0.075)	0.086 (0.326)	0.396*** (0.000)	0.645*** (0.000)
Age 30 to 34	0.183* (0.065)	0.098 (0.282)	0.373*** (0.001)	0.822*** (0.000)
Age 35 to 39	0.189* (0.059)	0.032 (0.729)	0.289** (0.012)	0.893*** (0.000)
Age 40 to 44	0.175* (0.079)	0.078 (0.391)	0.377*** (0.001)	0.922*** (0.000)
Age 45 to 49	0.212** (0.035)	0.047 (0.611)	0.434*** (0.000)	1.012*** (0.000)
Age 50 to 54	0.237** (0.022)	0.013 (0.888)	0.382*** (0.002)	0.818*** (0.000)
Age 55 to 64	0.084 (0.433)	0.023 (0.815)	0.384*** (0.002)	0.766*** (0.000)
Capital City	0.023 (0.531)	0.011 (0.732)	0.089* (0.050)	0.141*** (0.008)
Non-English speaking country	-0.121 (0.313)	0.140 (0.126)	-0.132 (0.296)	0.023 (0.900)
English is first language	-0.089 (0.455)	0.091 (0.329)	-0.197 (0.134)	0.092 (0.602)
NSW	0.055 (0.339)	0.005 (0.916)	0.016 (0.809)	0.001 (0.995)
VIC	0.079 (0.247)	0.000 (0.994)	-0.004 (0.958)	-0.010 (0.919)
QLD	0.022 (0.712)	0.019 (0.700)	-0.012 (0.858)	-0.017 (0.832)
SA	0.053 (0.426)	-0.028 (0.605)	-0.066 (0.434)	-0.017 (0.867)
WA	0.061 (0.341)	-0.066 (0.224)	-0.036 (0.616)	0.035 (0.693)
Married	0.067 (0.155)	0.130*** (0.001)	0.073 (0.191)	0.032 (0.642)
Child age 0 to 2	-0.050 (0.442)	-0.040 (0.456)	0.029 (0.704)	0.031 (0.726)
Child age 3 to 4	0.034 (0.690)	-0.015 (0.833)	0.067 (0.502)	0.041 (0.713)
Child age 5 to 9	-0.051 (0.467)	0.007 (0.901)	0.023 (0.798)	0.055 (0.572)
Child age 10 to 14	-0.005 (0.941)	-0.010 (0.852)	0.016 (0.842)	0.042 (0.641)
Union member	0.206*** (0.000)	0.077** (0.012)	0.186*** (0.000)	-0.002 (0.967)
Constant	0.574*** (0.000)	0.667*** (0.000)	0.491*** (0.003)	5.253*** (0.000)
Number of observations	426	399	349	246
R2	0.132	0.087	0.187	0.305

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 5b: Aggregate Returns to Education for the 1997 SET (ABSCQ) Relative to Less than Year 12 – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	0.105*** (0.000)	0.059*** (0.002)	0.130*** (0.000)	0.426*** (0.000)
Age 20 to 24	0.138*** (0.002)	(dropped)	0.024 (0.728)	-0.149* (0.060)
Age 25 to 29	0.150*** (0.000)	0.060 (0.178)	0.119* (0.074)	0.020 (0.788)
Age 30 to 34	0.148*** (0.000)	-0.006 (0.898)	0.152** (0.023)	0.163** (0.030)
Age 35 to 39	0.175*** (0.000)	-0.071 (0.121)	0.163** (0.016)	0.202*** (0.008)
Age 40 to 44	0.159*** (0.000)	-0.098** (0.029)	0.156** (0.019)	0.241*** (0.001)
Age 45 to 49	0.156*** (0.000)	-0.145*** (0.002)	0.130* (0.050)	0.260*** (0.001)
Age 50 to 54	0.154*** (0.000)	-0.189*** (0.000)	0.095 (0.156)	0.250*** (0.001)
Age 55 to 59	0.118*** (0.009)	-0.190*** (0.001)	0.072 (0.317)	0.177** (0.028)
Age 60 to 64	(dropped)	-0.278*** (0.000)	(dropped)	(dropped)
English is first language	-0.004 (0.887)	0.165*** (0.000)	0.022 (0.568)	0.022 (0.613)
Non-English speaking country	-0.061* (0.088)	0.082 (0.127)	-0.003 (0.947)	0.011 (0.847)
NSW	0.021 (0.306)	-0.014 (0.664)	-0.007 (0.811)	0.028 (0.375)
VIC	0.015 (0.464)	0.018 (0.560)	0.005 (0.877)	0.018 (0.568)
QLD	0.003 (0.893)	0.062* (0.059)	0.019 (0.529)	-0.058* (0.065)
SA	0.011 (0.664)	0.004 (0.928)	-0.016 (0.649)	-0.062 (0.101)
WA	0.028 (0.269)	0.060 (0.115)	0.009 (0.791)	0.028 (0.446)
Married	0.111*** (0.000)	0.015 (0.568)	0.094*** (0.000)	0.110*** (0.000)
Child age 0 to 2	-0.076*** (0.001)	-0.010 (0.771)	-0.020 (0.524)	-0.010 (0.751)
Child age 3 to 4	-0.038 (0.207)	-0.035 (0.441)	-0.036 (0.391)	-0.019 (0.670)
Child age 5 to 9	-0.060** (0.010)	-0.015 (0.665)	-0.054* (0.096)	-0.027 (0.422)
Child age 10 to 14	-0.010 (0.653)	0.001 (0.971)	0.011 (0.724)	0.007 (0.843)
Union member	0.128*** (0.000)	0.317*** (0.000)	0.163*** (0.000)	0.012 (0.568)
Has disability	-0.093*** (0.000)	-0.023 (0.335)	-0.059*** (0.007)	-0.046* (0.061)
Constant	0.621*** (0.000)	0.516*** (0.000)	0.530*** (0.000)	6.170*** (0.000)
Number of observations	2,035	1,976	1,642	1,424
R2	0.124	0.137	0.113	0.364

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 6b: Aggregate Returns to Education for the 1997 SET (ABSCQ) Relative to Less than Year 12 – Associate Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma	0.086*** (0.001)	0.116*** (0.001)	0.095*** (0.003)	0.256*** (0.000)
Age 20 to 24	0.013 (0.856)	0.163 (0.210)	0.071 (0.537)	-0.101 (0.418)
Age 25 to 29	0.086 (0.203)	0.178 (0.150)	0.223** (0.044)	0.066 (0.577)
Age 30 to 34	0.043 (0.510)	0.130 (0.289)	0.159 (0.146)	0.192 (0.102)
Age 35 to 39	0.116* (0.081)	0.131 (0.289)	0.214* (0.053)	0.211* (0.075)
Age 40 to 44	0.102 (0.124)	0.060 (0.623)	0.142 (0.197)	0.197* (0.096)
Age 45 to 49	0.081 (0.220)	0.063 (0.608)	0.184* (0.094)	0.299** (0.011)
Age 50 to 54	0.077 (0.250)	0.065 (0.596)	0.200* (0.068)	0.312*** (0.008)
Age 55 to 59	(dropped)	-0.067 (0.606)	0.198 (0.103)	0.230* (0.078)
Age 60 to 64	-0.053 (0.565)	(dropped)	(dropped)	(dropped)
English is first language	-0.004 (0.934)	0.127** (0.045)	-0.035 (0.562)	-0.007 (0.916)
Non-English speaking country	-0.102 (0.148)	0.076 (0.425)	-0.060 (0.487)	-0.054 (0.531)
NSW	-0.013 (0.768)	0.009 (0.877)	-0.007 (0.904)	0.008 (0.888)
VIC	0.011 (0.814)	0.064 (0.302)	-0.060 (0.308)	-0.076 (0.194)
QLD	-0.017 (0.715)	0.099 (0.101)	-0.011 (0.850)	-0.052 (0.349)
SA	-0.022 (0.653)	0.030 (0.641)	-0.064 (0.289)	-0.062 (0.309)
WA	0.012 (0.817)	0.071 (0.296)	-0.035 (0.580)	0.022 (0.731)
Married	0.116*** (0.001)	-0.014 (0.762)	0.052 (0.251)	0.077* (0.087)
Child age 0 to 2	-0.067 (0.148)	0.065 (0.278)	0.014 (0.806)	0.001 (0.981)
Child age 3 to 4	-0.069 (0.258)	0.056 (0.490)	-0.019 (0.805)	0.102 (0.156)
Child age 5 to 9	-0.082 (0.118)	0.024 (0.724)	0.026 (0.691)	-0.048 (0.450)
Child age 10 to 14	-0.026 (0.602)	0.042 (0.514)	0.014 (0.833)	0.021 (0.727)
Union member	0.150*** (0.000)	0.277*** (0.000)	0.187*** (0.000)	0.042 (0.213)
Has disability	-0.088*** (0.003)	-0.007 (0.851)	-0.080** (0.033)	-0.059 (0.117)
Constant	0.711*** (0.000)	0.363** (0.012)	0.587*** (0.000)	6.202*** (0.000)
Number of observations	569	549	499	436
R2	0.129	0.158	0.124	0.267

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 7b: Aggregate Returns to Education for the 1997 SET (ABSCQ) Relative to Less than Year 12 – Skilled Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications	0.090*** (0.000)	-0.023 (0.114)	0.049*** (0.002)	0.118*** (0.000)
Age 20 to 24	0.188** (0.011)	0.116 (0.277)	0.192* (0.051)	0.514*** (0.000)
Age 25 to 29	0.189*** (0.010)	0.046 (0.666)	0.195** (0.047)	0.595*** (0.000)
Age 30 to 34	0.193*** (0.009)	0.006 (0.958)	0.203** (0.039)	0.657*** (0.000)
Age 35 to 39	0.256*** (0.001)	-0.069 (0.518)	0.234** (0.018)	0.694*** (0.000)
Age 40 to 44	0.225*** (0.002)	-0.141 (0.186)	0.227** (0.023)	0.735*** (0.000)
Age 45 to 49	0.224*** (0.002)	-0.148 (0.166)	0.197** (0.049)	0.723*** (0.000)
Age 50 to 54	0.207*** (0.006)	-0.199* (0.066)	0.237** (0.020)	0.693*** (0.000)
Age 55 to 59	0.197*** (0.009)	-0.148 (0.172)	0.227** (0.026)	0.691*** (0.000)
Age 60 to 64	0.110 (0.157)	-0.144 (0.203)	0.172 (0.106)	0.564*** (0.000)
English is first language	0.018 (0.541)	0.106*** (0.009)	-0.057 (0.155)	0.031 (0.427)
Non-English speaking country	-0.063* (0.096)	0.130** (0.014)	-0.045 (0.414)	-0.034 (0.501)
NSW	-0.020 (0.269)	0.028 (0.253)	0.013 (0.624)	0.038 (0.127)
VIC	-0.002 (0.924)	0.041 (0.106)	0.024 (0.388)	0.007 (0.766)
QLD	-0.010 (0.572)	0.061** (0.013)	-0.007 (0.789)	0.004 (0.884)
SA	-0.013 (0.512)	0.023 (0.411)	-0.028 (0.353)	-0.016 (0.555)
WA	0.020 (0.307)	0.095*** (0.001)	0.027 (0.362)	0.103*** (0.000)
Married	0.106*** (0.000)	-0.004 (0.847)	0.058*** (0.008)	0.093*** (0.000)
Child age 0 to 2	-0.041** (0.023)	-0.006 (0.823)	-0.003 (0.919)	-0.012 (0.615)
Child age 3 to 4	-0.021 (0.402)	-0.018 (0.612)	-0.001 (0.985)	-0.011 (0.754)
Child age 5 to 9	-0.058*** (0.004)	-0.020 (0.478)	-0.002 (0.958)	-0.021 (0.471)
Child age 10 to 14	-0.019 (0.346)	0.060** (0.030)	0.038 (0.218)	0.044 (0.120)
Union member	0.151*** (0.000)	0.370*** (0.000)	0.175*** (0.000)	0.128*** (0.000)
Has disability	-0.101*** (0.000)	0.008 (0.653)	-0.057*** (0.002)	-0.057*** (0.001)
Constant	0.548*** (0.000)	0.534*** (0.000)	0.532*** (0.000)	5.583*** (0.000)
Number of observations	3,491	3,386	2,478	2,206
R2	0.120	0.172	0.071	0.165

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 8b: Aggregate Returns to Education for the 1997 SET (ABSCQ) Relative to Less than Year 12 – Basic Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications	0.032*	0.003	0.015	0.126***
	(0.056)	(0.898)	(0.516)	(0.000)
Age 20 to 24	0.060	0.035	0.175**	0.390***
	(0.269)	(0.631)	(0.012)	(0.000)
Age 25 to 29	0.082	-0.046	0.122*	0.480***
	(0.131)	(0.532)	(0.087)	(0.000)
Age 30 to 34	0.084	-0.073	0.206***	0.603***
	(0.130)	(0.328)	(0.005)	(0.000)
Age 35 to 39	0.173***	-0.120	0.241***	0.595***
	(0.002)	(0.111)	(0.001)	(0.000)
Age 40 to 44	0.118**	-0.205***	0.188**	0.687***
	(0.036)	(0.007)	(0.013)	(0.000)
Age 45 to 49	0.116**	-0.159**	0.232***	0.737***
	(0.041)	(0.036)	(0.002)	(0.000)
Age 50 to 54	0.094	-0.237***	0.242***	0.749***
	(0.108)	(0.003)	(0.003)	(0.000)
Age 55 to 59	0.080	-0.241***	0.092	0.700***
	(0.198)	(0.004)	(0.278)	(0.000)
Age 60 to 64	0.035	-0.217**	0.168*	0.646***
	(0.616)	(0.023)	(0.086)	(0.000)
English is first language	-0.044	-0.021	-0.085	-0.059
	(0.367)	(0.754)	(0.229)	(0.357)
Non-English speaking country	-0.084	-0.001	-0.016	-0.122
	(0.175)	(0.992)	(0.866)	(0.153)
NSW	0.008	-0.003	-0.030	0.011
	(0.785)	(0.934)	(0.447)	(0.791)
VIC	-0.006	0.055	-0.009	-0.011
	(0.837)	(0.186)	(0.841)	(0.811)
QLD	0.013	0.065	-0.037	-0.082*
	(0.673)	(0.114)	(0.394)	(0.067)
SA	-0.010	0.018	-0.057	-0.073
	(0.784)	(0.692)	(0.235)	(0.146)
WA	0.033	0.057	0.038	0.075
	(0.338)	(0.207)	(0.422)	(0.129)
Married	0.124***	0.028	0.068**	0.062*
	(0.000)	(0.368)	(0.042)	(0.080)
Child age 0 to 2	-0.069**	0.028	-0.015	0.054
	(0.031)	(0.501)	(0.725)	(0.235)
Child age 3 to 4	-0.060	0.027	-0.021	0.064
	(0.156)	(0.627)	(0.720)	(0.286)
Child age 5 to 9	-0.084**	-0.016	-0.069	-0.008
	(0.012)	(0.722)	(0.149)	(0.878)
Child age 10 to 14	-0.042	0.040	-0.016	0.045
	(0.202)	(0.342)	(0.734)	(0.353)
Union member	0.192***	0.318***	0.188***	0.075***
	(0.000)	(0.000)	(0.000)	(0.004)
Has disability	-0.133***	0.004	-0.045	-0.102***
	(0.000)	(0.893)	(0.100)	(0.000)
Constant	0.705***	0.717***	0.599***	5.791***
	(0.000)	(0.000)	(0.000)	(0.000)
Number of observations	1,557	1,443	1,175	1,009
R ²	0.126	0.134	0.091	0.224

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 9b: Aggregate Returns to Education for the 2001 SET (ABSCQ) Relative to Less than Year 12 – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	0.079*** (0.000)	0.037** (0.045)	0.134*** (0.000)	0.451*** (0.000)
Age 20 to 24	0.055 (0.768)	-0.003 (0.991)	0.056 (0.818)	0.094 (0.688)
Age 25 to 29	0.031 (0.868)	0.050 (0.872)	0.056 (0.819)	0.311 (0.180)
Age 30 to 34	0.065 (0.726)	-0.007 (0.982)	0.086 (0.724)	0.455** (0.050)
Age 35 to 39	0.062 (0.736)	-0.036 (0.907)	0.105 (0.666)	0.518** (0.025)
Age 40 to 44	0.069 (0.711)	-0.137 (0.655)	0.096 (0.693)	0.468** (0.044)
Age 45 to 49	0.067 (0.719)	-0.140 (0.648)	0.085 (0.727)	0.519** (0.025)
Age 50 to 54	0.067 (0.719)	-0.189 (0.537)	0.073 (0.763)	0.549** (0.018)
Age 55 to 59	0.019 (0.918)	-0.310 (0.315)	0.014 (0.954)	0.494** (0.035)
Age 60 to 64	-0.067 (0.722)	-0.293 (0.346)	-0.102 (0.681)	0.461* (0.053)
English is first language	-0.009 (0.747)	0.029 (0.513)	-0.038 (0.365)	0.098** (0.020)
Non-English speaking country	-0.038 (0.217)	0.038 (0.473)	-0.018 (0.690)	0.032 (0.490)
NSW	0.011 (0.541)	-0.047 (0.108)	-0.010 (0.694)	0.059** (0.020)
VIC	0.021 (0.240)	-0.062** (0.036)	0.008 (0.773)	0.030 (0.258)
QLD	-0.012 (0.527)	-0.087*** (0.008)	-0.057* (0.050)	0.015 (0.599)
SA	-0.004 (0.853)	-0.071** (0.040)	-0.016 (0.600)	-0.012 (0.695)
WA	0.005 (0.824)	-0.056 (0.115)	0.022 (0.484)	0.115*** (0.000)
Father born overseas	-0.006 (0.739)	-0.022 (0.430)	0.021 (0.412)	-0.007 (0.795)
Mother born overseas	0.037** (0.034)	0.017 (0.556)	0.007 (0.792)	0.034 (0.217)
Married	0.115*** (0.000)	0.002 (0.940)	0.108*** (0.000)	0.071*** (0.001)
Child age 0 to 2	-0.045** (0.026)	0.032 (0.340)	-0.035 (0.230)	0.026 (0.372)
Child age 3 to 4	0.007 (0.804)	-0.008 (0.849)	0.005 (0.896)	0.063 (0.126)
Child age 5 to 9	-0.043** (0.040)	-0.032 (0.351)	-0.024 (0.442)	0.015 (0.645)
Child age 10 to 14	-0.036* (0.070)	0.048 (0.145)	0.007 (0.821)	0.024 (0.406)
Union member	0.103*** (0.000)	0.291*** (0.000)	0.164*** (0.000)	0.054*** (0.003)
Has disability	-0.079*** (0.000)	-0.026 (0.235)	-0.031 (0.108)	-0.053*** (0.007)
Constant	0.751*** (0.000)	0.747** (0.016)	0.634** (0.010)	5.895*** (0.000)
Number of observations	2,281	2,242	1,794	1,596
R2	0.113	0.119	0.114	0.411

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 10b: Aggregate Returns to Education for the 2001 SET (ABSCQ) Relative to Less than Year 12 – Associate Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma	0.046** (0.048)	0.080** (0.020)	0.053 (0.110)	0.301*** (0.000)
Age 20 to 24	-0.063 (0.689)	0.218 (0.337)	0.385* (0.057)	0.159 (0.538)
Age 25 to 29	-0.001 (0.995)	0.282 (0.208)	0.405** (0.042)	0.382 (0.137)
Age 30 to 34	-0.036 (0.820)	0.114 (0.611)	0.403** (0.045)	0.436* (0.091)
Age 35 to 39	-0.049 (0.754)	0.117 (0.603)	0.408** (0.041)	0.544** (0.034)
Age 40 to 44	0.026 (0.866)	0.122 (0.586)	0.450** (0.024)	0.502* (0.050)
Age 45 to 49	-0.023 (0.885)	0.036 (0.872)	0.419** (0.036)	0.540** (0.035)
Age 50 to 54	-0.032 (0.837)	0.102 (0.652)	0.434** (0.032)	0.548** (0.034)
Age 55 to 59	-0.026 (0.872)	0.095 (0.677)	0.457** (0.026)	0.540** (0.038)
Age 60 to 64	-0.212 (0.191)	-0.037 (0.879)	0.186 (0.407)	0.418 (0.130)
English is first language	0.022 (0.700)	0.075 (0.390)	0.091 (0.280)	0.087 (0.340)
Non-English speaking country	-0.031 (0.651)	-0.007 (0.942)	0.070 (0.474)	-0.047 (0.626)
NSW	0.023 (0.557)	-0.058 (0.312)	-0.023 (0.687)	-0.019 (0.721)
VIC	0.018 (0.654)	-0.061 (0.296)	-0.036 (0.541)	0.017 (0.756)
QLD	-0.026 (0.533)	0.000 (0.996)	-0.041 (0.491)	-0.023 (0.694)
SA	0.016 (0.732)	0.055 (0.427)	-0.050 (0.433)	-0.019 (0.756)
WA	0.031 (0.517)	-0.007 (0.922)	-0.028 (0.679)	0.084 (0.203)
Father born overseas	-0.041 (0.278)	0.004 (0.942)	0.002 (0.964)	0.009 (0.867)
Mother born overseas	0.008 (0.828)	0.002 (0.977)	0.015 (0.792)	-0.011 (0.838)
Married	0.129*** (0.000)	-0.070 (0.131)	0.081* (0.066)	0.073* (0.090)
Child age 0 to 2	-0.011 (0.804)	0.033 (0.606)	0.088 (0.166)	-0.010 (0.867)
Child age 3 to 4	0.053 (0.360)	0.151* (0.062)	0.076 (0.360)	-0.046 (0.556)
Child age 5 to 9	-0.038 (0.387)	0.083 (0.193)	0.056 (0.357)	0.022 (0.708)
Child age 10 to 14	0.009 (0.831)	0.040 (0.530)	0.044 (0.484)	-0.002 (0.967)
Union member	0.143*** (0.000)	0.315*** (0.000)	0.224*** (0.000)	0.064* (0.075)
Has disability	-0.112*** (0.000)	-0.048 (0.210)	-0.064* (0.085)	-0.064* (0.079)
Constant	0.788*** (0.000)	0.477** (0.046)	0.173 (0.423)	5.908*** (0.000)
Number of observations	666	632	521	474
R2	0.142	0.138	0.135	0.274

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 11b: Aggregate Returns to Education for the 2001 SET (ABSCQ) Relative to Less than Year 12 – Skilled Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications	0.072*** (0.000)	-0.044*** (0.003)	0.044*** (0.006)	0.139*** (0.000)
Age 20 to 24	-0.009 (0.921)	-0.060 (0.703)	-0.093 (0.465)	0.312** (0.014)
Age 25 to 29	-0.010 (0.917)	-0.106 (0.499)	-0.070 (0.580)	0.466*** (0.000)
Age 30 to 34	0.039 (0.679)	-0.227 (0.146)	-0.065 (0.606)	0.512*** (0.000)
Age 35 to 39	0.008 (0.932)	-0.259* (0.097)	-0.043 (0.735)	0.632*** (0.000)
Age 40 to 44	0.034 (0.713)	-0.306* (0.050)	-0.071 (0.579)	0.591*** (0.000)
Age 45 to 49	0.000 (0.998)	-0.281* (0.073)	-0.054 (0.674)	0.620*** (0.000)
Age 50 to 54	0.025 (0.787)	-0.344** (0.028)	-0.073 (0.568)	0.673*** (0.000)
Age 55 to 59	-0.036 (0.705)	-0.400** (0.011)	-0.132 (0.307)	0.609*** (0.000)
Age 60 to 64	-0.090 (0.347)	-0.461*** (0.004)	-0.251* (0.063)	0.462*** (0.001)
English is first language	0.027 (0.309)	0.078* (0.056)	-0.046 (0.307)	0.081** (0.049)
Non-English speaking country	-0.032 (0.317)	0.089* (0.075)	0.011 (0.846)	-0.131** (0.014)
NSW	0.055*** (0.001)	-0.020 (0.458)	-0.003 (0.908)	0.034 (0.206)
VIC	0.051*** (0.003)	-0.031 (0.249)	0.003 (0.918)	0.031 (0.254)
QLD	0.016 (0.367)	0.014 (0.589)	-0.034 (0.224)	-0.019 (0.475)
SA	0.031 (0.106)	-0.004 (0.883)	-0.030 (0.335)	-0.075** (0.011)
WA	0.047** (0.013)	-0.005 (0.869)	0.016 (0.589)	0.110*** (0.000)
Father born overseas	-0.027 (0.101)	0.008 (0.741)	0.022 (0.411)	0.018 (0.488)
Mother born overseas	0.038** (0.036)	-0.017 (0.528)	0.005 (0.850)	-0.005 (0.869)
Married	0.129*** (0.000)	-0.028 (0.179)	0.121*** (0.000)	0.057*** (0.006)
Child age 0 to 2	-0.060*** (0.001)	0.047* (0.084)	-0.029 (0.306)	0.055** (0.039)
Child age 3 to 4	-0.001 (0.962)	0.074** (0.034)	-0.022 (0.568)	0.039 (0.275)
Child age 5 to 9	-0.038** (0.033)	0.008 (0.766)	-0.023 (0.448)	0.015 (0.604)
Child age 10 to 14	-0.027 (0.157)	-0.012 (0.688)	0.016 (0.620)	-0.057* (0.061)
Union member	0.124*** (0.000)	0.382*** (0.000)	0.209*** (0.000)	0.134*** (0.000)
Has disability	-0.092*** (0.000)	-0.015 (0.387)	-0.055*** (0.002)	-0.022 (0.203)
Constant	0.718*** (0.000)	0.808*** (0.000)	0.761*** (0.000)	5.792*** (0.000)
Number of observations	3,536	3,418	2,410	2,154
R2	0.113	0.160	0.096	0.186

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 12b: Aggregate Returns to Education for the 2001 SET (ABSCQ) Relative to Less than Year 12 – Basic Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications	0.023	-0.034	-0.022	0.084***
	(0.305)	(0.270)	(0.501)	(0.007)
Age 20 to 24	0.087	0.046	0.094	0.267***
	(0.165)	(0.612)	(0.246)	(0.003)
Age 25 to 29	0.125**	-0.004	0.081	0.373***
	(0.044)	(0.967)	(0.326)	(0.000)
Age 30 to 34	0.191***	-0.023	0.098	0.494***
	(0.003)	(0.804)	(0.266)	(0.000)
Age 35 to 39	0.210***	-0.054	0.181**	0.633***
	(0.001)	(0.558)	(0.035)	(0.000)
Age 40 to 44	0.217***	-0.139	0.087	0.614***
	(0.001)	(0.140)	(0.333)	(0.000)
Age 45 to 49	0.185***	-0.132	0.098	0.736***
	(0.007)	(0.179)	(0.302)	(0.000)
Age 50 to 54	0.194***	-0.189**	0.155*	0.649***
	(0.004)	(0.049)	(0.092)	(0.000)
Age 55 to 59	0.143*	-0.258**	-0.003	0.602***
	(0.057)	(0.016)	(0.980)	(0.000)
Age 60 to 64	0.078	-0.339***	-0.040	0.761***
	(0.325)	(0.003)	(0.753)	(0.000)
English is first language	0.047	0.041	-0.036	-0.005
	(0.464)	(0.641)	(0.726)	(0.954)
Non-English speaking country	-0.018	0.029	0.039	-0.221**
	(0.809)	(0.768)	(0.715)	(0.024)
NSW	0.033	-0.132**	-0.114*	0.070
	(0.455)	(0.022)	(0.060)	(0.209)
VIC	-0.038	-0.084	-0.121**	-0.006
	(0.402)	(0.163)	(0.049)	(0.917)
QLD	-0.007	-0.083	-0.161***	0.022
	(0.874)	(0.161)	(0.008)	(0.695)
SA	-0.002	-0.163***	-0.148**	-0.036
	(0.972)	(0.008)	(0.019)	(0.534)
WA	-0.009	-0.084	-0.071	0.059
	(0.859)	(0.205)	(0.296)	(0.355)
Father born overseas	-0.024	0.042	0.063	0.060
	(0.520)	(0.415)	(0.231)	(0.268)
Mother born overseas	0.053	-0.069	-0.057	0.004
	(0.174)	(0.198)	(0.298)	(0.949)
Married	0.135***	0.027	0.131***	0.014
	(0.000)	(0.517)	(0.003)	(0.741)
Child age 0 to 2	-0.097**	-0.003	0.030	0.052
	(0.029)	(0.963)	(0.627)	(0.357)
Child age 3 to 4	-0.031	-0.100	-0.039	0.049
	(0.579)	(0.179)	(0.635)	(0.533)
Child age 5 to 9	-0.074	-0.005	-0.052	-0.021
	(0.117)	(0.936)	(0.457)	(0.746)
Child age 10 to 14	-0.020	0.006	0.064	0.069
	(0.670)	(0.924)	(0.375)	(0.274)
Union member	0.172***	0.301***	0.209***	0.114***
	(0.000)	(0.000)	(0.000)	(0.002)
Has disability	-0.150***	-0.043	-0.063*	-0.095***
	(0.000)	(0.223)	(0.087)	(0.008)
Constant	0.571***	0.787***	0.679***	5.928***
	(0.000)	(0.000)	(0.000)	(0.000)
Number of observations	945	857	684	549
R2	0.145	0.123	0.121	0.274

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 13b: Aggregate Returns to Education for the 2001 SET (ASCED) Relative to Less than Year 12 – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	0.079*** (0.000)	0.040** (0.028)	0.143*** (0.000)	0.448*** (0.000)
Age 20 to 24	0.070 (0.705)	0.006 (0.985)	0.056 (0.821)	0.104 (0.649)
Age 25 to 29	0.039 (0.835)	0.040 (0.897)	0.087 (0.723)	0.303 (0.184)
Age 30 to 34	0.080 (0.666)	-0.015 (0.962)	0.118 (0.631)	0.449** (0.049)
Age 35 to 39	0.075 (0.683)	-0.046 (0.880)	0.139 (0.572)	0.515** (0.024)
Age 40 to 44	0.085 (0.644)	-0.149 (0.627)	0.118 (0.631)	0.476** (0.037)
Age 45 to 49	0.079 (0.669)	-0.164 (0.592)	0.103 (0.674)	0.526** (0.021)
Age 50 to 54	0.077 (0.676)	-0.216 (0.482)	0.092 (0.707)	0.554** (0.015)
Age 55 to 59	0.030 (0.872)	-0.312 (0.312)	0.043 (0.862)	0.476** (0.039)
Age 60 to 64	-0.067 (0.719)	-0.294 (0.345)	-0.081 (0.747)	0.487** (0.038)
English is first language	-0.005 (0.859)	0.046 (0.304)	0.007 (0.867)	0.093** (0.023)
Non-English speaking country	-0.023 (0.440)	0.056 (0.278)	0.022 (0.642)	0.063 (0.168)
NSW	0.011 (0.537)	-0.045 (0.132)	-0.023 (0.367)	0.054** (0.030)
VIC	0.026 (0.138)	-0.059** (0.046)	0.007 (0.795)	0.024 (0.351)
QLD	-0.011 (0.563)	-0.087*** (0.008)	-0.061** (0.037)	0.025 (0.393)
SA	-0.003 (0.883)	-0.058* (0.095)	-0.019 (0.528)	-0.004 (0.886)
WA	0.003 (0.883)	-0.048 (0.182)	0.032 (0.306)	0.115*** (0.000)
Father born overseas	-0.007 (0.690)	-0.014 (0.622)	0.044* (0.087)	-0.008 (0.762)
Mother born overseas	0.037** (0.032)	0.006 (0.845)	-0.023 (0.397)	0.036 (0.189)
Married	0.111*** (0.000)	0.007 (0.782)	0.096*** (0.000)	0.070*** (0.001)
Child age 0 to 2	-0.046** (0.021)	0.016 (0.635)	-0.040 (0.172)	0.022 (0.430)
Child age 3 to 4	0.002 (0.930)	-0.028 (0.524)	0.008 (0.844)	0.064 (0.110)
Child age 5 to 9	-0.044** (0.033)	-0.029 (0.403)	-0.018 (0.562)	0.020 (0.526)
Child age 10 to 14	-0.041** (0.041)	0.049 (0.137)	0.012 (0.673)	0.033 (0.243)
Union member	0.103*** (0.000)	0.297*** (0.000)	0.173*** (0.000)	0.039** (0.032)
Has disability	-0.077*** (0.000)	-0.030 (0.164)	-0.026 (0.182)	-0.043** (0.026)
Constant	0.737*** (0.000)	0.735** (0.018)	0.565** (0.023)	5.901*** (0.000)
Number of observations	2,287	2,248	1,798	1,599
R2	0.111	0.121	0.120	0.422

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 14b: Aggregate Returns to Education for the 2001 SET (ASCED) Relative to Less than Year 12 – Advanced Diploma/Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma	0.033* (0.074)	0.088*** (0.002)	0.106*** (0.000)	0.350*** (0.000)
Age 20 to 24	0.116 (0.446)	0.375* (0.099)	0.548*** (0.004)	0.334 (0.188)
Age 25 to 29	0.158 (0.294)	0.534** (0.017)	0.571*** (0.002)	0.495** (0.048)
Age 30 to 34	0.177 (0.239)	0.316 (0.159)	0.646*** (0.001)	0.563** (0.025)
Age 35 to 39	0.146 (0.333)	0.327 (0.147)	0.663*** (0.000)	0.647** (0.010)
Age 40 to 44	0.161 (0.284)	0.363 (0.107)	0.630*** (0.001)	0.723*** (0.004)
Age 45 to 49	0.151 (0.316)	0.332 (0.141)	0.587*** (0.002)	0.758*** (0.003)
Age 50 to 54	0.149 (0.322)	0.259 (0.249)	0.635*** (0.001)	0.768*** (0.002)
Age 55 to 59	0.079 (0.603)	0.239 (0.289)	0.564*** (0.003)	0.675*** (0.008)
Age 60 to 64	0.011 (0.945)	0.192 (0.411)	0.470** (0.019)	0.539** (0.038)
English is first language	0.033 (0.615)	0.064 (0.499)	0.038 (0.686)	0.115 (0.190)
Non-English speaking country	0.039 (0.599)	0.127 (0.236)	0.030 (0.766)	-0.053 (0.557)
NSW	0.010 (0.754)	-0.063 (0.202)	-0.016 (0.717)	0.013 (0.777)
VIC	0.022 (0.487)	-0.020 (0.692)	-0.004 (0.938)	0.017 (0.717)
QLD	-0.016 (0.640)	0.004 (0.944)	-0.026 (0.581)	-0.049 (0.298)
SA	0.061 (0.110)	0.038 (0.512)	-0.001 (0.978)	-0.002 (0.974)
WA	0.039 (0.288)	0.007 (0.902)	0.020 (0.695)	0.061 (0.251)
Father born overseas	-0.022 (0.467)	-0.063 (0.181)	-0.009 (0.841)	-0.051 (0.252)
Mother born overseas	0.021 (0.518)	0.026 (0.594)	0.056 (0.218)	0.022 (0.640)
Married	0.117*** (0.000)	-0.041 (0.286)	0.100*** (0.003)	0.064* (0.068)
Child age 0 to 2	-0.061* (0.093)	0.037 (0.497)	0.012 (0.807)	-0.012 (0.807)
Child age 3 to 4	-0.009 (0.844)	0.048 (0.498)	0.018 (0.784)	0.048 (0.451)
Child age 5 to 9	-0.049 (0.185)	0.006 (0.912)	-0.043 (0.402)	-0.016 (0.767)
Child age 10 to 14	-0.015 (0.657)	-0.001 (0.983)	0.005 (0.922)	-0.028 (0.554)
Union member	0.126*** (0.000)	0.320*** (0.000)	0.207*** (0.000)	0.036 (0.226)
Has disability	-0.100*** (0.000)	-0.026 (0.420)	0.001 (0.970)	-0.093*** (0.003)
Constant	0.624*** (0.000)	0.244 (0.319)	-0.004 (0.984)	5.750*** (0.000)
Number of observations	991	937	778	694
R2	0.104	0.131	0.135	0.324

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 15b: Aggregate Returns to Education for the 2001 SET (ASCED) Relative to Less than Year 12 – Certificate III/IV Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV	0.066*** (0.000)	-0.050*** (0.000)	0.036** (0.017)	0.129*** (0.000)
Age 20 to 24	-0.019 (0.825)	0.044 (0.756)	0.048 (0.683)	0.291** (0.019)
Age 25 to 29	-0.007 (0.930)	0.003 (0.983)	0.071 (0.542)	0.420*** (0.001)
Age 30 to 34	0.027 (0.749)	-0.104 (0.457)	0.068 (0.558)	0.470*** (0.000)
Age 35 to 39	0.007 (0.933)	-0.146 (0.298)	0.104 (0.371)	0.594*** (0.000)
Age 40 to 44	0.039 (0.645)	-0.175 (0.211)	0.074 (0.523)	0.559*** (0.000)
Age 45 to 49	0.007 (0.933)	-0.171 (0.221)	0.086 (0.461)	0.573*** (0.000)
Age 50 to 54	0.021 (0.803)	-0.223 (0.113)	0.070 (0.554)	0.606*** (0.000)
Age 55 to 59	-0.031 (0.715)	-0.270* (0.055)	0.018 (0.880)	0.584*** (0.000)
Age 60 to 64	-0.099 (0.258)	-0.353** (0.015)	-0.091 (0.465)	0.417*** (0.002)
English is first language	0.023 (0.353)	0.030 (0.413)	-0.062 (0.135)	0.074* (0.053)
Non-English speaking country	-0.012 (0.701)	0.064 (0.156)	0.032 (0.537)	-0.028 (0.537)
NSW	0.042*** (0.010)	-0.023 (0.362)	0.007 (0.800)	0.038 (0.124)
VIC	0.039** (0.018)	-0.041 (0.108)	-0.007 (0.792)	0.034 (0.181)
QLD	0.011 (0.515)	0.018 (0.474)	-0.032 (0.227)	-0.019 (0.438)
SA	0.014 (0.440)	0.003 (0.917)	-0.033 (0.257)	-0.064** (0.022)
WA	0.039** (0.034)	-0.004 (0.877)	0.019 (0.513)	0.106*** (0.000)
Father born overseas	-0.026* (0.086)	0.000 (0.985)	0.018 (0.477)	0.018 (0.445)
Mother born overseas	0.036** (0.029)	-0.006 (0.832)	0.007 (0.797)	0.005 (0.837)
Married	0.123*** (0.000)	-0.039** (0.044)	0.111*** (0.000)	0.060*** (0.002)
Child age 0 to 2	-0.048*** (0.005)	0.048* (0.062)	-0.005 (0.849)	0.038 (0.121)
Child age 3 to 4	0.002 (0.939)	0.060* (0.074)	0.000 (0.997)	0.028 (0.395)
Child age 5 to 9	-0.029* (0.086)	0.028 (0.289)	-0.009 (0.755)	0.010 (0.695)
Child age 10 to 14	-0.024 (0.191)	-0.004 (0.871)	0.016 (0.586)	-0.034 (0.226)
Union member	0.123*** (0.000)	0.380*** (0.000)	0.211*** (0.000)	0.126*** (0.000)
Has disability	-0.084*** (0.000)	-0.014 (0.390)	-0.059*** (0.001)	-0.013 (0.415)
Constant	0.734*** (0.000)	0.751*** (0.000)	0.638*** (0.000)	5.846*** (0.000)
Number of observations	3,894	3,759	2,662	2,374
R2	0.105	0.155	0.097	0.174

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 16b: Aggregate Returns to Education for the 2001 SET (ASCED) Relative to Less than Year 12 – Certificate I/II Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II	0.017 (0.479)	-0.009 (0.793)	0.001 (0.986)	0.073** (0.032)
Age 20 to 24	0.019 (0.786)	0.074 (0.445)	0.030 (0.737)	0.288*** (0.003)
Age 25 to 29	0.040 (0.564)	0.013 (0.893)	0.014 (0.882)	0.417*** (0.000)
Age 30 to 34	0.142** (0.048)	-0.026 (0.800)	0.066 (0.506)	0.519*** (0.000)
Age 35 to 39	0.129* (0.067)	-0.022 (0.828)	0.143 (0.132)	0.664*** (0.000)
Age 40 to 44	0.143** (0.049)	-0.122 (0.234)	-0.001 (0.991)	0.605*** (0.000)
Age 45 to 49	0.120 (0.108)	-0.112 (0.285)	0.057 (0.589)	0.765*** (0.000)
Age 50 to 54	0.120 (0.103)	-0.154 (0.135)	0.083 (0.417)	0.667*** (0.000)
Age 55 to 59	0.069 (0.403)	-0.266** (0.022)	-0.047 (0.694)	0.565*** (0.000)
Age 60 to 64	0.006 (0.942)	-0.347*** (0.004)	-0.092 (0.487)	0.717*** (0.000)
English is first language	0.058 (0.403)	0.066 (0.507)	-0.049 (0.650)	0.078 (0.453)
Non-English speaking country	-0.063 (0.406)	-0.034 (0.767)	-0.043 (0.704)	-0.100 (0.377)
NSW	0.035 (0.454)	-0.149** (0.015)	-0.098 (0.136)	0.046 (0.456)
VIC	-0.055 (0.259)	-0.058 (0.368)	-0.095 (0.152)	-0.065 (0.287)
QLD	-0.010 (0.832)	-0.112* (0.075)	-0.172*** (0.008)	-0.009 (0.889)
SA	-0.001 (0.977)	-0.153** (0.021)	-0.124* (0.071)	-0.045 (0.489)
WA	-0.039 (0.473)	-0.067 (0.359)	-0.096 (0.196)	0.011 (0.876)
Father born overseas	0.019 (0.642)	0.080 (0.131)	0.081 (0.138)	0.052 (0.351)
Mother born overseas	0.013 (0.771)	-0.095* (0.098)	-0.094 (0.120)	0.031 (0.633)
Married	0.143*** (0.000)	0.050 (0.275)	0.122*** (0.009)	0.024 (0.598)
Child age 0 to 2	-0.107** (0.027)	-0.026 (0.686)	0.018 (0.792)	0.056 (0.369)
Child age 3 to 4	-0.010 (0.867)	-0.123 (0.138)	-0.062 (0.506)	0.053 (0.561)
Child age 5 to 9	-0.073 (0.149)	-0.030 (0.663)	-0.038 (0.614)	-0.005 (0.946)
Child age 10 to 14	-0.015 (0.765)	-0.025 (0.715)	0.057 (0.442)	0.099 (0.158)
Union member	0.182*** (0.000)	0.273*** (0.000)	0.221*** (0.000)	0.092** (0.020)
Has disability	-0.162*** (0.000)	-0.028 (0.469)	-0.088** (0.027)	-0.065* (0.097)
Constant	0.630*** (0.000)	0.727*** (0.000)	0.737*** (0.000)	5.836*** (0.000)
Number of observations	821	738	595	483
R2	0.154	0.121	0.119	0.267

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 17b: Aggregate Returns to Education for the 2005 SET (ASCED) Relative to Less than Year 12 – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	0.051*** (0.000)	0.046** (0.014)	0.101*** (0.000)	0.454*** (0.000)
Age 20 to 24	(dropped)	0.374*** (0.000)	(dropped)	(dropped)
Age 25 to 29	0.020 (0.486)	0.394*** (0.000)	0.047 (0.302)	0.192*** (0.000)
Age 30 to 34	0.009 (0.755)	0.393*** (0.000)	0.047 (0.299)	0.293*** (0.000)
Age 35 to 39	0.018 (0.528)	0.273*** (0.000)	0.056 (0.236)	0.397*** (0.000)
Age 40 to 44	0.019 (0.505)	0.224*** (0.000)	0.029 (0.530)	0.405*** (0.000)
Age 45 to 49	-0.008 (0.758)	0.185*** (0.001)	0.033 (0.472)	0.438*** (0.000)
Age 50 to 54	0.025 (0.372)	0.137** (0.011)	0.004 (0.933)	0.457*** (0.000)
Age 55 to 59	-0.047 (0.111)	0.085 (0.129)	-0.063 (0.202)	0.395*** (0.000)
Age 60 to 64	-0.080** (0.027)	(dropped)	-0.107 (0.108)	0.447*** (0.000)
English is first language	0.014 (0.558)	0.001 (0.990)	-0.071* (0.066)	0.203*** (0.000)
Non-English speaking country	0.007 (0.759)	-0.044 (0.309)	-0.138*** (0.000)	0.051 (0.288)
NSW	0.008 (0.664)	-0.089*** (0.005)	-0.028 (0.349)	0.052 (0.111)
VIC	-0.012 (0.505)	-0.050* (0.098)	-0.020 (0.484)	0.049 (0.106)
QLD	0.010 (0.577)	-0.075** (0.020)	-0.062** (0.036)	0.012 (0.722)
SA	0.009 (0.677)	-0.034 (0.365)	0.000 (0.990)	-0.076* (0.051)
WA	0.037* (0.073)	-0.032 (0.362)	0.001 (0.979)	0.042 (0.244)
Father born overseas	0.001 (0.939)	-0.037 (0.198)	-0.012 (0.680)	0.034 (0.271)
Mother born overseas	-0.015 (0.403)	0.027 (0.377)	0.004 (0.903)	-0.013 (0.698)
Married	0.106*** (0.000)	0.060** (0.019)	0.088*** (0.000)	0.097*** (0.000)
Child age 0 to 2	-0.028 (0.163)	-0.076** (0.025)	-0.017 (0.597)	0.048 (0.163)
Child age 3 to 4	-0.032 (0.233)	-0.100** (0.034)	-0.090** (0.038)	-0.021 (0.658)
Child age 5 to 9	-0.015 (0.459)	-0.056 (0.102)	0.009 (0.784)	0.054 (0.139)
Child age 10 to 14	0.008 (0.667)	-0.065** (0.049)	-0.055* (0.085)	0.035 (0.317)
Union member	0.090*** (0.000)	0.278*** (0.000)	0.161*** (0.000)	0.002 (0.918)
Has disability	-0.109*** (0.000)	0.004 (0.851)	0.018 (0.408)	-0.111*** (0.000)
Constant	0.819*** (0.000)	0.421*** (0.000)	0.744*** (0.000)	6.084*** (0.000)
Number of observations	2,266	2,218	1,909	1,581
R2	0.113	0.116	0.078	0.366

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 18b: Aggregate Returns to Education for the 2005 SET (ASCED) Relative to Less than Year 12 – Advanced Diploma/Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma	0.053*** (0.001)	0.018 (0.531)	0.066** (0.019)	0.285*** (0.000)
Age 20 to 24	-0.021 (0.875)	0.246 (0.294)	0.533** (0.013)	0.311 (0.276)
Age 25 to 29	-0.082 (0.532)	0.263 (0.253)	0.581*** (0.006)	0.468* (0.098)
Age 30 to 34	-0.080 (0.543)	0.288 (0.211)	0.587*** (0.005)	0.507* (0.073)
Age 35 to 39	-0.060 (0.645)	0.119 (0.605)	0.593*** (0.005)	0.530* (0.061)
Age 40 to 44	-0.061 (0.639)	0.148 (0.516)	0.613*** (0.003)	0.541* (0.055)
Age 45 to 49	-0.075 (0.567)	0.061 (0.790)	0.571*** (0.006)	0.575** (0.042)
Age 50 to 54	-0.056 (0.669)	0.066 (0.775)	0.582*** (0.006)	0.662** (0.019)
Age 55 to 59	-0.118 (0.370)	-0.064 (0.780)	0.544*** (0.010)	0.614** (0.031)
Age 60 to 64	-0.120 (0.368)	-0.200 (0.391)	0.389* (0.072)	0.638** (0.031)
English is first language	-0.023 (0.556)	0.071 (0.308)	0.082 (0.252)	0.122 (0.119)
Non-English speaking country	0.024 (0.523)	0.005 (0.942)	-0.046 (0.475)	0.003 (0.970)
NSW	0.015 (0.601)	-0.038 (0.472)	-0.020 (0.692)	0.095* (0.091)
VIC	-0.032 (0.289)	-0.059 (0.274)	-0.006 (0.911)	0.117** (0.039)
QLD	0.039 (0.201)	-0.091* (0.098)	-0.064 (0.229)	0.030 (0.619)
SA	-0.003 (0.923)	-0.001 (0.981)	-0.034 (0.556)	0.015 (0.813)
WA	0.020 (0.546)	-0.044 (0.478)	0.000 (0.996)	0.111* (0.085)
Father born overseas	0.034 (0.164)	-0.054 (0.227)	-0.029 (0.522)	0.042 (0.403)
Mother born overseas	-0.059** (0.022)	0.035 (0.457)	0.021 (0.655)	-0.036 (0.484)
Married	0.103*** (0.000)	0.054 (0.159)	0.096** (0.012)	0.094** (0.021)
Child age 0 to 2	-0.014 (0.666)	-0.063 (0.270)	-0.036 (0.511)	-0.014 (0.812)
Child age 3 to 4	-0.015 (0.713)	-0.102 (0.161)	-0.077 (0.297)	0.148* (0.056)
Child age 5 to 9	-0.031 (0.300)	-0.088* (0.092)	-0.031 (0.555)	0.079 (0.181)
Child age 10 to 14	0.018 (0.551)	-0.108** (0.041)	-0.088* (0.091)	0.113* (0.059)
Union member	0.096*** (0.000)	0.259*** (0.000)	0.144*** (0.000)	0.076** (0.028)
Has disability	-0.108*** (0.000)	0.001 (0.968)	-0.029 (0.379)	-0.155*** (0.000)
Constant	0.931*** (0.000)	0.474** (0.045)	0.046 (0.832)	5.917*** (0.000)
Number of observations	1,030	1,002	842	652
R2	0.116	0.130	0.071	0.232

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 19b: Aggregate Returns to Education for the 2005 SET (ASCED) Relative to Less than Year 12 – Certificate III/IV Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV	0.050*** (0.000)	-0.033** (0.027)	0.019 (0.220)	0.125*** (0.000)
Age 20 to 24	0.014 (0.840)	0.360*** (0.001)	0.047 (0.657)	0.551*** (0.000)
Age 25 to 29	0.056 (0.402)	0.338*** (0.002)	0.045 (0.670)	0.678*** (0.000)
Age 30 to 34	0.026 (0.692)	0.301*** (0.007)	0.112 (0.290)	0.740*** (0.000)
Age 35 to 39	0.046 (0.491)	0.184* (0.099)	0.077 (0.470)	0.743*** (0.000)
Age 40 to 44	0.051 (0.442)	0.136 (0.223)	0.124 (0.244)	0.776*** (0.000)
Age 45 to 49	0.037 (0.582)	0.093 (0.404)	0.041 (0.701)	0.764*** (0.000)
Age 50 to 54	0.038 (0.574)	0.112 (0.317)	0.072 (0.500)	0.783*** (0.000)
Age 55 to 59	-0.006 (0.935)	-0.013 (0.907)	0.034 (0.752)	0.731*** (0.000)
Age 60 to 64	-0.026 (0.710)	0.025 (0.829)	0.049 (0.662)	0.739*** (0.000)
English is first language	0.000 (0.996)	0.080* (0.093)	-0.032 (0.562)	0.173*** (0.004)
Non-English speaking country	0.033 (0.213)	-0.129*** (0.003)	-0.119** (0.017)	0.085 (0.121)
NSW	0.015 (0.349)	-0.080*** (0.002)	-0.014 (0.617)	0.027 (0.342)
VIC	-0.001 (0.944)	-0.087*** (0.002)	-0.041 (0.156)	0.032 (0.266)
QLD	0.029* (0.058)	-0.052** (0.048)	-0.070** (0.011)	0.016 (0.571)
SA	0.005 (0.764)	-0.058* (0.056)	-0.027 (0.400)	-0.044 (0.167)
WA	0.036** (0.042)	-0.032 (0.287)	0.006 (0.850)	0.081** (0.011)
Father born overseas	0.003 (0.834)	-0.009 (0.701)	-0.021 (0.381)	0.038 (0.123)
Mother born overseas	-0.030** (0.038)	0.014 (0.565)	-0.002 (0.930)	-0.027 (0.303)
Married	0.114*** (0.000)	0.042** (0.034)	0.098*** (0.000)	0.099*** (0.000)
Child age 0 to 2	-0.035** (0.033)	-0.079*** (0.004)	-0.056* (0.057)	0.035 (0.235)
Child age 3 to 4	-0.048** (0.027)	-0.064* (0.083)	0.002 (0.968)	0.026 (0.517)
Child age 5 to 9	-0.023 (0.167)	-0.052* (0.067)	-0.021 (0.494)	0.049 (0.118)
Child age 10 to 14	-0.021 (0.223)	-0.002 (0.956)	-0.019 (0.533)	0.092*** (0.003)
Union member	0.092*** (0.000)	0.296*** (0.000)	0.176*** (0.000)	0.135*** (0.000)
Has disability	-0.100*** (0.000)	-0.028* (0.089)	-0.042** (0.019)	-0.066*** (0.000)
Constant	0.793*** (0.000)	0.439*** (0.000)	0.662*** (0.000)	5.682*** (0.000)
Number of observations	3,584	3,479	2,729	2,268
R2	0.103	0.130	0.061	0.148

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 20b: Aggregate Returns to Education for the 2005 SET (ASCED) Relative to Less than Year 12 – Certificate I/II Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II	-0.003 (0.870)	0.048 (0.125)	0.047 (0.173)	0.050 (0.144)
Age 20 to 24	0.043 (0.508)	-0.066 (0.508)	0.032 (0.739)	0.372*** (0.001)
Age 25 to 29	0.107 (0.104)	-0.081 (0.416)	0.091 (0.375)	0.544*** (0.000)
Age 30 to 34	0.091 (0.157)	-0.033 (0.734)	0.088 (0.352)	0.610*** (0.000)
Age 35 to 39	0.091 (0.151)	-0.162* (0.097)	0.053 (0.572)	0.578*** (0.000)
Age 40 to 44	0.059 (0.363)	-0.244** (0.016)	0.018 (0.859)	0.580*** (0.000)
Age 45 to 49	0.083 (0.210)	-0.290*** (0.004)	0.062 (0.532)	0.640*** (0.000)
Age 50 to 54	0.113* (0.096)	-0.340*** (0.001)	0.152 (0.153)	0.699*** (0.000)
Age 55 to 59	0.109 (0.113)	-0.429*** (0.000)	0.001 (0.989)	0.593*** (0.000)
Age 60 to 64	-0.015 (0.843)	-0.418*** (0.000)	-0.002 (0.986)	0.596*** (0.000)
English is first language	-0.085* (0.090)	0.037 (0.630)	-0.103 (0.194)	0.174* (0.054)
Non-English speaking country	0.054 (0.329)	-0.110 (0.170)	-0.204** (0.020)	0.181* (0.088)
NSW	-0.019 (0.639)	-0.017 (0.779)	0.086 (0.186)	-0.103 (0.105)
VIC	-0.004 (0.914)	-0.051 (0.379)	0.034 (0.584)	0.008 (0.902)
QLD	-0.002 (0.964)	-0.065 (0.303)	-0.054 (0.432)	-0.051 (0.459)
SA	-0.057 (0.190)	0.030 (0.629)	0.048 (0.494)	-0.105 (0.118)
WA	0.037 (0.449)	-0.035 (0.629)	0.016 (0.836)	-0.009 (0.900)
Father born overseas	0.022 (0.521)	-0.075 (0.132)	-0.029 (0.584)	0.059 (0.290)
Mother born overseas	-0.087** (0.016)	0.072 (0.188)	-0.067 (0.246)	0.004 (0.945)
Married	0.132*** (0.000)	0.105** (0.014)	0.162*** (0.001)	0.162*** (0.001)
Child age 0 to 2	-0.086** (0.035)	-0.102* (0.095)	-0.082 (0.226)	-0.133** (0.041)
Child age 3 to 4	-0.112* (0.056)	-0.025 (0.772)	-0.067 (0.485)	0.009 (0.915)
Child age 5 to 9	0.008 (0.848)	-0.086 (0.179)	0.055 (0.438)	0.018 (0.797)
Child age 10 to 14	0.013 (0.768)	-0.100 (0.114)	0.010 (0.886)	-0.053 (0.463)
Union member	0.118*** (0.000)	0.276*** (0.000)	0.151*** (0.000)	0.080** (0.038)
Has disability	-0.131*** (0.000)	-0.003 (0.929)	-0.051 (0.190)	-0.039 (0.327)
Constant	0.858*** (0.000)	0.790*** (0.000)	0.662*** (0.000)	5.899*** (0.000)
Number of observations	794	742	581	527
R2	0.138	0.151	0.115	0.209

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 21b: Returns to Education for the 1993 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Associate Diploma Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Business	0.116** (0.025)	0.020 (0.649)	0.047 (0.478)	0.297*** (0.000)
Age 20 to 24	-0.009 (0.977)	-0.175 (0.418)	-0.205 (0.530)	0.802* (0.052)
Age 25 to 29	-0.109 (0.685)	0.131 (0.546)	0.359 (0.269)	0.752* (0.062)
Age 30 to 34	-0.035 (0.890)	0.092 (0.614)	0.232 (0.420)	0.829*** (0.008)
Age 35 to 39	0.029 (0.909)	0.067 (0.705)	0.238 (0.397)	0.863*** (0.005)
Age 40 to 44	0.085 (0.732)	0.050 (0.776)	0.312 (0.259)	0.931*** (0.002)
Age 45 to 49	0.053 (0.837)	0.027 (0.880)	0.233 (0.416)	0.965*** (0.002)
Age 50 to 54	-0.059 (0.824)	-0.076 (0.690)	0.278 (0.356)	1.170*** (0.001)
Age 55 to 64	-0.054 (0.835)	-0.041 (0.823)	0.299 (0.312)	0.918*** (0.004)
Capital City	0.020 (0.780)	0.049 (0.436)	0.130 (0.206)	-0.007 (0.952)
Non-English speaking country	-0.023 (0.893)	0.096 (0.517)	-0.425** (0.047)	0.054 (0.881)
English is first language	-0.047 (0.773)	0.215 (0.123)	-0.094 (0.656)	0.191 (0.508)
NSW	-0.008 (0.942)	-0.041 (0.665)	0.091 (0.551)	0.101 (0.563)
VIC	-0.007 (0.943)	-0.104 (0.218)	0.013 (0.929)	0.048 (0.770)
QLD	0.044 (0.667)	-0.051 (0.559)	0.107 (0.451)	-0.047 (0.781)
SA	-0.117 (0.327)	-0.005 (0.963)	0.076 (0.635)	0.104 (0.567)
WA	-0.008 (0.944)	-0.062 (0.514)	0.057 (0.715)	0.157 (0.367)
Married	0.087 (0.257)	0.097 (0.157)	0.118 (0.241)	0.107 (0.384)
Child age 0 to 2	-0.000 (1.000)	-0.050 (0.568)	-0.028 (0.817)	0.025 (0.854)
Child age 3 to 4	0.013 (0.905)	-0.009 (0.925)	-0.029 (0.824)	0.046 (0.759)
Child age 5 to 9	-0.019 (0.824)	0.034 (0.650)	-0.016 (0.874)	-0.017 (0.885)
Child age 10 to 14	-0.038 (0.670)	0.023 (0.757)	0.047 (0.669)	0.062 (0.638)
Union member	0.149** (0.015)	0.050 (0.332)	0.112 (0.111)	-0.025 (0.749)
Constant	0.763** (0.014)	0.597*** (0.010)	0.413 (0.270)	5.107*** (0.000)
Number of observations	163	155	121	106
R2	0.138	0.128	0.209	0.347

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 22b: Returns to Education for the 1993 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Associate Diploma Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Engin	0.103*** (0.000)	0.024 (0.224)	0.041 (0.226)	0.210*** (0.000)
Age 20 to 24	-0.150 (0.503)	0.067 (0.706)	0.130 (0.618)	0.827*** (0.005)
Age 25 to 29	0.092 (0.671)	0.020 (0.905)	0.118 (0.633)	1.021*** (0.000)
Age 30 to 34	0.057 (0.793)	0.068 (0.685)	0.146 (0.553)	1.088*** (0.000)
Age 35 to 39	0.060 (0.782)	0.056 (0.738)	0.084 (0.735)	1.181*** (0.000)
Age 40 to 44	0.062 (0.774)	0.048 (0.773)	0.092 (0.710)	1.171*** (0.000)
Age 45 to 49	0.054 (0.804)	0.044 (0.796)	0.101 (0.684)	1.244*** (0.000)
Age 50 to 54	0.061 (0.781)	-0.003 (0.986)	0.076 (0.760)	1.189*** (0.000)
Age 55 to 64	-0.099 (0.649)	-0.051 (0.765)	0.099 (0.694)	1.113*** (0.000)
Capital City	-0.015 (0.599)	0.007 (0.755)	0.048 (0.216)	0.058 (0.238)
Non-English speaking country	-0.056 (0.407)	0.016 (0.766)	0.131 (0.159)	0.130 (0.264)
English is first language	-0.041 (0.481)	-0.017 (0.713)	0.182** (0.020)	0.213** (0.037)
NSW	0.051 (0.230)	0.034 (0.298)	0.026 (0.624)	0.067 (0.328)
VIC	0.022 (0.613)	-0.013 (0.710)	-0.008 (0.887)	-0.016 (0.821)
QLD	0.070 (0.125)	0.032 (0.380)	-0.043 (0.453)	-0.018 (0.810)
SA	-0.011 (0.837)	0.036 (0.391)	0.034 (0.646)	-0.053 (0.558)
WA	0.078 (0.146)	-0.035 (0.413)	-0.073 (0.343)	0.061 (0.560)
Married	0.121*** (0.001)	0.023 (0.438)	0.026 (0.594)	0.123* (0.057)
Child age 0 to 2	-0.074 (0.114)	0.021 (0.569)	-0.053 (0.384)	-0.001 (0.986)
Child age 3 to 4	-0.065 (0.271)	0.008 (0.853)	0.021 (0.792)	-0.056 (0.570)
Child age 5 to 9	-0.084* (0.073)	0.023 (0.532)	0.044 (0.467)	0.044 (0.558)
Child age 10 to 14	-0.044 (0.333)	0.020 (0.585)	0.094 (0.132)	-0.018 (0.806)
Union member	0.167*** (0.000)	0.045** (0.036)	0.165*** (0.000)	0.031 (0.472)
Constant	0.698*** (0.002)	0.853*** (0.000)	0.434* (0.096)	4.793*** (0.000)
Number of observations	552	533	401	319
R2	0.150	0.062	0.107	0.238

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 23b: Returns to Education for the 1993 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Associate Diploma Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Other	0.112*** (0.001)	-0.002 (0.936)	0.088** (0.021)	0.202*** (0.000)
Age 20 to 24	-0.236 (0.201)	0.196 (0.183)	0.079 (0.674)	0.170 (0.491)
Age 25 to 29	-0.041 (0.822)	0.210 (0.141)	0.134 (0.459)	0.370 (0.120)
Age 30 to 34	-0.108 (0.546)	0.214 (0.129)	0.134 (0.457)	0.493** (0.038)
Age 35 to 39	-0.168 (0.357)	0.194 (0.179)	0.148 (0.427)	0.563** (0.023)
Age 40 to 44	-0.081 (0.656)	0.222 (0.121)	0.194 (0.290)	0.642*** (0.007)
Age 45 to 49	-0.169 (0.357)	0.199 (0.173)	0.171 (0.358)	0.715*** (0.003)
Age 50 to 54	-0.111 (0.554)	0.139 (0.346)	0.154 (0.424)	0.696*** (0.008)
Age 55 to 64	-0.204 (0.275)	-0.066 (0.659)	0.089 (0.656)	0.788*** (0.007)
Capital City	-0.013 (0.736)	0.019 (0.547)	0.051 (0.254)	0.057 (0.378)
Non-English speaking country	-0.072 (0.556)	-0.037 (0.709)	-0.014 (0.926)	-0.043 (0.819)
English is first language	-0.104 (0.409)	0.009 (0.926)	-0.042 (0.791)	-0.042 (0.806)
NSW	0.034 (0.568)	-0.018 (0.706)	-0.042 (0.530)	0.164* (0.074)
VIC	0.062 (0.333)	-0.044 (0.391)	-0.028 (0.694)	0.065 (0.498)
QLD	0.006 (0.934)	-0.006 (0.917)	-0.030 (0.694)	0.010 (0.927)
SA	0.038 (0.585)	-0.015 (0.797)	-0.108 (0.195)	-0.017 (0.882)
WA	0.055 (0.470)	-0.026 (0.676)	-0.067 (0.410)	0.095 (0.391)
Married	0.083* (0.090)	0.037 (0.350)	0.093* (0.091)	0.064 (0.428)
Child age 0 to 2	0.003 (0.965)	0.030 (0.524)	0.035 (0.593)	0.039 (0.661)
Child age 3 to 4	-0.043 (0.613)	-0.047 (0.480)	-0.027 (0.785)	0.098 (0.475)
Child age 5 to 9	-0.027 (0.699)	0.009 (0.879)	0.035 (0.657)	0.029 (0.790)
Child age 10 to 14	-0.032 (0.632)	0.021 (0.702)	0.003 (0.968)	0.064 (0.566)
Union member	0.179*** (0.000)	0.046 (0.122)	0.134*** (0.001)	0.013 (0.820)
Constant	0.913*** (0.000)	0.703*** (0.000)	0.614*** (0.007)	5.609*** (0.000)
Number of observations	374	355	287	237
R2	0.136	0.119	0.124	0.254

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 24b: Returns to Education for the 1993 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Skilled Vocational Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Business	0.071*	0.029	0.063	0.181***
	(0.099)	(0.370)	(0.202)	(0.008)
Age 20 to 24	(dropped)	(dropped)	0.089	(dropped)
	.	.	(0.591)	.
Age 25 to 29	-0.158	-0.019	(dropped)	0.325
	(0.327)	(0.869)	.	(0.140)
Age 30 to 34	-0.110	-0.019	0.149	0.426**
	(0.435)	(0.853)	(0.260)	(0.037)
Age 35 to 39	-0.054	-0.043	0.083	0.546***
	(0.693)	(0.665)	(0.533)	(0.006)
Age 40 to 44	-0.040	0.004	0.104	0.434**
	(0.775)	(0.971)	(0.474)	(0.039)
Age 45 to 49	-0.049	-0.014	0.139	0.515**
	(0.709)	(0.883)	(0.319)	(0.010)
Age 50 to 54	-0.156	-0.001	0.074	0.644**
	(0.269)	(0.993)	(0.639)	(0.013)
Age 55 to 64	-0.287**	-0.048	0.014	0.349
	(0.036)	(0.650)	(0.927)	(0.111)
Capital City	-0.028	0.003	0.019	0.158
	(0.657)	(0.948)	(0.802)	(0.155)
Non-English speaking country	-0.008	-0.066	-0.068	-0.619**
	(0.961)	(0.607)	(0.721)	(0.014)
English is first language	-0.143	-0.060	-0.083	-0.159
	(0.268)	(0.580)	(0.607)	(0.458)
NSW	-0.037	0.046	0.072	0.076
	(0.628)	(0.393)	(0.401)	(0.515)
VIC	-0.072	0.032	0.063	0.081
	(0.388)	(0.607)	(0.558)	(0.603)
QLD	-0.004	0.070	0.003	-0.156
	(0.962)	(0.274)	(0.977)	(0.263)
SA	-0.053	0.061	0.002	-0.161
	(0.511)	(0.294)	(0.979)	(0.207)
WA	0.066	0.056	0.116	-0.150
	(0.572)	(0.508)	(0.388)	(0.392)
Married	0.179***	0.004	0.095	0.175*
	(0.002)	(0.926)	(0.182)	(0.079)
Child age 0 to 2	-0.035	0.035	-0.001	0.038
	(0.711)	(0.594)	(0.995)	(0.787)
Child age 3 to 4	0.002	0.049	-0.059	-0.121
	(0.988)	(0.516)	(0.633)	(0.488)
Child age 5 to 9	-0.089	0.041	0.028	0.130
	(0.274)	(0.488)	(0.757)	(0.291)
Child age 10 to 14	0.011	0.037	-0.038	0.084
	(0.889)	(0.514)	(0.716)	(0.536)
Union member	0.169***	0.053	0.106**	-0.011
	(0.001)	(0.130)	(0.044)	(0.874)
Constant	0.953***	0.929***	0.681***	5.826***
	(0.000)	(0.000)	(0.000)	(0.000)
Number of observations	224	209	169	140
R2	0.185	0.039	0.091	0.315

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 25b: Returns to Education for the 1993 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Skilled Vocational Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Engin	0.098*** (0.000)	0.020** (0.028)	0.045*** (0.004)	0.082*** (0.000)
Age 20 to 24	-0.115 (0.201)	0.045 (0.505)	-0.041 (0.680)	0.490*** (0.000)
Age 25 to 29	-0.099 (0.272)	0.051 (0.457)	-0.047 (0.637)	0.630*** (0.000)
Age 30 to 34	-0.092 (0.309)	0.047 (0.488)	-0.023 (0.816)	0.698*** (0.000)
Age 35 to 39	-0.088 (0.330)	0.035 (0.607)	-0.072 (0.479)	0.689*** (0.000)
Age 40 to 44	-0.069 (0.451)	0.020 (0.773)	-0.048 (0.634)	0.727*** (0.000)
Age 45 to 49	-0.066 (0.470)	0.011 (0.875)	-0.039 (0.702)	0.777*** (0.000)
Age 50 to 54	-0.050 (0.588)	0.014 (0.840)	-0.050 (0.627)	0.713*** (0.000)
Age 55 to 64	-0.193** (0.035)	-0.059 (0.390)	-0.040 (0.700)	0.669*** (0.000)
Capital City	0.003 (0.795)	0.027*** (0.006)	0.087*** (0.000)	0.027 (0.154)
Non-English speaking country	-0.008 (0.831)	0.001 (0.982)	-0.024 (0.627)	-0.026 (0.660)
English is first language	0.052 (0.138)	-0.017 (0.528)	-0.013 (0.791)	-0.010 (0.853)
NSW	0.001 (0.956)	-0.001 (0.951)	0.046 (0.100)	0.070** (0.027)
VIC	0.003 (0.898)	-0.016 (0.330)	0.029 (0.319)	0.046 (0.165)
QLD	0.015 (0.478)	0.007 (0.666)	0.026 (0.367)	-0.010 (0.755)
SA	-0.045* (0.075)	-0.006 (0.754)	-0.004 (0.898)	-0.007 (0.861)
WA	0.022 (0.364)	0.014 (0.455)	0.048 (0.142)	0.111*** (0.002)
Married	0.123*** (0.000)	0.036*** (0.007)	0.073*** (0.001)	0.061** (0.018)
Child age 0 to 2	-0.033 (0.117)	-0.014 (0.398)	0.017 (0.552)	0.036 (0.255)
Child age 3 to 4	-0.036 (0.207)	-0.009 (0.679)	-0.000 (0.991)	0.031 (0.460)
Child age 5 to 9	-0.045* (0.056)	0.028 (0.121)	0.027 (0.392)	0.046 (0.182)
Child age 10 to 14	-0.019 (0.428)	-0.008 (0.673)	0.023 (0.497)	0.058 (0.115)
Union member	0.198*** (0.000)	0.058*** (0.000)	0.186*** (0.000)	0.078*** (0.000)
Constant	0.719*** (0.000)	0.853*** (0.000)	0.650*** (0.000)	5.432*** (0.000)
Number of observations	3,081	2,924	2,150	1,691
R2	0.128	0.034	0.094	0.138

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 26b: Returns to Education for the 1993 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Skilled Vocational Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Other	0.098*** (0.000)	0.013 (0.445)	0.045* (0.092)	0.084*** (0.009)
Age 20 to 24	-0.024 (0.635)	0.055 (0.183)	-0.052 (0.441)	-0.267*** (0.001)
Age 25 to 29	0.024 (0.614)	0.064* (0.096)	-0.035 (0.597)	-0.107 (0.176)
Age 30 to 34	0.024 (0.626)	0.065* (0.092)	0.044 (0.495)	-0.080 (0.308)
Age 35 to 39	0.009 (0.855)	0.068* (0.082)	-0.000 (0.997)	0.010 (0.895)
Age 40 to 44	0.012 (0.799)	0.014 (0.717)	-0.004 (0.946)	0.048 (0.540)
Age 45 to 49	0.036 (0.444)	0.004 (0.921)	0.038 (0.562)	0.112 (0.144)
Age 50 to 54	(dropped)	(dropped)	(dropped)	(dropped)
Age 55 to 64	-0.048 (0.323)	-0.046 (0.243)	-0.045 (0.496)	-0.130 (0.103)
Capital City	0.020 (0.371)	0.019 (0.268)	0.076*** (0.007)	0.055 (0.110)
Non-English speaking country	-0.004 (0.962)	0.062 (0.367)	-0.237* (0.080)	-0.171 (0.396)
English is first language	0.039 (0.594)	0.031 (0.609)	-0.132 (0.194)	-0.122 (0.408)
NSW	-0.032 (0.372)	-0.041 (0.143)	0.040 (0.357)	0.079 (0.130)
VIC	0.028 (0.464)	-0.023 (0.432)	0.041 (0.389)	-0.025 (0.652)
QLD	0.007 (0.859)	-0.009 (0.763)	-0.014 (0.767)	-0.004 (0.948)
SA	-0.024 (0.562)	-0.038 (0.248)	-0.041 (0.435)	-0.063 (0.329)
WA	0.035 (0.394)	0.005 (0.874)	0.055 (0.283)	0.052 (0.392)
Married	0.126*** (0.000)	0.054** (0.023)	0.038 (0.321)	0.072 (0.132)
Child age 0 to 2	-0.066* (0.093)	-0.015 (0.617)	-0.012 (0.807)	0.040 (0.505)
Child age 3 to 4	-0.067 (0.209)	-0.016 (0.709)	-0.036 (0.602)	-0.010 (0.899)
Child age 5 to 9	-0.031 (0.476)	-0.032 (0.346)	0.039 (0.470)	0.099 (0.110)
Child age 10 to 14	-0.021 (0.628)	-0.004 (0.916)	0.076 (0.172)	0.084 (0.190)
Union member	0.198*** (0.000)	0.055*** (0.002)	0.185*** (0.000)	0.051 (0.122)
Constant	0.624*** (0.000)	0.817*** (0.000)	0.787*** (0.000)	6.266*** (0.000)
Number of observations	987	928	710	548
R2	0.121	0.037	0.106	0.152

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 27b: Returns to Education for the 1993 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Basic Vocational Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Business	0.095 (0.163)	0.016 (0.747)	0.045 (0.550)	0.223** (0.028)
Age 20 to 24	-0.241 (0.206)	-0.123 (0.296)	-0.241 (0.140)	(dropped)
Age 25 to 29	-0.096 (0.569)	0.020 (0.871)	-0.002 (0.989)	0.124 (0.604)
Age 30 to 34	-0.036 (0.840)	(dropped)	-0.023 (0.893)	0.367 (0.138)
Age 35 to 39	-0.050 (0.783)	0.015 (0.894)	-0.160 (0.376)	0.359 (0.162)
Age 40 to 44	(dropped)	-0.042 (0.744)	-0.003 (0.987)	0.379 (0.211)
Age 45 to 49	-0.003 (0.987)	-0.099 (0.389)	(dropped)	0.518** (0.037)
Age 50 to 54	-0.039 (0.828)	-0.075 (0.524)	-0.020 (0.906)	0.319 (0.173)
Age 55 to 64	-0.302* (0.094)	-0.138 (0.232)	-0.069 (0.670)	0.206 (0.418)
Capital City	0.057 (0.529)	-0.009 (0.889)	-0.038 (0.721)	0.146 (0.273)
Non-English speaking country	-0.012 (0.960)	0.210 (0.220)	-0.001 (0.998)	-0.220 (0.711)
English is first language	0.181 (0.600)	0.158 (0.531)	-0.030 (0.929)	-0.202 (0.808)
NSW	0.123 (0.452)	-0.026 (0.814)	0.018 (0.915)	0.016 (0.940)
VIC	0.035 (0.828)	-0.039 (0.725)	0.038 (0.833)	0.012 (0.955)
QLD	0.113 (0.499)	-0.011 (0.919)	-0.023 (0.891)	0.100 (0.622)
SA	0.100 (0.584)	-0.074 (0.574)	0.020 (0.917)	0.039 (0.877)
WA	0.105 (0.603)	-0.241* (0.085)	0.011 (0.961)	0.128 (0.742)
Married	0.088 (0.324)	0.151** (0.018)	0.067 (0.490)	0.014 (0.918)
Child age 0 to 2	-0.024 (0.862)	-0.064 (0.519)	-0.085 (0.566)	-0.035 (0.853)
Child age 3 to 4	-0.061 (0.749)	-0.113 (0.390)	0.062 (0.767)	0.180 (0.485)
Child age 5 to 9	-0.088 (0.574)	-0.147 (0.195)	0.033 (0.850)	-0.065 (0.774)
Child age 10 to 14	-0.012 (0.930)	-0.027 (0.777)	-0.081 (0.596)	-0.030 (0.867)
Union member	0.206** (0.012)	0.024 (0.668)	0.125 (0.141)	-0.014 (0.899)
Constant	0.503 (0.207)	0.780** (0.010)	0.886** (0.031)	6.045*** (0.000)
Number of observations	113	111	98	76
R2	0.191	0.141	0.134	0.245

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 28b: Returns to Education for the 1993 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Basic Vocational Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Engin	-0.045 (0.662)	0.087 (0.195)	-0.097 (0.397)	0.035 (0.797)
Age 20 to 24	-0.027 (0.922)	0.044 (0.803)	0.031 (0.917)	0.776** (0.014)
Age 25 to 29	0.398 (0.299)	0.102 (0.730)	0.334 (0.418)	0.545 (0.398)
Age 30 to 34	0.214 (0.278)	0.115 (0.433)	0.266 (0.251)	0.906** (0.010)
Age 35 to 39	0.272 (0.302)	0.110 (0.517)	0.248 (0.393)	0.906** (0.012)
Age 40 to 44	0.153 (0.547)	0.111 (0.637)	0.334 (0.232)	0.958* (0.069)
Age 45 to 49	0.234 (0.349)	0.086 (0.639)	0.327 (0.265)	0.869** (0.026)
Age 50 to 54	0.132 (0.670)	0.064 (0.739)	0.432 (0.197)	0.445 (0.298)
Age 55 to 64	0.265 (0.514)	0.088 (0.752)	0.341 (0.443)	0.981 (0.105)
Capital City	0.124 (0.355)	0.036 (0.745)	0.158 (0.322)	0.142 (0.610)
Non-English speaking country	(dropped)	(dropped)	-0.241 (0.586)	(dropped)
English is first language	0.064 (0.873)	0.039 (0.876)	(dropped)	-0.405 (0.405)
NSW	0.074 (0.654)	-0.020 (0.874)	0.027 (0.889)	-0.155 (0.582)
VIC	0.156 (0.647)	-0.010 (0.965)	0.023 (0.952)	(dropped)
QLD	0.222 (0.230)	-0.022 (0.873)	-0.034 (0.864)	-0.150 (0.612)
SA	0.256 (0.283)	-0.012 (0.949)	-0.301 (0.337)	0.126 (0.814)
WA	0.199 (0.306)	-0.019 (0.912)	0.024 (0.911)	0.126 (0.718)
Married	0.122 (0.496)	-0.013 (0.908)	0.128 (0.520)	0.042 (0.856)
Child age 0 to 2	-0.112 (0.623)	0.004 (0.976)	-0.036 (0.892)	-0.001 (0.997)
Child age 3 to 4	0.084 (0.697)	-0.000 (0.999)	0.004 (0.987)	0.050 (0.864)
Child age 5 to 9	-0.253 (0.273)	-0.010 (0.951)	-0.462* (0.070)	0.348 (0.249)
Child age 10 to 14	-0.083 (0.653)	0.023 (0.863)	-0.104 (0.644)	0.266 (0.336)
Union member	0.286*** (0.009)	0.015 (0.826)	0.160 (0.179)	0.107 (0.470)
Constant	0.245 (0.557)	0.787*** (0.005)	0.384* (0.082)	5.684*** (0.000)
Number of observations	72	62	66	44
R2	0.295	0.083	0.331	0.555

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 29b: Returns to Education for the 1993 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Basic Vocational Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Other	0.099** (0.031)	-0.053 (0.205)	-0.025 (0.667)	0.145** (0.034)
Age 20 to 24	0.153 (0.302)	0.232 (0.122)	0.364* (0.053)	0.145 (0.633)
Age 25 to 29	0.137 (0.355)	0.271* (0.073)	0.418** (0.033)	0.321 (0.316)
Age 30 to 34	0.114 (0.479)	0.238 (0.137)	0.399** (0.050)	0.446 (0.192)
Age 35 to 39	0.111 (0.474)	0.144 (0.360)	0.304 (0.127)	0.543* (0.097)
Age 40 to 44	0.179 (0.239)	0.263* (0.078)	0.421** (0.029)	0.627* (0.052)
Age 45 to 49	0.151 (0.336)	0.194 (0.216)	0.407** (0.046)	0.692** (0.031)
Age 50 to 54	0.204 (0.193)	0.153 (0.325)	0.396* (0.054)	0.560* (0.081)
Age 55 to 64	0.140 (0.403)	0.238 (0.154)	0.404* (0.070)	0.382 (0.252)
Capital City	-0.004 (0.933)	-0.004 (0.935)	0.119* (0.086)	0.196** (0.023)
Non-English speaking country	0.011 (0.947)	0.090 (0.540)	0.058 (0.765)	0.190 (0.433)
English is first language	-0.073 (0.600)	0.025 (0.840)	-0.133 (0.377)	0.246 (0.209)
NSW	0.043 (0.602)	-0.018 (0.811)	0.052 (0.618)	0.117 (0.338)
VIC	0.054 (0.557)	-0.013 (0.882)	0.015 (0.908)	0.072 (0.624)
QLD	-0.042 (0.600)	-0.004 (0.953)	0.033 (0.751)	-0.034 (0.781)
SA	0.027 (0.761)	-0.037 (0.628)	-0.046 (0.696)	0.076 (0.622)
WA	0.026 (0.755)	-0.066 (0.382)	-0.001 (0.995)	0.062 (0.627)
Married	0.070 (0.279)	0.152** (0.012)	0.089 (0.284)	0.089 (0.405)
Child age 0 to 2	-0.051 (0.547)	-0.034 (0.658)	0.047 (0.652)	0.003 (0.982)
Child age 3 to 4	0.026 (0.843)	0.007 (0.954)	0.109 (0.489)	0.070 (0.699)
Child age 5 to 9	0.003 (0.977)	0.094 (0.260)	0.159 (0.206)	0.028 (0.841)
Child age 10 to 14	0.045 (0.619)	-0.001 (0.986)	0.111 (0.368)	0.002 (0.987)
Union member	0.201*** (0.000)	0.130*** (0.005)	0.218*** (0.000)	-0.007 (0.922)
Constant	0.619*** (0.001)	0.553*** (0.002)	0.306 (0.167)	5.306*** (0.000)
Number of observations	240	225	185	126
R2	0.122	0.144	0.219	0.365

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 30b: Returns to Education for the 1997 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Associate Diploma Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Business	0.081 (0.115)	0.136* (0.052)	0.122* (0.062)	0.248*** (0.000)
Age 20 to 24	(dropped)	0.452* (0.078)	0.112 (0.624)	0.179 (0.556)
Age 25 to 29	0.072 (0.599)	0.293 (0.167)	0.049 (0.801)	0.358 (0.210)
Age 30 to 34	0.035 (0.805)	0.235 (0.270)	0.022 (0.907)	0.505* (0.080)
Age 35 to 39	0.133 (0.340)	0.286 (0.188)	0.134 (0.497)	0.563* (0.050)
Age 40 to 44	0.116 (0.414)	0.145 (0.490)	0.028 (0.888)	0.451 (0.114)
Age 45 to 49	0.092 (0.513)	0.300 (0.154)	0.094 (0.619)	0.649** (0.023)
Age 50 to 54	0.078 (0.622)	0.227 (0.292)	0.121 (0.530)	0.734** (0.011)
Age 55 to 59	-0.045 (0.802)	(dropped)	(dropped)	0.702* (0.065)
Age 60 to 64	-0.037 (0.843)	-0.009 (0.974)	-0.317 (0.219)	(dropped)
English is first language	-0.039 (0.675)	0.037 (0.763)	-0.098 (0.398)	0.013 (0.928)
Non-English speaking country	-0.067 (0.665)	-0.049 (0.813)	-0.136 (0.463)	0.008 (0.966)
NSW	0.015 (0.863)	0.091 (0.417)	0.023 (0.835)	0.107 (0.381)
VIC	-0.008 (0.941)	0.218 (0.115)	0.031 (0.813)	-0.056 (0.695)
QLD	-0.075 (0.424)	0.274** (0.031)	0.037 (0.760)	0.013 (0.917)
SA	-0.012 (0.890)	0.177 (0.126)	-0.034 (0.755)	-0.105 (0.414)
WA	-0.114 (0.288)	0.182 (0.220)	-0.148 (0.275)	-0.064 (0.667)
Married	0.127* (0.085)	0.010 (0.923)	-0.010 (0.912)	0.057 (0.568)
Child age 0 to 2	-0.104 (0.277)	0.127 (0.315)	0.061 (0.616)	0.134 (0.275)
Child age 3 to 4	-0.043 (0.768)	0.103 (0.586)	0.030 (0.856)	0.166 (0.344)
Child age 5 to 9	-0.084 (0.409)	0.056 (0.685)	0.052 (0.692)	0.024 (0.854)
Child age 10 to 14	-0.024 (0.801)	0.075 (0.553)	0.034 (0.778)	0.076 (0.541)
Union member	0.153** (0.016)	0.306*** (0.000)	0.183** (0.014)	0.015 (0.842)
Has disability	-0.093 (0.129)	0.017 (0.845)	-0.048 (0.535)	-0.076 (0.362)
Constant	0.757*** (0.000)	0.145 (0.573)	0.761*** (0.001)	5.804*** (0.000)
Number of observations	150	144	130	112
R2	0.158	0.216	0.185	0.358

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 31b: Returns to Education for the 1997 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Associate Diploma Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Engin	0.114*** (0.002)	0.127** (0.013)	0.109** (0.025)	0.300*** (0.000)
Age 20 to 24	-0.151 (0.123)	-0.056 (0.676)	-0.074 (0.676)	-0.187 (0.279)
Age 25 to 29	(dropped)	(dropped)	0.202 (0.259)	0.075 (0.656)
Age 30 to 34	0.009 (0.918)	-0.033 (0.777)	0.165 (0.325)	0.153 (0.330)
Age 35 to 39	0.057 (0.497)	-0.077 (0.503)	0.148 (0.367)	0.142 (0.359)
Age 40 to 44	0.030 (0.744)	-0.135 (0.274)	0.103 (0.546)	0.215 (0.178)
Age 45 to 49	-0.012 (0.895)	-0.192 (0.124)	0.145 (0.381)	0.255 (0.101)
Age 50 to 54	0.039 (0.697)	-0.158 (0.254)	0.095 (0.572)	0.277* (0.087)
Age 55 to 59	-0.108 (0.314)	-0.110 (0.450)	0.204 (0.234)	0.152 (0.345)
Age 60 to 64	-0.009 (0.950)	-0.060 (0.760)	(dropped)	(dropped)
English is first language	0.074 (0.283)	0.215** (0.034)	0.013 (0.894)	-0.115 (0.285)
Non-English speaking country	-0.025 (0.832)	0.197 (0.215)	0.101 (0.515)	-0.233 (0.125)
NSW	-0.028 (0.657)	-0.075 (0.383)	-0.063 (0.440)	0.007 (0.932)
VIC	0.036 (0.632)	-0.064 (0.520)	-0.114 (0.219)	-0.016 (0.855)
QLD	0.032 (0.632)	-0.012 (0.891)	-0.015 (0.860)	-0.020 (0.808)
SA	0.027 (0.719)	-0.072 (0.459)	-0.111 (0.243)	-0.026 (0.783)
WA	0.056 (0.474)	0.075 (0.483)	-0.025 (0.798)	0.099 (0.287)
Married	0.054 (0.318)	-0.015 (0.843)	0.061 (0.383)	0.079 (0.244)
Child age 0 to 2	-0.017 (0.807)	0.025 (0.784)	-0.009 (0.921)	-0.035 (0.693)
Child age 3 to 4	-0.041 (0.636)	0.129 (0.261)	-0.046 (0.678)	0.103 (0.315)
Child age 5 to 9	-0.065 (0.381)	0.010 (0.925)	0.010 (0.919)	-0.097 (0.297)
Child age 10 to 14	0.013 (0.862)	0.058 (0.566)	0.002 (0.982)	-0.027 (0.773)
Union member	0.126*** (0.003)	0.301*** (0.000)	0.180*** (0.000)	0.073 (0.146)
Has disability	-0.056 (0.198)	-0.012 (0.842)	-0.108* (0.055)	-0.023 (0.687)
Constant	0.712*** (0.000)	0.537*** (0.000)	0.616*** (0.003)	6.310*** (0.000)
Number of observations	250	247	216	197
R2	0.153	0.182	0.170	0.316

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 32b: Returns to Education for the 1997 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Associate Diploma Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Other	0.060 (0.251)	0.083 (0.197)	0.067 (0.305)	0.219*** (0.000)
Age 20 to 24	0.049 (0.744)	0.372** (0.043)	-0.171 (0.463)	-0.280 (0.323)
Age 25 to 29	0.009 (0.953)	0.394** (0.027)	0.024 (0.914)	-0.138 (0.618)
Age 30 to 34	-0.073 (0.624)	0.383** (0.034)	-0.087 (0.697)	-0.039 (0.886)
Age 35 to 39	-0.046 (0.773)	0.429** (0.030)	-0.041 (0.868)	-0.023 (0.938)
Age 40 to 44	0.047 (0.756)	0.359** (0.047)	-0.138 (0.561)	-0.054 (0.848)
Age 45 to 49	0.047 (0.768)	0.253 (0.185)	-0.128 (0.597)	0.042 (0.887)
Age 50 to 54	-0.055 (0.703)	0.292* (0.096)	-0.063 (0.779)	-0.006 (0.982)
Age 55 to 59	(dropped)	(dropped)	-0.069 (0.812)	(dropped)
Age 60 to 64	-0.230 (0.275)	0.152 (0.646)	(dropped)	-0.103 (0.784)
English is first language	-0.087 (0.458)	0.059 (0.682)	0.062 (0.677)	0.087 (0.573)
Non-English speaking country	-0.251* (0.086)	0.059 (0.738)	-0.122 (0.512)	0.038 (0.833)
NSW	-0.040 (0.709)	-0.021 (0.881)	-0.033 (0.813)	-0.071 (0.608)
VIC	-0.049 (0.636)	0.036 (0.782)	-0.038 (0.775)	-0.149 (0.252)
QLD	-0.068 (0.527)	0.090 (0.514)	-0.049 (0.711)	-0.148 (0.257)
SA	-0.154 (0.173)	0.015 (0.918)	-0.064 (0.651)	-0.080 (0.566)
WA	0.002 (0.985)	-0.020 (0.884)	0.016 (0.914)	-0.037 (0.784)
Married	0.182** (0.012)	0.000 (0.999)	0.102 (0.272)	0.109 (0.240)
Child age 0 to 2	-0.077 (0.413)	0.051 (0.662)	-0.021 (0.858)	-0.096 (0.380)
Child age 3 to 4	-0.142 (0.257)	-0.082 (0.608)	0.005 (0.977)	-0.049 (0.749)
Child age 5 to 9	-0.098 (0.411)	-0.017 (0.911)	0.026 (0.865)	0.061 (0.662)
Child age 10 to 14	-0.080 (0.465)	-0.051 (0.702)	0.038 (0.792)	0.019 (0.888)
Union member	0.182*** (0.002)	0.243*** (0.001)	0.191*** (0.007)	0.043 (0.522)
Has disability	-0.145** (0.017)	-0.017 (0.827)	-0.088 (0.259)	-0.110 (0.166)
Constant	0.887*** (0.000)	0.262 (0.293)	0.719** (0.012)	6.439*** (0.000)
Number of observations	170	158	152	128
R2	0.190	0.171	0.134	0.249

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 33b: Returns to Education for the 1997 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Skilled Vocational Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Business	0.123 (0.137)	-0.036 (0.790)	0.111 (0.589)	0.209 (0.219)
Age 20 to 24	(dropped)	(dropped)	(dropped)	(dropped)
Age 25 to 29	-0.019 (0.948)	0.136 (0.773)	0.047 (0.935)	-0.213 (0.789)
Age 30 to 34	-0.356 (0.228)	-0.303 (0.617)	(dropped)	(dropped)
Age 35 to 39	-0.076 (0.808)	-0.064 (0.899)	0.081 (0.938)	(dropped)
Age 40 to 44	-0.121 (0.675)	-0.256 (0.584)	0.229 (0.691)	0.029 (0.967)
Age 45 to 49	-0.076 (0.787)	-0.256 (0.573)	0.210 (0.783)	0.070 (0.893)
Age 50 to 54	-0.098 (0.732)	-0.394 (0.397)	0.165 (0.784)	0.250 (0.756)
Age 55 to 59	-0.108 (0.730)	-0.322 (0.524)	0.260 (0.760)	0.233 (0.745)
Age 60 to 64	-0.135 (0.669)	-0.408 (0.425)	0.027 (0.973)	0.026 (0.973)
English is first language	0.155 (0.596)	0.162 (0.728)	-0.232 (0.690)	-0.366 (0.429)
Non-English speaking country	(dropped)	(dropped)	(dropped)	(dropped)
NSW	0.084 (0.531)	-0.019 (0.934)	-0.076 (0.895)	-0.046 (0.918)
VIC	0.039 (0.841)	-0.141 (0.654)	0.088 (0.876)	0.087 (0.846)
QLD	(dropped)	(dropped)	(dropped)	-0.100 (0.903)
SA	0.104 (0.567)	0.181 (0.544)	-0.165 (0.665)	0.017 (0.955)
WA	0.069 (0.670)	-0.078 (0.770)	0.047 (0.952)	0.071 (0.909)
Married	0.141 (0.248)	-0.056 (0.779)	-0.097 (0.742)	0.181 (0.448)
Child age 0 to 2	0.039 (0.860)	-0.173 (0.643)	0.051 (0.934)	-0.003 (0.996)
Child age 3 to 4	0.006 (0.981)	-0.292 (0.473)	-0.023 (0.975)	-0.073 (0.906)
Child age 5 to 9	-0.075 (0.631)	-0.234 (0.356)	0.014 (0.977)	-0.138 (0.718)
Child age 10 to 14	-0.032 (0.847)	0.064 (0.806)	0.149 (0.720)	0.021 (0.949)
Union member	0.134 (0.219)	0.483*** (0.005)	0.071 (0.776)	-0.010 (0.959)
Has disability	-0.081 (0.424)	0.146 (0.378)	-0.054 (0.818)	-0.095 (0.639)
Constant	0.637* (0.089)	0.660 (0.270)	0.946 (0.188)	6.647*** (0.000)
Number of observations	64	62	34	32
R2	0.204	0.329	0.132	0.413

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 34b: Returns to Education for the 1997 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Skilled Vocational Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Engin	0.089*** (0.000)	-0.028* (0.064)	0.042** (0.011)	0.125*** (0.000)
Age 20 to 24	0.181** (0.043)	0.098 (0.426)	0.181 (0.112)	0.526*** (0.000)
Age 25 to 29	0.181** (0.042)	0.025 (0.841)	0.186 (0.100)	0.594*** (0.000)
Age 30 to 34	0.185** (0.037)	-0.015 (0.901)	0.189* (0.096)	0.655*** (0.000)
Age 35 to 39	0.248*** (0.005)	-0.091 (0.460)	0.220* (0.054)	0.693*** (0.000)
Age 40 to 44	0.212** (0.018)	-0.173 (0.161)	0.210* (0.068)	0.728*** (0.000)
Age 45 to 49	0.213** (0.017)	-0.171 (0.165)	0.179 (0.120)	0.726*** (0.000)
Age 50 to 54	0.199** (0.028)	-0.218* (0.079)	0.242** (0.038)	0.677*** (0.000)
Age 55 to 59	0.182** (0.045)	-0.159 (0.204)	0.216* (0.064)	0.690*** (0.000)
Age 60 to 64	0.088 (0.346)	-0.142 (0.271)	0.174 (0.151)	0.581*** (0.000)
English is first language	0.039 (0.198)	0.114*** (0.005)	-0.057 (0.171)	0.081** (0.041)
Non-English speaking country	-0.018 (0.662)	0.132** (0.016)	-0.015 (0.797)	0.016 (0.766)
NSW	-0.022 (0.242)	0.022 (0.408)	0.013 (0.649)	0.041 (0.124)
VIC	-0.008 (0.676)	0.041 (0.129)	0.023 (0.432)	0.006 (0.822)
QLD	-0.013 (0.505)	0.053** (0.044)	0.002 (0.931)	0.008 (0.760)
SA	-0.007 (0.755)	0.008 (0.796)	-0.027 (0.407)	-0.027 (0.367)
WA	0.023 (0.288)	0.102*** (0.001)	0.038 (0.238)	0.105*** (0.000)
Married	0.106*** (0.000)	-0.004 (0.856)	0.053** (0.022)	0.089*** (0.000)
Child age 0 to 2	-0.043** (0.023)	0.000 (0.999)	0.006 (0.838)	0.004 (0.878)
Child age 3 to 4	-0.025 (0.339)	-0.024 (0.512)	0.016 (0.688)	-0.011 (0.777)
Child age 5 to 9	-0.063*** (0.003)	-0.017 (0.575)	0.003 (0.918)	-0.005 (0.875)
Child age 10 to 14	-0.026 (0.234)	0.061** (0.039)	0.051 (0.128)	0.057* (0.063)
Union member	0.150*** (0.000)	0.378*** (0.000)	0.178*** (0.000)	0.127*** (0.000)
Has disability	-0.103*** (0.000)	0.004 (0.816)	-0.059*** (0.002)	-0.057*** (0.002)
Constant	0.541*** (0.000)	0.548*** (0.000)	0.541*** (0.000)	5.530*** (0.000)
Number of observations	3,072	2,985	2,155	1,932
R2	0.120	0.178	0.073	0.164

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 35b: Returns to Education for the 1997 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Skilled Vocational Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Other	0.092*** (0.010)	0.041 (0.356)	0.079* (0.092)	0.072 (0.102)
Age 20 to 24	0.195 (0.179)	0.194 (0.369)	0.239 (0.254)	0.452* (0.074)
Age 25 to 29	0.216 (0.140)	0.102 (0.637)	0.178 (0.397)	0.572** (0.025)
Age 30 to 34	0.233 (0.115)	0.078 (0.720)	0.281 (0.186)	0.660** (0.010)
Age 35 to 39	0.277* (0.063)	0.035 (0.875)	0.284 (0.186)	0.659** (0.010)
Age 40 to 44	0.257* (0.090)	-0.006 (0.977)	0.313 (0.151)	0.773*** (0.003)
Age 45 to 49	0.199 (0.205)	0.002 (0.994)	0.290 (0.194)	0.706*** (0.008)
Age 50 to 54	0.173 (0.288)	-0.060 (0.797)	0.115 (0.624)	0.683** (0.011)
Age 55 to 59	0.216 (0.171)	-0.086 (0.707)	0.279 (0.221)	0.594** (0.030)
Age 60 to 64	0.300 (0.174)	-0.189 (0.526)	-0.011 (0.970)	0.154 (0.664)
English is first language	0.035 (0.838)	-0.004 (0.984)	-0.266 (0.204)	0.130 (0.476)
Non-English speaking country	-0.059 (0.760)	0.032 (0.898)	-0.386 (0.135)	0.118 (0.600)
NSW	-0.039 (0.532)	0.132 (0.105)	-0.020 (0.820)	0.067 (0.419)
VIC	0.009 (0.878)	0.065 (0.399)	0.018 (0.829)	0.081 (0.322)
QLD	-0.017 (0.786)	0.151* (0.054)	-0.090 (0.282)	0.014 (0.854)
SA	-0.102 (0.165)	0.150 (0.118)	0.002 (0.983)	0.038 (0.672)
WA	-0.040 (0.573)	0.093 (0.314)	0.011 (0.915)	0.122 (0.201)
Married	0.091* (0.072)	0.017 (0.795)	0.127* (0.059)	0.130** (0.043)
Child age 0 to 2	-0.039 (0.531)	-0.013 (0.870)	-0.098 (0.246)	-0.125 (0.113)
Child age 3 to 4	-0.003 (0.970)	0.073 (0.504)	-0.121 (0.288)	-0.003 (0.975)
Child age 5 to 9	-0.032 (0.657)	-0.000 (0.997)	-0.046 (0.637)	-0.123 (0.164)
Child age 10 to 14	0.037 (0.592)	0.037 (0.668)	-0.071 (0.454)	-0.049 (0.564)
Union member	0.170*** (0.000)	0.281*** (0.000)	0.174*** (0.001)	0.162*** (0.001)
Has disability	-0.091** (0.034)	0.002 (0.969)	-0.039 (0.497)	-0.052 (0.342)
Constant	0.515** (0.024)	0.508* (0.098)	0.710** (0.018)	5.476*** (0.000)
Number of observations	356	337	288	248
R2	0.138	0.131	0.111	0.220

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 36b: Returns to Education for the 1997 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Basic Vocational Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Business	0.039	0.117**	0.055	0.216***
	(0.337)	(0.029)	(0.307)	(0.000)
Age 20 to 24	0.117	-0.012	0.171	0.524***
	(0.353)	(0.944)	(0.275)	(0.004)
Age 25 to 29	0.127	-0.072	0.016	0.602***
	(0.339)	(0.682)	(0.921)	(0.002)
Age 30 to 34	0.192	-0.137	0.141	0.835***
	(0.151)	(0.438)	(0.392)	(0.000)
Age 35 to 39	0.182	-0.156	0.111	0.761***
	(0.141)	(0.351)	(0.485)	(0.000)
Age 40 to 44	0.182	-0.223	0.171	0.942***
	(0.154)	(0.196)	(0.299)	(0.000)
Age 45 to 49	0.221*	-0.224	0.212	0.980***
	(0.087)	(0.194)	(0.198)	(0.000)
Age 50 to 54	0.100	-0.305*	0.220	0.944***
	(0.437)	(0.084)	(0.202)	(0.000)
Age 55 to 59	0.179	-0.425**	0.014	0.999***
	(0.184)	(0.017)	(0.943)	(0.000)
Age 60 to 64	0.028	-0.184	0.016	0.990***
	(0.857)	(0.374)	(0.932)	(0.000)
English is first language	-0.130	0.009	-0.048	-0.227
	(0.185)	(0.941)	(0.689)	(0.105)
Non-English speaking country	-0.168	-0.139	0.021	-0.056
	(0.220)	(0.429)	(0.912)	(0.790)
NSW	-0.039	0.055	0.077	-0.099
	(0.574)	(0.552)	(0.408)	(0.349)
VIC	-0.049	0.110	0.075	-0.049
	(0.531)	(0.293)	(0.478)	(0.677)
QLD	-0.002	0.089	0.025	-0.264**
	(0.977)	(0.377)	(0.806)	(0.027)
SA	-0.041	-0.028	0.014	-0.244*
	(0.629)	(0.811)	(0.904)	(0.062)
WA	0.026	0.076	0.185	0.038
	(0.768)	(0.506)	(0.111)	(0.766)
Married	0.080	0.103	-0.007	0.014
	(0.142)	(0.161)	(0.929)	(0.878)
Child age 0 to 2	-0.028	0.035	-0.032	0.001
	(0.743)	(0.749)	(0.770)	(0.995)
Child age 3 to 4	-0.053	-0.035	-0.054	0.155
	(0.625)	(0.810)	(0.708)	(0.364)
Child age 5 to 9	-0.026	-0.009	-0.061	-0.029
	(0.736)	(0.928)	(0.565)	(0.803)
Child age 10 to 14	-0.031	0.029	0.032	0.079
	(0.659)	(0.754)	(0.733)	(0.462)
Union member	0.167***	0.303***	0.215***	0.017
	(0.001)	(0.000)	(0.000)	(0.802)
Has disability	-0.126***	-0.039	-0.120*	-0.211***
	(0.010)	(0.558)	(0.068)	(0.006)
Constant	0.795***	0.666***	0.614***	5.921***
	(0.000)	(0.002)	(0.003)	(0.000)
Number of observations	278	259	215	194
R2	0.135	0.164	0.138	0.348

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 37b: Returns to Education for the 1997 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Basic Vocational Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Engin	0.035 (0.197)	-0.019 (0.606)	0.038 (0.310)	0.119*** (0.002)
Age 20 to 24	0.090 (0.390)	0.039 (0.777)	0.386*** (0.003)	0.533*** (0.000)
Age 25 to 29	0.161 (0.117)	-0.062 (0.644)	0.403*** (0.001)	0.619*** (0.000)
Age 30 to 34	0.120 (0.254)	0.006 (0.963)	0.440*** (0.001)	0.741*** (0.000)
Age 35 to 39	0.244** (0.021)	-0.091 (0.511)	0.492*** (0.000)	0.697*** (0.000)
Age 40 to 44	0.138 (0.198)	-0.199 (0.157)	0.404*** (0.003)	0.811*** (0.000)
Age 45 to 49	0.137 (0.201)	-0.075 (0.594)	0.475*** (0.000)	0.830*** (0.000)
Age 50 to 54	0.147 (0.180)	-0.215 (0.135)	0.492*** (0.000)	0.847*** (0.000)
Age 55 to 59	0.106 (0.342)	-0.176 (0.230)	0.327** (0.018)	0.743*** (0.000)
Age 60 to 64	-0.012 (0.927)	-0.190 (0.291)	0.495*** (0.008)	0.628*** (0.001)
English is first language	-0.015 (0.819)	0.113 (0.251)	-0.052 (0.562)	0.114 (0.323)
Non-English speaking country	-0.058 (0.484)	0.135 (0.287)	0.027 (0.831)	0.010 (0.943)
NSW	-0.029 (0.513)	-0.042 (0.487)	-0.059 (0.341)	0.053 (0.405)
VIC	-0.036 (0.449)	0.025 (0.701)	-0.049 (0.453)	0.082 (0.216)
QLD	-0.011 (0.833)	0.024 (0.723)	-0.030 (0.663)	0.044 (0.531)
SA	-0.062 (0.298)	0.040 (0.616)	-0.037 (0.650)	-0.025 (0.759)
WA	-0.045 (0.419)	0.039 (0.604)	-0.047 (0.541)	0.070 (0.391)
Married	0.148*** (0.000)	0.018 (0.719)	0.049 (0.344)	0.047 (0.380)
Child age 0 to 2	-0.133*** (0.006)	0.007 (0.911)	-0.018 (0.792)	0.102 (0.147)
Child age 3 to 4	-0.095 (0.166)	-0.035 (0.703)	-0.062 (0.504)	0.076 (0.411)
Child age 5 to 9	-0.163*** (0.002)	-0.036 (0.620)	-0.039 (0.598)	0.002 (0.978)
Child age 10 to 14	-0.053 (0.313)	0.013 (0.850)	0.045 (0.535)	0.083 (0.274)
Union member	0.185*** (0.000)	0.349*** (0.000)	0.156*** (0.000)	0.113*** (0.005)
Has disability	-0.143*** (0.000)	0.039 (0.366)	-0.037 (0.378)	-0.033 (0.463)
Constant	0.677*** (0.000)	0.582*** (0.001)	0.372** (0.020)	5.425*** (0.000)
Number of observations	591	559	441	386
R2	0.160	0.161	0.112	0.242

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 38b: Returns to Education for the 1997 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Basic Vocational Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Other	0.027 (0.309)	-0.029 (0.395)	-0.026 (0.481)	0.077** (0.042)
Age 20 to 24	0.049 (0.517)	0.051 (0.618)	0.104 (0.311)	0.267** (0.015)
Age 25 to 29	0.021 (0.789)	0.012 (0.911)	0.020 (0.854)	0.329*** (0.004)
Age 30 to 34	0.043 (0.577)	-0.091 (0.388)	0.111 (0.307)	0.418*** (0.000)
Age 35 to 39	0.147* (0.072)	-0.102 (0.354)	0.176 (0.119)	0.478*** (0.000)
Age 40 to 44	0.116 (0.151)	-0.185* (0.089)	0.109 (0.343)	0.528*** (0.000)
Age 45 to 49	0.112 (0.172)	-0.188* (0.091)	0.127 (0.269)	0.595*** (0.000)
Age 50 to 54	0.098 (0.270)	-0.199* (0.093)	0.099 (0.443)	0.583*** (0.000)
Age 55 to 59	0.048 (0.635)	-0.211 (0.120)	0.031 (0.834)	0.645*** (0.000)
Age 60 to 64	0.125 (0.253)	-0.250* (0.069)	0.072 (0.639)	0.485*** (0.003)
English is first language	-0.054 (0.602)	-0.200 (0.169)	-0.133 (0.336)	-0.186 (0.172)
Non-English speaking country	-0.112 (0.363)	-0.130 (0.443)	-0.072 (0.663)	-0.246 (0.125)
NSW	0.047 (0.338)	0.031 (0.616)	-0.031 (0.644)	0.038 (0.594)
VIC	0.031 (0.545)	0.080 (0.223)	-0.004 (0.958)	-0.043 (0.560)
QLD	0.025 (0.621)	0.106 (0.102)	-0.010 (0.879)	-0.078 (0.282)
SA	0.036 (0.499)	0.034 (0.623)	-0.041 (0.593)	-0.031 (0.693)
WA	0.084 (0.122)	0.084 (0.224)	0.083 (0.275)	0.116 (0.134)
Married	0.104*** (0.007)	0.015 (0.757)	0.115** (0.035)	0.099* (0.084)
Child age 0 to 2	-0.012 (0.816)	0.043 (0.498)	-0.015 (0.834)	0.036 (0.614)
Child age 3 to 4	-0.026 (0.682)	0.091 (0.265)	0.007 (0.936)	0.020 (0.818)
Child age 5 to 9	-0.039 (0.474)	-0.024 (0.725)	-0.087 (0.276)	-0.035 (0.667)
Child age 10 to 14	-0.041 (0.453)	0.049 (0.468)	-0.111 (0.143)	-0.013 (0.873)
Union member	0.208*** (0.000)	0.296*** (0.000)	0.213*** (0.000)	0.094** (0.023)
Has disability	-0.115*** (0.000)	-0.003 (0.943)	-0.028 (0.508)	-0.104** (0.020)
Constant	0.688*** (0.000)	0.872*** (0.000)	0.681*** (0.000)	6.032*** (0.000)
Number of observations	687	623	519	428
R2	0.124	0.133	0.102	0.216

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 39b: Returns to Education for the 2001 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Associate Diploma Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Business	0.076*	0.119*	0.090	0.298***
	(0.093)	(0.086)	(0.210)	(0.000)
Age 20 to 24	(dropped)	0.502**	0.097	-0.206
	.	(0.034)	(0.599)	(0.271)
Age 25 to 29	-0.007	0.477**	0.041	0.175
	(0.946)	(0.029)	(0.810)	(0.317)
Age 30 to 34	-0.066	0.267	0.035	0.114
	(0.582)	(0.247)	(0.858)	(0.572)
Age 35 to 39	-0.042	0.356	-0.049	0.236
	(0.695)	(0.112)	(0.775)	(0.175)
Age 40 to 44	0.068	0.288	0.090	0.202
	(0.544)	(0.174)	(0.588)	(0.239)
Age 45 to 49	0.097	0.194	0.077	0.204
	(0.349)	(0.363)	(0.652)	(0.250)
Age 50 to 54	0.019	0.150	(dropped)	(dropped)
	(0.871)	(0.506)	.	.
Age 55 to 59	-0.039	0.353*	0.155	0.290*
	(0.746)	(0.099)	(0.368)	(0.086)
Age 60 to 64	-0.284**	(dropped)	-0.515	-0.383
	(0.038)	.	(0.258)	(0.394)
English is first language	0.144	0.186	0.114	0.206
	(0.169)	(0.239)	(0.432)	(0.370)
Non-English speaking country	-0.055	0.043	0.041	0.111
	(0.668)	(0.826)	(0.837)	(0.686)
NSW	0.135*	-0.063	-0.052	-0.066
	(0.062)	(0.573)	(0.643)	(0.551)
VIC	0.031	-0.057	0.097	0.016
	(0.704)	(0.663)	(0.464)	(0.898)
QLD	0.047	-0.055	0.024	-0.080
	(0.583)	(0.681)	(0.857)	(0.538)
SA	0.031	-0.070	-0.050	-0.079
	(0.705)	(0.587)	(0.702)	(0.548)
WA	0.098	-0.108	0.029	0.140
	(0.289)	(0.448)	(0.849)	(0.345)
Father born overseas	-0.005	-0.061	-0.229	-0.090
	(0.955)	(0.661)	(0.129)	(0.583)
Mother born overseas	0.000	0.094	0.269*	0.027
	(0.998)	(0.547)	(0.092)	(0.870)
Married	0.133**	-0.051	0.075	0.142
	(0.022)	(0.575)	(0.410)	(0.135)
Child age 0 to 2	-0.024	0.128	0.094	-0.033
	(0.779)	(0.307)	(0.461)	(0.792)
Child age 3 to 4	0.042	0.031	-0.043	-0.126
	(0.723)	(0.862)	(0.802)	(0.474)
Child age 5 to 9	-0.058	0.114	-0.000	0.030
	(0.477)	(0.370)	(0.998)	(0.814)
Child age 10 to 14	-0.008	0.076	0.064	-0.181
	(0.941)	(0.642)	(0.669)	(0.280)
Union member	0.133**	0.303***	0.195**	0.126
	(0.028)	(0.001)	(0.017)	(0.131)
Has disability	-0.124**	-0.011	-0.043	-0.117
	(0.014)	(0.891)	(0.589)	(0.145)
Constant	0.599***	0.196	0.517**	6.108***
	(0.000)	(0.500)	(0.040)	(0.000)
Number of observations	182	174	144	132
R2	0.254	0.188	0.141	0.354

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 40b: Returns to Education for the 2001 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Associate Diploma Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Engin	0.028 (0.456)	0.037 (0.496)	0.075 (0.135)	0.330*** (0.000)
Age 20 to 24	(dropped)	(dropped)	(dropped)	(dropped)
Age 25 to 29	0.016 (0.895)	0.070 (0.687)	0.222 (0.107)	0.028 (0.858)
Age 30 to 34	-0.010 (0.939)	-0.083 (0.650)	0.318** (0.033)	0.208 (0.219)
Age 35 to 39	-0.040 (0.742)	-0.144 (0.409)	0.348** (0.015)	0.304* (0.060)
Age 40 to 44	0.020 (0.870)	-0.022 (0.897)	0.391*** (0.005)	0.259 (0.106)
Age 45 to 49	-0.040 (0.740)	-0.133 (0.437)	0.379*** (0.006)	0.272* (0.088)
Age 50 to 54	-0.036 (0.773)	-0.091 (0.611)	0.310** (0.031)	0.347** (0.029)
Age 55 to 59	-0.071 (0.585)	-0.205 (0.277)	0.160 (0.337)	0.137 (0.463)
Age 60 to 64	-0.198 (0.156)	-0.182 (0.366)	0.112 (0.575)	0.221 (0.291)
English is first language	-0.040 (0.646)	0.071 (0.564)	0.162 (0.136)	-0.057 (0.646)
Non-English speaking country	0.054 (0.584)	0.133 (0.347)	0.233* (0.063)	-0.029 (0.832)
NSW	-0.031 (0.631)	-0.087 (0.352)	-0.083 (0.340)	-0.039 (0.649)
VIC	0.038 (0.563)	-0.095 (0.306)	-0.110 (0.212)	0.009 (0.916)
QLD	0.033 (0.674)	0.023 (0.834)	-0.049 (0.621)	-0.026 (0.798)
SA	0.034 (0.685)	0.110 (0.367)	-0.228** (0.028)	-0.050 (0.625)
WA	0.034 (0.665)	0.100 (0.391)	-0.014 (0.894)	0.104 (0.317)
Father born overseas	-0.075 (0.252)	-0.075 (0.418)	-0.023 (0.794)	0.101 (0.262)
Mother born overseas	-0.023 (0.722)	0.058 (0.534)	0.112 (0.224)	-0.112 (0.225)
Married	0.152*** (0.003)	-0.057 (0.458)	0.157** (0.022)	0.036 (0.603)
Child age 0 to 2	-0.032 (0.675)	0.022 (0.833)	0.003 (0.978)	-0.069 (0.496)
Child age 3 to 4	0.057 (0.566)	0.272** (0.046)	0.098 (0.444)	0.005 (0.969)
Child age 5 to 9	-0.046 (0.507)	0.119 (0.226)	-0.000 (0.996)	-0.049 (0.593)
Child age 10 to 14	-0.028 (0.661)	0.048 (0.609)	-0.003 (0.972)	0.043 (0.617)
Union member	0.144*** (0.002)	0.419*** (0.000)	0.205*** (0.000)	0.025 (0.659)
Has disability	-0.072* (0.077)	-0.021 (0.728)	-0.092* (0.096)	-0.030 (0.595)
Constant	0.845*** (0.000)	0.631*** (0.006)	0.221 (0.242)	6.364*** (0.000)
Number of observations	272	261	200	189
R2	0.128	0.212	0.257	0.310

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 41b: Returns to Education for the 2001 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Associate Diploma Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Other	0.039 (0.390)	0.073 (0.251)	0.002 (0.980)	0.241*** (0.000)
Age 20 to 24	-0.162 (0.386)	0.215 (0.397)	0.381 (0.103)	0.220 (0.456)
Age 25 to 29	-0.004 (0.984)	0.353 (0.164)	0.518** (0.026)	0.351 (0.238)
Age 30 to 34	-0.034 (0.852)	0.156 (0.524)	0.480** (0.036)	0.424 (0.152)
Age 35 to 39	-0.036 (0.848)	0.200 (0.426)	0.465** (0.046)	0.486 (0.103)
Age 40 to 44	0.019 (0.919)	0.137 (0.587)	0.438* (0.062)	0.474 (0.112)
Age 45 to 49	-0.068 (0.719)	0.107 (0.680)	0.454* (0.060)	0.496 (0.100)
Age 50 to 54	-0.025 (0.900)	0.224 (0.401)	0.574** (0.019)	0.563* (0.064)
Age 55 to 59	0.062 (0.761)	0.287 (0.296)	0.705*** (0.005)	0.470 (0.124)
Age 60 to 64	-0.194 (0.364)	0.186 (0.544)	0.287 (0.320)	0.586 (0.108)
English is first language	0.122 (0.575)	-0.045 (0.856)	-0.089 (0.740)	0.050 (0.838)
Non-English speaking country	0.028 (0.907)	-0.017 (0.948)	0.044 (0.875)	-0.306 (0.309)
NSW	0.063 (0.435)	-0.012 (0.917)	0.095 (0.398)	0.011 (0.921)
VIC	0.009 (0.900)	0.062 (0.559)	0.023 (0.820)	0.032 (0.755)
QLD	-0.044 (0.563)	0.072 (0.512)	0.059 (0.579)	0.010 (0.930)
SA	0.089 (0.349)	0.151 (0.225)	0.165 (0.177)	-0.013 (0.914)
WA	0.033 (0.730)	0.060 (0.658)	0.061 (0.626)	0.061 (0.654)
Father born overseas	-0.024 (0.722)	0.024 (0.812)	0.050 (0.600)	-0.040 (0.673)
Mother born overseas	0.078 (0.274)	-0.059 (0.562)	-0.076 (0.417)	0.068 (0.489)
Married	0.123** (0.039)	-0.127 (0.130)	-0.005 (0.947)	0.033 (0.694)
Child age 0 to 2	-0.000 (0.998)	0.066 (0.550)	0.149 (0.167)	0.041 (0.697)
Child age 3 to 4	0.038 (0.711)	0.148 (0.273)	0.160 (0.259)	-0.021 (0.879)
Child age 5 to 9	-0.016 (0.861)	0.051 (0.691)	0.089 (0.462)	0.052 (0.674)
Child age 10 to 14	0.023 (0.787)	0.053 (0.664)	0.147 (0.224)	-0.016 (0.898)
Union member	0.142** (0.012)	0.256*** (0.001)	0.254*** (0.000)	0.088 (0.206)
Has disability	-0.149*** (0.003)	-0.055 (0.436)	-0.030 (0.659)	-0.068 (0.322)
Constant	0.670** (0.022)	0.524 (0.136)	0.219 (0.538)	5.967*** (0.000)
Number of observations	216	200	182	154
R2	0.173	0.116	0.189	0.238

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 42b: Returns to Education for the 2001 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Skilled Vocational Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Business	0.043 (0.645)	-0.218* (0.099)	-0.002 (0.993)	-0.087 (0.808)
Age 20 to 24	(dropped)	0.307 (0.563)	-1.096 (0.605)	0.530 (0.873)
Age 25 to 29	0.048 (0.886)	-0.036 (0.931)	-0.157 (0.929)	0.377 (0.890)
Age 30 to 34	-0.080 (0.821)	(dropped)	(dropped)	0.708 (0.841)
Age 35 to 39	0.076 (0.801)	-0.196 (0.641)	0.206 (0.960)	(dropped)
Age 40 to 44	0.192 (0.544)	-0.045 (0.900)	0.093 (0.914)	0.514 (0.877)
Age 45 to 49	0.126 (0.684)	-0.422 (0.304)	(dropped)	(dropped)
Age 50 to 54	0.166 (0.544)	-0.299 (0.459)	0.086 (0.977)	0.337 (0.835)
Age 55 to 59	0.153 (0.639)	-0.300 (0.511)	0.254 (0.934)	0.687 (0.700)
Age 60 to 64	(dropped)	(dropped)	(dropped)	(dropped)
English is first language	-0.219 (0.560)	-0.093 (0.866)	-0.241 (0.688)	-0.099 (0.909)
Non-English speaking country	-0.502 (0.281)	-0.050 (0.939)	(dropped)	(dropped)
NSW	-0.094 (0.740)	0.331 (0.418)	0.284 (0.891)	0.759 (0.741)
VIC	-0.053 (0.856)	0.016 (0.968)	0.924 (0.581)	(dropped)
QLD	-0.131 (0.656)	0.278 (0.504)	0.005 (0.999)	1.176 (0.718)
SA	-0.200 (0.374)	0.112 (0.740)	0.462 (0.585)	0.634 (0.754)
WA	0.092 (0.815)	0.664 (0.236)	0.653 (0.543)	0.768 (0.682)
Father born overseas	0.056 (0.799)	-0.231 (0.554)	0.068 (0.964)	-0.815 (0.634)
Mother born overseas	0.075 (0.745)	0.324 (0.415)	0.022 (0.980)	0.742 (0.522)
Married	0.006 (0.962)	-0.158 (0.394)	-0.132 (0.720)	0.142 (0.774)
Child age 0 to 2	-0.007 (0.968)	0.010 (0.970)	-0.079 (0.886)	-0.297 (0.711)
Child age 3 to 4	0.148 (0.716)	0.135 (0.821)	0.078 (0.941)	-0.232 (0.845)
Child age 5 to 9	-0.143 (0.452)	0.095 (0.747)	-0.178 (0.808)	0.008 (0.994)
Child age 10 to 14	0.042 (0.824)	-0.107 (0.693)	0.113 (0.880)	0.125 (0.909)
Union member	0.174 (0.206)	0.463** (0.018)	0.188 (0.634)	0.090 (0.866)
Has disability	-0.113 (0.274)	-0.103 (0.499)	-0.165 (0.597)	0.091 (0.843)
Constant	1.073** (0.020)	0.754 (0.283)	0.829 (0.496)	5.459 (0.153)
Number of observations	64	59	30	25
R2	0.202	0.428	0.512	0.593

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 43b: Returns to Education for the 2001 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Skilled Vocational Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Engin	0.069*** (0.000)	-0.044*** (0.007)	0.046*** (0.009)	0.150*** (0.000)
Age 20 to 24	0.127 (0.377)	-0.044 (0.888)	-0.041 (0.837)	0.350 (0.158)
Age 25 to 29	0.137 (0.338)	-0.090 (0.772)	0.001 (0.995)	0.479* (0.052)
Age 30 to 34	0.182 (0.206)	-0.231 (0.456)	-0.031 (0.874)	0.542** (0.029)
Age 35 to 39	0.165 (0.249)	-0.246 (0.426)	0.041 (0.837)	0.675*** (0.006)
Age 40 to 44	0.179 (0.212)	-0.290 (0.347)	-0.000 (1.000)	0.629** (0.011)
Age 45 to 49	0.161 (0.262)	-0.261 (0.398)	0.018 (0.928)	0.644*** (0.009)
Age 50 to 54	0.177 (0.218)	-0.326 (0.292)	-0.007 (0.973)	0.673*** (0.007)
Age 55 to 59	0.102 (0.479)	-0.384 (0.215)	-0.086 (0.667)	0.625** (0.012)
Age 60 to 64	0.062 (0.672)	-0.421 (0.177)	-0.226 (0.266)	0.470* (0.064)
English is first language	0.008 (0.779)	0.089** (0.036)	-0.121** (0.013)	0.111** (0.012)
Non-English speaking country	-0.046 (0.182)	0.084 (0.112)	-0.047 (0.436)	-0.033 (0.559)
NSW	0.032* (0.089)	-0.031 (0.295)	-0.003 (0.917)	0.032 (0.274)
VIC	0.038** (0.041)	-0.045 (0.118)	0.000 (0.996)	0.026 (0.378)
QLD	0.003 (0.869)	0.002 (0.932)	-0.046 (0.132)	-0.012 (0.668)
SA	0.016 (0.441)	-0.013 (0.683)	-0.027 (0.423)	-0.059* (0.064)
WA	0.028 (0.166)	0.001 (0.973)	0.027 (0.419)	0.117*** (0.000)
Father born overseas	-0.031* (0.086)	-0.015 (0.596)	0.016 (0.587)	0.022 (0.438)
Mother born overseas	0.044** (0.022)	0.012 (0.698)	-0.011 (0.722)	0.006 (0.848)
Married	0.120*** (0.000)	-0.023 (0.301)	0.122*** (0.000)	0.065*** (0.003)
Child age 0 to 2	-0.057*** (0.003)	0.054* (0.068)	-0.011 (0.729)	0.054* (0.060)
Child age 3 to 4	-0.010 (0.686)	0.097** (0.011)	-0.025 (0.547)	0.017 (0.656)
Child age 5 to 9	-0.023 (0.238)	-0.005 (0.864)	-0.032 (0.341)	-0.000 (0.994)
Child age 10 to 14	-0.022 (0.286)	0.024 (0.452)	0.017 (0.633)	-0.022 (0.501)
Union member	0.117*** (0.000)	0.389*** (0.000)	0.212*** (0.000)	0.138*** (0.000)
Has disability	-0.084*** (0.000)	-0.014 (0.440)	-0.058*** (0.003)	-0.019 (0.305)
Constant	0.610*** (0.000)	0.783** (0.012)	0.773*** (0.000)	5.729*** (0.000)
Number of observations	2,965	2,880	2,002	1,811
R2	0.107	0.165	0.113	0.190

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 44b: Returns to Education for the 2001 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Skilled Vocational Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Other	0.061** (0.027)	-0.024 (0.567)	0.052 (0.234)	0.006 (0.881)
Age 20 to 24	-0.083 (0.535)	-0.088 (0.649)	-0.082 (0.649)	0.291** (0.045)
Age 25 to 29	-0.082 (0.534)	-0.126 (0.515)	-0.160 (0.373)	0.497*** (0.001)
Age 30 to 34	-0.018 (0.894)	-0.134 (0.488)	-0.023 (0.900)	0.461*** (0.001)
Age 35 to 39	-0.088 (0.509)	-0.262 (0.183)	-0.136 (0.464)	0.485*** (0.001)
Age 40 to 44	-0.048 (0.724)	-0.269 (0.172)	-0.132 (0.482)	0.562*** (0.000)
Age 45 to 49	-0.126 (0.356)	-0.285 (0.159)	-0.163 (0.392)	0.528*** (0.001)
Age 50 to 54	-0.077 (0.570)	-0.395** (0.049)	-0.119 (0.541)	0.616*** (0.000)
Age 55 to 59	-0.084 (0.550)	-0.520** (0.011)	-0.215 (0.326)	0.482*** (0.009)
Age 60 to 64	-0.171 (0.257)	-0.507** (0.024)	-0.308 (0.237)	0.548*** (0.006)
English is first language	0.011 (0.899)	0.098 (0.417)	-0.024 (0.862)	0.211** (0.045)
Non-English speaking country	-0.014 (0.899)	0.168 (0.262)	-0.024 (0.884)	0.044 (0.753)
NSW	0.088* (0.058)	0.036 (0.612)	0.077 (0.280)	0.062 (0.331)
VIC	0.050 (0.313)	0.042 (0.570)	0.081 (0.300)	0.039 (0.565)
QLD	0.046 (0.332)	0.054 (0.451)	0.078 (0.308)	-0.026 (0.697)
SA	0.033 (0.553)	0.066 (0.431)	0.018 (0.831)	-0.108 (0.161)
WA	0.101** (0.047)	-0.035 (0.642)	0.034 (0.679)	0.082 (0.267)
Father born overseas	-0.007 (0.871)	-0.028 (0.646)	0.046 (0.463)	0.056 (0.322)
Mother born overseas	0.069 (0.182)	-0.001 (0.989)	0.008 (0.923)	-0.033 (0.643)
Married	0.140*** (0.000)	-0.006 (0.919)	0.125** (0.035)	0.019 (0.722)
Child age 0 to 2	-0.065 (0.186)	-0.024 (0.742)	-0.020 (0.784)	0.111* (0.089)
Child age 3 to 4	0.023 (0.715)	-0.062 (0.501)	-0.003 (0.978)	0.122 (0.161)
Child age 5 to 9	-0.065 (0.219)	0.037 (0.644)	0.022 (0.796)	0.043 (0.557)
Child age 10 to 14	-0.030 (0.576)	-0.068 (0.402)	0.009 (0.918)	-0.014 (0.855)
Union member	0.148*** (0.000)	0.282*** (0.000)	0.176*** (0.001)	0.062 (0.180)
Has disability	-0.091*** (0.003)	-0.013 (0.786)	-0.026 (0.601)	-0.018 (0.682)
Constant	0.775*** (0.000)	0.778*** (0.001)	0.708*** (0.002)	5.738*** (0.000)
Number of observations	507	481	377	316
R2	0.124	0.135	0.080	0.169

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 45b: Returns to Education for the 2001 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Basic Vocational Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Business	0.049 (0.270)	0.068 (0.293)	0.043 (0.501)	0.126* (0.065)
Age 20 to 24	0.427*** (0.004)	0.419 (0.219)	0.666*** (0.002)	-0.267 (0.236)
Age 25 to 29	0.341** (0.015)	0.448 (0.184)	0.461** (0.026)	-0.127 (0.564)
Age 30 to 34	0.515*** (0.001)	0.316 (0.374)	0.630*** (0.007)	0.177 (0.513)
Age 35 to 39	0.434*** (0.005)	0.382 (0.271)	0.717*** (0.001)	0.228 (0.330)
Age 40 to 44	0.412*** (0.004)	0.245 (0.474)	0.615*** (0.004)	0.177 (0.430)
Age 45 to 49	0.408*** (0.007)	0.319 (0.357)	0.502** (0.032)	0.391* (0.092)
Age 50 to 54	0.407*** (0.005)	0.263 (0.436)	0.552*** (0.008)	0.216 (0.324)
Age 55 to 59	0.381** (0.034)	0.155 (0.672)	0.370 (0.168)	(dropped) .
Age 60 to 64	0.233 (0.120)	0.041 (0.908)	0.433* (0.092)	0.530* (0.081)
English is first language	0.083 (0.473)	0.218 (0.240)	-0.100 (0.673)	0.171 (0.313)
Non-English speaking country	0.050 (0.735)	0.253 (0.297)	0.149 (0.488)	-0.484 (0.101)
NSW	-0.009 (0.896)	-0.053 (0.608)	0.037 (0.718)	0.199* (0.058)
VIC	-0.048 (0.546)	-0.078 (0.505)	-0.081 (0.513)	-0.020 (0.866)
QLD	-0.062 (0.425)	-0.030 (0.798)	-0.098 (0.380)	0.032 (0.777)
SA	-0.110 (0.241)	-0.065 (0.632)	-0.037 (0.776)	0.052 (0.711)
WA	-0.013 (0.887)	-0.107 (0.417)	0.128 (0.383)	0.151 (0.334)
Father born overseas	-0.146** (0.049)	0.198* (0.085)	0.212** (0.036)	-0.048 (0.694)
Mother born overseas	0.175** (0.029)	-0.110 (0.366)	-0.165 (0.123)	0.093 (0.489)
Married	0.202*** (0.000)	-0.043 (0.610)	0.109 (0.178)	-0.025 (0.779)
Child age 0 to 2	-0.128 (0.162)	0.059 (0.649)	0.032 (0.808)	0.090 (0.465)
Child age 3 to 4	-0.053 (0.661)	-0.037 (0.829)	-0.109 (0.535)	0.058 (0.758)
Child age 5 to 9	-0.107 (0.297)	-0.074 (0.615)	-0.157 (0.306)	-0.011 (0.946)
Child age 10 to 14	0.005 (0.953)	0.072 (0.546)	0.026 (0.838)	0.078 (0.540)
Union member	0.134** (0.035)	0.332*** (0.000)	0.205** (0.011)	0.123 (0.149)
Has disability	-0.137*** (0.007)	-0.035 (0.644)	-0.033 (0.660)	-0.165** (0.040)
Constant	0.313 (0.120)	0.149 (0.705)	0.205 (0.543)	6.165*** (0.000)
Number of observations	219	206	168	146
R2	0.267	0.161	0.224	0.380

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 46b: Returns to Education for the 2001 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Basic Vocational Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Engin	0.024 (0.608)	-0.043 (0.447)	-0.014 (0.838)	0.146** (0.011)
Age 20 to 24	0.093 (0.383)	0.033 (0.805)	0.078 (0.575)	0.222* (0.083)
Age 25 to 29	0.097 (0.386)	-0.099 (0.482)	0.122 (0.438)	0.370*** (0.008)
Age 30 to 34	0.196 (0.113)	-0.014 (0.930)	0.012 (0.944)	0.512*** (0.001)
Age 35 to 39	0.197* (0.084)	-0.074 (0.609)	0.145 (0.359)	0.649*** (0.000)
Age 40 to 44	0.214 (0.105)	-0.120 (0.463)	0.071 (0.714)	0.336* (0.056)
Age 45 to 49	0.185 (0.150)	-0.254 (0.121)	0.135 (0.474)	0.601*** (0.001)
Age 50 to 54	0.183 (0.185)	-0.254 (0.135)	0.088 (0.662)	0.607*** (0.002)
Age 55 to 59	0.051 (0.761)	-0.351* (0.087)	0.075 (0.785)	0.417* (0.067)
Age 60 to 64	0.058 (0.724)	-0.248 (0.248)	-0.133 (0.589)	0.572* (0.053)
English is first language	0.093 (0.489)	-0.009 (0.955)	0.029 (0.886)	0.204 (0.221)
Non-English speaking country	-0.074 (0.637)	0.012 (0.949)	0.249 (0.298)	-0.007 (0.969)
NSW	0.100 (0.298)	-0.262** (0.022)	-0.262** (0.043)	-0.035 (0.739)
VIC	0.000 (0.997)	-0.118 (0.307)	-0.097 (0.437)	0.016 (0.878)
QLD	0.053 (0.598)	-0.169 (0.158)	-0.157 (0.224)	0.001 (0.993)
SA	0.094 (0.367)	-0.248** (0.046)	-0.025 (0.868)	0.047 (0.717)
WA	0.017 (0.888)	-0.058 (0.687)	-0.100 (0.517)	0.052 (0.713)
Father born overseas	0.084 (0.242)	0.028 (0.754)	-0.029 (0.774)	0.050 (0.586)
Mother born overseas	-0.071 (0.340)	-0.115 (0.209)	0.038 (0.740)	-0.012 (0.910)
Married	0.133* (0.057)	-0.022 (0.800)	0.072 (0.471)	0.030 (0.737)
Child age 0 to 2	-0.062 (0.499)	-0.099 (0.381)	0.071 (0.584)	0.073 (0.511)
Child age 3 to 4	-0.024 (0.820)	-0.032 (0.808)	0.080 (0.611)	-0.030 (0.827)
Child age 5 to 9	-0.083 (0.393)	0.088 (0.471)	-0.093 (0.530)	0.011 (0.930)
Child age 10 to 14	0.004 (0.972)	-0.051 (0.693)	-0.012 (0.942)	0.062 (0.684)
Union member	0.203*** (0.001)	0.332*** (0.000)	0.219*** (0.009)	0.120* (0.085)
Has disability	-0.152*** (0.004)	0.026 (0.707)	-0.081 (0.313)	-0.023 (0.752)
Constant	0.463** (0.013)	0.960*** (0.000)	0.654** (0.013)	5.757*** (0.000)
Number of observations	274	245	190	156
R2	0.168	0.189	0.142	0.342

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 47b: Returns to Education for the 2001 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Basic Vocational Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Other	0.016 (0.638)	-0.062 (0.173)	-0.046 (0.337)	0.037 (0.421)
Age 20 to 24	-0.074 (0.471)	-0.013 (0.928)	-0.028 (0.835)	0.371*** (0.008)
Age 25 to 29	0.012 (0.906)	-0.010 (0.942)	0.039 (0.769)	0.418*** (0.002)
Age 30 to 34	0.052 (0.610)	-0.053 (0.708)	0.080 (0.557)	0.488*** (0.000)
Age 35 to 39	0.090 (0.380)	-0.064 (0.652)	0.095 (0.484)	0.601*** (0.000)
Age 40 to 44	0.106 (0.303)	-0.192 (0.182)	-0.059 (0.678)	0.692*** (0.000)
Age 45 to 49	0.055 (0.613)	-0.097 (0.524)	0.064 (0.664)	0.746*** (0.000)
Age 50 to 54	0.105 (0.338)	-0.209 (0.167)	0.091 (0.548)	0.607*** (0.000)
Age 55 to 59	0.043 (0.702)	-0.253 (0.113)	-0.029 (0.855)	0.654*** (0.000)
Age 60 to 64	-0.068 (0.596)	-0.446** (0.018)	-0.141 (0.549)	0.468 (0.103)
English is first language	-0.013 (0.915)	0.034 (0.826)	0.052 (0.769)	-0.087 (0.643)
Non-English speaking country	-0.074 (0.553)	-0.103 (0.496)	0.001 (0.995)	-0.155 (0.377)
NSW	0.030 (0.682)	-0.169* (0.090)	-0.125 (0.220)	-0.019 (0.845)
VIC	-0.032 (0.658)	-0.114 (0.257)	-0.136 (0.186)	-0.090 (0.332)
QLD	0.002 (0.977)	-0.098 (0.313)	-0.191* (0.051)	-0.000 (1.000)
SA	0.002 (0.977)	-0.165* (0.091)	-0.233** (0.016)	-0.099 (0.270)
WA	0.015 (0.840)	-0.135 (0.197)	-0.134 (0.206)	-0.005 (0.957)
Father born overseas	-0.090 (0.105)	0.010 (0.904)	0.112 (0.158)	0.059 (0.505)
Mother born overseas	0.140** (0.017)	-0.063 (0.463)	-0.106 (0.192)	0.012 (0.889)
Married	0.124*** (0.005)	0.056 (0.364)	0.166*** (0.008)	0.081 (0.201)
Child age 0 to 2	-0.105 (0.102)	0.025 (0.776)	-0.009 (0.918)	-0.017 (0.841)
Child age 3 to 4	0.027 (0.749)	-0.134 (0.248)	-0.077 (0.545)	0.064 (0.611)
Child age 5 to 9	-0.067 (0.312)	-0.000 (0.998)	0.054 (0.584)	-0.025 (0.791)
Child age 10 to 14	-0.048 (0.497)	-0.007 (0.943)	0.134 (0.211)	0.053 (0.582)
Union member	0.163*** (0.000)	0.293*** (0.000)	0.210*** (0.000)	0.104* (0.051)
Has disability	-0.134*** (0.000)	-0.039 (0.445)	-0.039 (0.466)	-0.069 (0.193)
Constant	0.745*** (0.000)	0.823*** (0.000)	0.665*** (0.004)	6.009*** (0.000)
Number of observations	454	407	330	252
R2	0.150	0.135	0.153	0.266

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 48b: Returns to Education for the 2001 SET (ASCED) Relative to Less than Year 12 by Field of Study – Advanced Diploma/Diploma Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma Business	0.021 (0.555)	0.144*** (0.010)	0.131** (0.012)	0.405*** (0.000)
Age 20 to 24	-0.069 (0.761)	0.562 (0.102)	0.444 (0.134)	-0.356 (0.102)
Age 25 to 29	0.024 (0.917)	0.702** (0.043)	0.408 (0.165)	-0.173 (0.404)
Age 30 to 34	-0.013 (0.954)	0.357 (0.296)	0.482 (0.100)	-0.151 (0.479)
Age 35 to 39	-0.046 (0.838)	0.499 (0.151)	0.453 (0.128)	-0.144 (0.514)
Age 40 to 44	-0.000 (0.998)	0.482 (0.154)	0.429 (0.132)	-0.025 (0.902)
Age 45 to 49	-0.061 (0.784)	0.490 (0.152)	0.409 (0.158)	-0.010 (0.961)
Age 50 to 54	0.002 (0.991)	0.383 (0.256)	0.515* (0.072)	0.060 (0.770)
Age 55 to 59	-0.139 (0.529)	0.367 (0.281)	0.406 (0.163)	-0.017 (0.934)
Age 60 to 64	-0.037 (0.883)	0.387 (0.313)	0.408 (0.233)	(dropped)
English is first language	-0.018 (0.887)	0.270 (0.251)	-0.182 (0.424)	0.252 (0.362)
Non-English speaking country	-0.057 (0.715)	0.348 (0.225)	-0.205 (0.439)	-0.086 (0.790)
NSW	-0.044 (0.489)	-0.054 (0.589)	-0.141 (0.139)	0.043 (0.670)
VIC	-0.040 (0.563)	0.049 (0.657)	-0.060 (0.556)	0.040 (0.683)
QLD	-0.030 (0.648)	0.071 (0.502)	-0.074 (0.453)	-0.034 (0.729)
SA	0.045 (0.506)	0.029 (0.786)	0.015 (0.881)	0.054 (0.595)
WA	-0.006 (0.931)	-0.002 (0.984)	-0.070 (0.525)	0.067 (0.551)
Father born overseas	-0.025 (0.684)	-0.143 (0.130)	-0.091 (0.379)	-0.077 (0.451)
Mother born overseas	0.019 (0.783)	0.097 (0.364)	0.111 (0.302)	0.069 (0.496)
Married	0.114** (0.013)	-0.088 (0.230)	0.152** (0.021)	0.087 (0.208)
Child age 0 to 2	-0.024 (0.727)	0.095 (0.370)	0.034 (0.735)	-0.026 (0.798)
Child age 3 to 4	-0.016 (0.836)	0.073 (0.561)	0.048 (0.691)	0.109 (0.367)
Child age 5 to 9	-0.030 (0.660)	-0.018 (0.862)	-0.074 (0.449)	0.034 (0.742)
Child age 10 to 14	-0.069 (0.332)	-0.037 (0.745)	-0.023 (0.815)	-0.076 (0.476)
Union member	0.112** (0.019)	0.357*** (0.000)	0.196*** (0.002)	0.048 (0.443)
Has disability	-0.103** (0.010)	-0.021 (0.744)	0.001 (0.980)	-0.146** (0.020)
Constant	0.907*** (0.000)	-0.104 (0.803)	0.412 (0.270)	6.302*** (0.000)
Number of observations	289	271	220	202
R2	0.104	0.167	0.177	0.357

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 49b: Returns to Education for the 2001 SET (ASCED) Relative to Less than Year 12 by Field of Study – Advanced Diploma/Diploma Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma Engin	0.056*	0.128**	0.120***	0.359***
	(0.083)	(0.011)	(0.007)	(0.000)
Age 20 to 24	(dropped)	0.088	(dropped)	-0.114
		(0.640)		(0.503)
Age 25 to 29	0.063	0.301*	0.123	0.027
	(0.575)	(0.056)	(0.388)	(0.835)
Age 30 to 34	0.124	-0.001	0.172	0.158
	(0.262)	(0.996)	(0.241)	(0.247)
Age 35 to 39	0.054	-0.007	0.165	0.324***
	(0.618)	(0.961)	(0.248)	(0.009)
Age 40 to 44	0.117	0.010	0.202	0.381***
	(0.284)	(0.946)	(0.164)	(0.002)
Age 45 to 49	0.106	0.025	0.105	0.442***
	(0.322)	(0.863)	(0.454)	(0.000)
Age 50 to 54	0.052	-0.045	0.111	0.421***
	(0.614)	(0.735)	(0.411)	(0.000)
Age 55 to 59	0.018	-0.092	0.031	0.234*
	(0.864)	(0.517)	(0.832)	(0.058)
Age 60 to 64	-0.073	(dropped)	-0.035	(dropped)
	(0.539)		(0.833)	
English is first language	0.097	0.063	0.055	0.085
	(0.339)	(0.721)	(0.803)	(0.545)
Non-English speaking country	0.094	0.186	-0.060	0.108
	(0.473)	(0.376)	(0.805)	(0.502)
NSW	-0.030	-0.067	-0.026	-0.012
	(0.620)	(0.483)	(0.758)	(0.886)
VIC	0.042	-0.025	0.022	-0.039
	(0.456)	(0.782)	(0.781)	(0.626)
QLD	-0.070	-0.001	0.015	-0.021
	(0.269)	(0.994)	(0.875)	(0.820)
SA	0.029	0.026	-0.088	-0.108
	(0.698)	(0.824)	(0.399)	(0.285)
WA	0.035	0.041	0.039	0.057
	(0.568)	(0.676)	(0.653)	(0.505)
Father born overseas	-0.088	0.028	0.039	-0.042
	(0.118)	(0.747)	(0.611)	(0.568)
Mother born overseas	0.058	-0.052	0.061	-0.017
	(0.293)	(0.536)	(0.436)	(0.822)
Married	0.080*	-0.033	0.090	0.008
	(0.071)	(0.630)	(0.125)	(0.892)
Child age 0 to 2	-0.055	-0.007	-0.056	0.011
	(0.418)	(0.948)	(0.549)	(0.901)
Child age 3 to 4	0.017	0.050	0.005	0.039
	(0.858)	(0.727)	(0.972)	(0.774)
Child age 5 to 9	-0.070	0.124	-0.031	-0.004
	(0.273)	(0.203)	(0.720)	(0.961)
Child age 10 to 14	-0.007	0.044	-0.059	-0.017
	(0.903)	(0.603)	(0.423)	(0.808)
Union member	0.131***	0.337***	0.212***	0.018
	(0.001)	(0.000)	(0.000)	(0.721)
Has disability	-0.088**	-0.013	0.012	-0.058
	(0.018)	(0.826)	(0.821)	(0.271)
Constant	0.673***	0.513**	0.477*	6.225***
	(0.000)	(0.031)	(0.080)	(0.000)
Number of observations	327	315	262	240
R2	0.118	0.159	0.140	0.358

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 50b: Returns to Education for the 2001 SET (ASCED) Relative to Less than Year 12 by Field of Study – Advanced Diploma/Diploma Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma Other	0.020	0.045	0.063	0.270***
	(0.535)	(0.343)	(0.168)	(0.000)
Age 20 to 24	0.258	0.239	0.537*	0.474
	(0.278)	(0.477)	(0.076)	(0.214)
Age 25 to 29	0.303	0.334	0.524*	0.611
	(0.198)	(0.314)	(0.077)	(0.104)
Age 30 to 34	0.326	0.236	0.596**	0.654*
	(0.168)	(0.479)	(0.047)	(0.084)
Age 35 to 39	0.310	0.221	0.626**	0.824**
	(0.193)	(0.513)	(0.040)	(0.032)
Age 40 to 44	0.266	0.239	0.553*	0.860**
	(0.265)	(0.479)	(0.068)	(0.024)
Age 45 to 49	0.319	0.193	0.469	0.833**
	(0.179)	(0.567)	(0.120)	(0.029)
Age 50 to 54	0.278	0.057	0.538*	0.834**
	(0.245)	(0.867)	(0.078)	(0.030)
Age 55 to 59	0.241	0.015	0.509	0.857**
	(0.320)	(0.966)	(0.101)	(0.027)
Age 60 to 64	0.153	-0.124	0.311	0.836**
	(0.528)	(0.722)	(0.332)	(0.042)
English is first language	0.046	0.266*	0.158	0.345**
	(0.684)	(0.058)	(0.240)	(0.016)
Non-English speaking country	0.062	0.206	0.111	0.135
	(0.586)	(0.139)	(0.425)	(0.351)
NSW	0.066	-0.004	0.067	-0.001
	(0.237)	(0.958)	(0.389)	(0.992)
VIC	-0.004	0.002	0.069	0.021
	(0.944)	(0.984)	(0.405)	(0.808)
QLD	-0.001	0.001	-0.031	-0.024
	(0.987)	(0.995)	(0.695)	(0.773)
SA	0.060	0.100	0.017	0.015
	(0.384)	(0.325)	(0.853)	(0.872)
WA	0.058	-0.060	0.068	-0.016
	(0.461)	(0.616)	(0.532)	(0.893)
Father born overseas	0.026	-0.060	0.104	-0.036
	(0.635)	(0.445)	(0.198)	(0.644)
Mother born overseas	0.014	-0.006	-0.068	0.085
	(0.812)	(0.940)	(0.417)	(0.302)
Married	0.146***	-0.038	0.095	0.120*
	(0.001)	(0.556)	(0.115)	(0.052)
Child age 0 to 2	-0.099*	0.010	0.039	-0.023
	(0.098)	(0.906)	(0.636)	(0.776)
Child age 3 to 4	-0.014	0.024	-0.027	-0.030
	(0.860)	(0.834)	(0.811)	(0.775)
Child age 5 to 9	-0.053	-0.099	-0.061	-0.083
	(0.417)	(0.306)	(0.539)	(0.407)
Child age 10 to 14	-0.014	-0.069	0.065	-0.037
	(0.821)	(0.435)	(0.467)	(0.682)
Union member	0.131***	0.316***	0.218***	0.058
	(0.001)	(0.000)	(0.000)	(0.257)
Has disability	-0.112***	-0.075	-0.030	-0.065
	(0.003)	(0.176)	(0.566)	(0.241)
Constant	0.431	0.217	-0.091	5.365***
	(0.105)	(0.555)	(0.788)	(0.000)
Number of observations	365	344	292	244
R2	0.134	0.171	0.171	0.299

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 51b: Returns to Education for the 2001 SET (ASCED) Relative to Less than Year 12 by Field of Study – Certificate III/IV Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV Business	0.040 (0.406)	-0.046 (0.547)	0.070 (0.412)	0.154* (0.069)
Age 20 to 24	(dropped)	0.528** (0.035)	-0.251 (0.260)	-0.491** (0.030)
Age 25 to 29	-0.010 (0.945)	0.379 (0.108)	-0.146 (0.499)	-0.298 (0.142)
Age 30 to 34	-0.029 (0.839)	0.334 (0.169)	-0.131 (0.549)	-0.069 (0.757)
Age 35 to 39	0.062 (0.623)	0.314 (0.161)	-0.238 (0.240)	-0.088 (0.660)
Age 40 to 44	0.128 (0.335)	0.264 (0.232)	-0.075 (0.710)	-0.015 (0.937)
Age 45 to 49	0.092 (0.469)	0.166 (0.429)	0.054 (0.783)	0.002 (0.990)
Age 50 to 54	0.128 (0.309)	0.159 (0.452)	-0.207 (0.304)	-0.150 (0.448)
Age 55 to 59	0.077 (0.580)	0.248 (0.246)	(dropped)	(dropped)
Age 60 to 64	-0.205 (0.155)	(dropped)	-0.785 (0.111)	-0.334 (0.469)
English is first language	0.085 (0.500)	0.002 (0.993)	0.298 (0.141)	0.098 (0.715)
Non-English speaking country	-0.165 (0.251)	0.007 (0.980)	0.342 (0.164)	0.149 (0.631)
NSW	0.012 (0.896)	-0.069 (0.632)	0.213 (0.153)	0.066 (0.667)
VIC	-0.052 (0.614)	-0.305* (0.062)	0.258 (0.190)	0.047 (0.823)
QLD	-0.073 (0.498)	-0.157 (0.346)	0.157 (0.408)	0.026 (0.899)
SA	-0.183* (0.069)	-0.055 (0.742)	0.149 (0.409)	-0.159 (0.406)
WA	0.003 (0.982)	0.063 (0.749)	0.181 (0.388)	0.202 (0.342)
Father born overseas	0.001 (0.992)	-0.086 (0.551)	-0.170 (0.386)	-0.295 (0.158)
Mother born overseas	0.076 (0.415)	0.053 (0.728)	0.243 (0.210)	0.343* (0.090)
Married	0.132** (0.034)	-0.136 (0.190)	-0.025 (0.823)	0.065 (0.563)
Child age 0 to 2	0.010 (0.915)	0.158 (0.282)	0.084 (0.572)	0.042 (0.775)
Child age 3 to 4	0.010 (0.942)	-0.057 (0.796)	-0.038 (0.861)	-0.168 (0.485)
Child age 5 to 9	-0.037 (0.686)	0.137 (0.352)	0.088 (0.605)	-0.109 (0.524)
Child age 10 to 14	-0.010 (0.918)	-0.076 (0.611)	-0.022 (0.908)	0.044 (0.811)
Union member	0.113* (0.086)	0.356*** (0.000)	0.226** (0.023)	0.102 (0.322)
Has disability	-0.081 (0.136)	-0.152* (0.078)	-0.205** (0.045)	-0.023 (0.826)
Constant	0.688*** (0.000)	0.583* (0.090)	0.399 (0.215)	6.461*** (0.000)
Number of observations	161	150	100	90
R2	0.218	0.246	0.237	0.305

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 52b: Returns to Education for the 2001 SET (ASCED) Relative to Less than Year 12 by Field of Study – Certificate III/IV Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV Engin	0.073*** (0.000)	-0.051*** (0.001)	0.038** (0.026)	0.145*** (0.000)
Age 20 to 24	0.113 (0.439)	-0.033 (0.916)	-0.032 (0.872)	0.379 (0.122)
Age 25 to 29	0.133 (0.358)	-0.089 (0.774)	0.012 (0.952)	0.488** (0.046)
Age 30 to 34	0.172 (0.237)	-0.221 (0.474)	-0.016 (0.936)	0.544** (0.026)
Age 35 to 39	0.164 (0.260)	-0.241 (0.434)	0.054 (0.784)	0.680*** (0.005)
Age 40 to 44	0.180 (0.215)	-0.285 (0.355)	0.014 (0.942)	0.637*** (0.009)
Age 45 to 49	0.155 (0.285)	-0.265 (0.390)	0.035 (0.857)	0.645*** (0.008)
Age 50 to 54	0.174 (0.231)	-0.315 (0.307)	0.003 (0.988)	0.678*** (0.006)
Age 55 to 59	0.099 (0.498)	-0.360 (0.244)	-0.052 (0.793)	0.630** (0.010)
Age 60 to 64	0.051 (0.728)	-0.441 (0.156)	-0.140 (0.486)	0.476* (0.057)
English is first language	0.053** (0.044)	0.065 (0.115)	-0.124*** (0.007)	0.032 (0.450)
Non-English speaking country	0.022 (0.504)	0.051 (0.326)	-0.040 (0.474)	-0.080 (0.121)
NSW	0.028 (0.124)	-0.031 (0.272)	-0.005 (0.865)	0.032 (0.259)
VIC	0.040** (0.027)	-0.044 (0.117)	-0.009 (0.774)	0.044 (0.122)
QLD	0.001 (0.959)	0.011 (0.704)	-0.042 (0.154)	-0.009 (0.739)
SA	0.013 (0.522)	0.004 (0.907)	-0.042 (0.204)	-0.047 (0.125)
WA	0.032 (0.111)	0.005 (0.869)	0.021 (0.521)	0.116*** (0.000)
Father born overseas	-0.042** (0.018)	-0.002 (0.944)	0.011 (0.709)	0.032 (0.234)
Mother born overseas	0.042** (0.026)	-0.002 (0.942)	0.012 (0.707)	-0.012 (0.687)
Married	0.116*** (0.000)	-0.033 (0.134)	0.115*** (0.000)	0.067*** (0.002)
Child age 0 to 2	-0.053*** (0.005)	0.054* (0.062)	-0.008 (0.804)	0.036 (0.200)
Child age 3 to 4	-0.014 (0.558)	0.096*** (0.009)	-0.008 (0.843)	0.016 (0.667)
Child age 5 to 9	-0.026 (0.169)	0.011 (0.692)	-0.023 (0.464)	0.001 (0.985)
Child age 10 to 14	-0.024 (0.225)	0.009 (0.760)	0.017 (0.623)	-0.027 (0.384)
Union member	0.119*** (0.000)	0.400*** (0.000)	0.212*** (0.000)	0.126*** (0.000)
Has disability	-0.082*** (0.000)	-0.016 (0.371)	-0.055*** (0.003)	-0.018 (0.308)
Constant	0.571*** (0.000)	0.803*** (0.010)	0.768*** (0.000)	5.808*** (0.000)
Number of observations	3,158	3,066	2,118	1,915
R2	0.107	0.170	0.109	0.177

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 53b: Returns to Education for the 2001 SET (ASCED) Relative to Less than Year 12 by Field of Study – Certificate III/IV Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV Other	0.051** (0.049)	-0.003 (0.930)	0.032 (0.435)	0.009 (0.803)
Age 20 to 24	-0.076 (0.516)	0.015 (0.932)	0.074 (0.648)	0.200 (0.177)
Age 25 to 29	-0.087 (0.458)	-0.006 (0.970)	0.044 (0.788)	0.386*** (0.009)
Age 30 to 34	-0.046 (0.691)	-0.024 (0.888)	0.134 (0.415)	0.374** (0.012)
Age 35 to 39	-0.087 (0.458)	-0.134 (0.438)	0.071 (0.672)	0.446*** (0.003)
Age 40 to 44	-0.045 (0.702)	-0.132 (0.445)	0.057 (0.732)	0.449*** (0.003)
Age 45 to 49	-0.121 (0.313)	-0.172 (0.336)	0.012 (0.945)	0.462*** (0.003)
Age 50 to 54	-0.097 (0.424)	-0.244 (0.171)	0.101 (0.567)	0.530*** (0.001)
Age 55 to 59	-0.076 (0.546)	-0.320* (0.083)	0.066 (0.743)	0.469** (0.010)
Age 60 to 64	-0.159 (0.259)	-0.358* (0.094)	-0.065 (0.789)	0.511** (0.017)
English is first language	-0.058 (0.448)	0.142 (0.220)	0.032 (0.812)	0.064 (0.547)
Non-English speaking country	-0.045 (0.656)	0.245 (0.105)	0.072 (0.674)	0.113 (0.431)
NSW	0.073* (0.098)	0.029 (0.662)	0.058 (0.405)	0.032 (0.604)
VIC	0.033 (0.480)	0.072 (0.308)	0.045 (0.535)	0.031 (0.632)
QLD	0.014 (0.762)	0.021 (0.758)	0.019 (0.799)	-0.053 (0.438)
SA	0.019 (0.702)	0.030 (0.703)	0.021 (0.793)	-0.062 (0.388)
WA	0.066 (0.178)	-0.003 (0.963)	0.029 (0.714)	0.079 (0.267)
Father born overseas	-0.011 (0.778)	0.010 (0.859)	0.065 (0.275)	0.014 (0.800)
Mother born overseas	0.062 (0.161)	-0.040 (0.546)	-0.070 (0.316)	-0.033 (0.609)
Married	0.121*** (0.000)	-0.020 (0.710)	0.107* (0.050)	0.052 (0.302)
Child age 0 to 2	-0.033 (0.473)	-0.013 (0.845)	0.027 (0.703)	0.077 (0.211)
Child age 3 to 4	0.036 (0.540)	-0.004 (0.960)	0.053 (0.580)	0.076 (0.357)
Child age 5 to 9	-0.036 (0.467)	0.062 (0.413)	0.072 (0.357)	0.075 (0.265)
Child age 10 to 14	-0.006 (0.912)	-0.071 (0.356)	0.041 (0.609)	-0.062 (0.369)
Union member	0.144*** (0.000)	0.278*** (0.000)	0.188*** (0.000)	0.072* (0.093)
Has disability	-0.101*** (0.000)	-0.008 (0.851)	-0.029 (0.529)	-0.014 (0.727)
Constant	0.876*** (0.000)	0.599*** (0.004)	0.482** (0.024)	5.976*** (0.000)
Number of observations	571	539	441	364
R2	0.111	0.108	0.084	0.162

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 54b: Returns to Education for the 2001 SET (ASCED) Relative to Less than Year 12 by Field of Study – Certificate I/II Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II Business	0.047 (0.823)	-0.053 (0.878)	0.252 .	-0.099 .
Age 20 to 24	-0.104 (0.912)	(dropped) .	0.450 .	(dropped) .
Age 25 to 29	-0.495 (0.516)	(dropped) .	(dropped) .	(dropped) .
Age 30 to 34	(dropped) .	(dropped) .	(dropped) .	(dropped) .
Age 35 to 39	0.032 (0.953)	0.036 (0.964)	0.534 .	(dropped) .
Age 40 to 44	(dropped) .	(dropped) .	(dropped) .	(dropped) .
Age 45 to 49	-0.040 (0.965)	-0.356 (0.658)	(dropped) .	(dropped) .
Age 50 to 54	-0.085 (0.910)	0.059 (0.941)	0.602 .	0.245 .
Age 55 to 59	(dropped) .	(dropped) .	(dropped) .	(dropped) .
Age 60 to 64	-0.282 (0.753)	-0.548 (0.482)	(dropped) .	(dropped) .
English is first language	(dropped) .	(dropped) .	(dropped) .	(dropped) .
Non-English speaking country	(dropped) .	(dropped) .	(dropped) .	(dropped) .
NSW	-0.161 (0.738)	0.159 (0.903)	(dropped) .	(dropped) .
VIC	-0.296 (0.596)	-0.120 (0.890)	(dropped) .	(dropped) .
QLD	-0.095 (0.864)	0.455 (0.676)	-0.062 .	-0.175 .
SA	(dropped) .	(dropped) .	(dropped) .	(dropped) .
WA	(dropped) .	0.394 (0.782)	0.006 .	0.312 .
Father born overseas	0.037 (0.944)	-0.089 (0.909)	0.042 .	0.170 .
Mother born overseas	(dropped) .	(dropped) .	(dropped) .	(dropped) .
Married	0.266 (0.351)	-0.072 (0.883)	-0.019 .	-0.020 .
Child age 0 to 2	-0.256 (0.699)	0.280 (0.815)	0.336 .	0.203 .
Child age 3 to 4	-0.509 (0.663)	0.368 (0.828)	0.087 .	-0.132 .
Child age 5 to 9	-0.125 (0.872)	0.110 (0.922)	0.014 .	-0.176 .
Child age 10 to 14	-0.156 (0.810)	-0.110 (0.908)	0.067 .	0.126 .
Union member	0.159 (0.606)	0.334 (0.469)	0.294 .	0.207 .
Has disability	-0.233 (0.309)	-0.130 (0.736)	0.089 .	-0.051 .
Constant	0.992 (0.151)	0.413 (0.692)	0.114 .	6.349 .
Number of observations	27	24	15	11
R2	0.381	0.386	0.462	0.528

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 55b: Returns to Education for the 2001 SET (ASCED) Relative to Less than Year 12 by Field of Study – Certificate I/II Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II Engin	-0.100 (0.430)	-0.282* (0.090)	-0.376** (0.030)	0.279 (0.445)
Age 20 to 24	-0.324 (0.523)	(dropped)	-0.038 (0.963)	(dropped)
Age 25 to 29	-0.483 (0.209)	-0.036 (0.937)	-0.430 (0.370)	-0.001 (0.999)
Age 30 to 34	-0.278 (0.459)	-0.083 (0.858)	-0.404 (0.398)	0.035 (0.959)
Age 35 to 39	-0.298 (0.545)	-0.833 (0.282)	-0.487 (0.493)	(dropped)
Age 40 to 44	-0.199 (0.629)	-0.531 (0.385)	-0.316 (0.571)	0.210 (0.714)
Age 45 to 49	-0.187 (0.665)	-0.722 (0.197)	-0.394 (0.544)	-0.017 (0.977)
Age 50 to 54	-0.534 (0.313)	-0.959 (0.191)	-0.112 (0.903)	(dropped)
Age 55 to 59	-0.468 (0.366)	-0.842 (0.212)	(dropped)	(dropped)
Age 60 to 64	-0.210 (0.558)	-0.785 (0.102)	-0.660 (0.204)	(dropped)
English is first language	1.201 (0.113)	(dropped)	(dropped)	(dropped)
Non-English speaking country	0.109 (0.816)	-0.248 (0.664)	-0.740 (0.237)	(dropped)
NSW	-0.072 (0.807)	-0.324 (0.411)	-0.308 (0.522)	-0.027 (0.976)
VIC	-0.345 (0.346)	-0.374 (0.466)	-0.219 (0.689)	-0.490 (0.465)
QLD	-0.275 (0.328)	-0.147 (0.703)	-0.458 (0.245)	-0.275 (0.608)
SA	0.063 (0.869)	(dropped)	-0.332 (0.647)	(dropped)
WA	0.066 (0.847)	-0.740 (0.240)	-0.707 (0.366)	(dropped)
Father born overseas	0.258 (0.348)	-0.066 (0.850)	-0.140 (0.694)	-0.037 (0.963)
Mother born overseas	-0.144 (0.426)	-0.111 (0.680)	0.053 (0.852)	(dropped)
Married	0.038 (0.827)	0.136 (0.553)	0.179 (0.438)	0.065 (0.871)
Child age 0 to 2	0.029 (0.929)	-0.027 (0.948)	0.218 (0.554)	0.407 (0.472)
Child age 3 to 4	-0.049 (0.870)	-0.201 (0.656)	-0.275 (0.554)	0.433 (0.656)
Child age 5 to 9	-0.029 (0.913)	0.092 (0.791)	-0.108 (0.748)	-0.270 (0.568)
Child age 10 to 14	-0.071 (0.831)	-0.014 (0.974)	-0.048 (0.908)	-0.123 (0.849)
Union member	0.259 (0.147)	0.266 (0.235)	0.201 (0.388)	0.096 (0.754)
Has disability	-0.056 (0.658)	0.149 (0.395)	-0.078 (0.680)	-0.061 (0.858)
Constant	0.039 (0.961)	1.266** (0.039)	1.296** (0.039)	6.526*** (0.000)
Number of observations	65	50	46	22
R2	0.302	0.419	0.497	0.531

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 56b: Returns to Education for the 2001 SET (ASCED) Relative to Less than Year 12 by Field of Study – Certificate I/II Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II Other	0.024 (0.342)	-0.003 (0.940)	0.009 (0.797)	0.071** (0.042)
Age 20 to 24	0.041 (0.569)	0.077 (0.463)	0.116 (0.211)	0.320*** (0.001)
Age 25 to 29	0.106 (0.144)	-0.004 (0.968)	0.099 (0.296)	0.440*** (0.000)
Age 30 to 34	0.185** (0.013)	-0.063 (0.565)	0.138 (0.171)	0.579*** (0.000)
Age 35 to 39	0.166** (0.025)	-0.000 (0.999)	0.216** (0.027)	0.694*** (0.000)
Age 40 to 44	0.192** (0.012)	-0.135 (0.225)	0.108 (0.304)	0.624*** (0.000)
Age 45 to 49	0.167** (0.031)	-0.083 (0.460)	0.123 (0.246)	0.805*** (0.000)
Age 50 to 54	0.167** (0.031)	-0.162 (0.142)	0.147 (0.170)	0.707*** (0.000)
Age 55 to 59	0.121 (0.173)	-0.229* (0.071)	0.053 (0.672)	0.603*** (0.000)
Age 60 to 64	0.076 (0.417)	-0.294** (0.034)	0.005 (0.972)	0.837*** (0.000)
English is first language	0.062 (0.388)	0.032 (0.737)	-0.020 (0.858)	0.015 (0.887)
Non-English speaking country	-0.032 (0.697)	-0.004 (0.974)	0.053 (0.642)	-0.174 (0.130)
NSW	0.036 (0.452)	-0.123* (0.057)	-0.077 (0.246)	0.042 (0.505)
VIC	-0.053 (0.295)	-0.040 (0.557)	-0.111 (0.102)	-0.042 (0.501)
QLD	0.011 (0.830)	-0.074 (0.268)	-0.138** (0.040)	0.018 (0.773)
SA	-0.013 (0.792)	-0.132* (0.056)	-0.105 (0.127)	-0.042 (0.528)
WA	-0.045 (0.426)	-0.046 (0.545)	-0.078 (0.314)	-0.015 (0.835)
Father born overseas	-0.012 (0.772)	0.059 (0.299)	0.091 (0.111)	0.058 (0.309)
Mother born overseas	0.045 (0.323)	-0.068 (0.263)	-0.061 (0.331)	0.014 (0.820)
Married	0.133*** (0.000)	0.029 (0.551)	0.126*** (0.010)	0.022 (0.645)
Child age 0 to 2	-0.100** (0.044)	-0.027 (0.682)	-0.014 (0.835)	0.057 (0.384)
Child age 3 to 4	0.013 (0.837)	-0.118 (0.168)	-0.074 (0.446)	0.049 (0.597)
Child age 5 to 9	-0.046 (0.383)	-0.044 (0.535)	-0.059 (0.438)	-0.003 (0.965)
Child age 10 to 14	-0.018 (0.732)	-0.062 (0.370)	0.055 (0.475)	0.099 (0.172)
Union member	0.182*** (0.000)	0.264*** (0.000)	0.217*** (0.000)	0.104** (0.012)
Has disability	-0.166*** (0.000)	-0.053 (0.190)	-0.076* (0.070)	-0.090** (0.030)
Constant	0.584*** (0.000)	0.771*** (0.000)	0.619*** (0.000)	5.865*** (0.000)
Number of observations	725	662	535	447
R2	0.162	0.108	0.115	0.276

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 57b: Returns to Education for the 2005 SET (ASCED) Relative to Less than Year 12 by Field of Study – Advanced Diploma/Diploma Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma Business	0.053*	0.101*	0.074	0.366***
	(0.077)	(0.054)	(0.173)	(0.000)
Age 20 to 24	(dropped)	0.383*	(dropped)	-0.620***
	.	(0.062)	.	(0.007)
Age 25 to 29	0.097	0.430**	0.054	-0.319
	(0.339)	(0.011)	(0.752)	(0.102)
Age 30 to 34	0.014	0.381**	0.236	-0.302
	(0.886)	(0.016)	(0.172)	(0.123)
Age 35 to 39	-0.001	0.287*	0.042	-0.332*
	(0.990)	(0.065)	(0.800)	(0.083)
Age 40 to 44	0.015	0.290**	0.082	-0.193
	(0.876)	(0.050)	(0.608)	(0.286)
Age 45 to 49	-0.017	0.176	-0.017	-0.208
	(0.860)	(0.236)	(0.920)	(0.256)
Age 50 to 54	-0.022	0.249*	-0.000	-0.114
	(0.820)	(0.095)	(0.999)	(0.536)
Age 55 to 59	-0.039	0.095	-0.034	-0.166
	(0.693)	(0.524)	(0.846)	(0.379)
Age 60 to 64	-0.055	(dropped)	-0.190	(dropped)
	(0.615)	.	(0.368)	.
English is first language	0.116*	0.078	0.236*	0.065
	(0.093)	(0.487)	(0.059)	(0.629)
Non-English speaking country	0.115	-0.066	-0.136	0.096
	(0.138)	(0.601)	(0.300)	(0.539)
NSW	0.017	0.087	0.050	0.059
	(0.751)	(0.342)	(0.586)	(0.544)
VIC	-0.046	0.036	0.026	0.164
	(0.415)	(0.717)	(0.793)	(0.118)
QLD	0.037	0.003	0.003	-0.004
	(0.492)	(0.976)	(0.971)	(0.968)
SA	-0.057	0.091	0.011	0.087
	(0.347)	(0.398)	(0.919)	(0.435)
WA	-0.059	0.021	0.048	0.086
	(0.346)	(0.851)	(0.661)	(0.458)
Father born overseas	0.107**	-0.197**	0.016	-0.108
	(0.044)	(0.040)	(0.868)	(0.299)
Mother born overseas	-0.111**	0.156	0.050	0.037
	(0.042)	(0.122)	(0.615)	(0.720)
Married	0.140***	0.010	0.093	0.017
	(0.000)	(0.887)	(0.192)	(0.822)
Child age 0 to 2	0.000	-0.038	-0.097	0.145
	(0.994)	(0.719)	(0.351)	(0.187)
Child age 3 to 4	0.006	-0.029	-0.116	0.283**
	(0.938)	(0.829)	(0.400)	(0.034)
Child age 5 to 9	-0.001	-0.071	-0.069	0.098
	(0.977)	(0.441)	(0.460)	(0.332)
Child age 10 to 14	-0.006	0.060	0.023	0.067
	(0.921)	(0.507)	(0.803)	(0.503)
Union member	0.117***	0.276***	0.117*	0.080
	(0.004)	(0.000)	(0.067)	(0.226)
Has disability	-0.095***	0.023	0.025	-0.105*
	(0.004)	(0.701)	(0.682)	(0.099)
Constant	0.692***	0.221	0.352*	6.777***
	(0.000)	(0.264)	(0.082)	(0.000)
Number of observations	320	312	267	218
R2	0.168	0.135	0.069	0.266

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 58b: Returns to Education for the 2005 SET (ASCED) Relative to Less than Year 12 by Field of Study – Advanced Diploma/Diploma Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma Engin	0.048 (0.128)	0.058 (0.283)	0.083 (0.111)	0.282*** (0.000)
Age 20 to 24	(dropped)	0.504*** (0.005)	(dropped)	-0.170 (0.685)
Age 25 to 29	-0.070 (0.454)	0.483*** (0.002)	-0.103 (0.493)	-0.104 (0.798)
Age 30 to 34	-0.059 (0.570)	0.667*** (0.000)	-0.092 (0.578)	0.012 (0.977)
Age 35 to 39	-0.058 (0.552)	0.442*** (0.006)	-0.078 (0.624)	0.023 (0.956)
Age 40 to 44	-0.046 (0.601)	0.419*** (0.002)	-0.074 (0.589)	-0.093 (0.820)
Age 45 to 49	-0.038 (0.667)	0.276** (0.047)	-0.170 (0.227)	0.008 (0.985)
Age 50 to 54	-0.007 (0.936)	0.341** (0.014)	-0.103 (0.470)	0.052 (0.897)
Age 55 to 59	-0.077 (0.386)	0.154 (0.245)	-0.140 (0.321)	-0.062 (0.880)
Age 60 to 64	-0.100 (0.320)	(dropped)	-0.181 (0.309)	(dropped)
English is first language	-0.051 (0.628)	-0.354** (0.034)	-0.050 (0.749)	0.018 (0.924)
Non-English speaking country	0.039 (0.576)	-0.060 (0.607)	-0.014 (0.906)	-0.002 (0.988)
NSW	-0.050 (0.450)	0.033 (0.771)	0.050 (0.654)	0.096 (0.440)
VIC	-0.044 (0.504)	0.030 (0.787)	0.054 (0.631)	0.045 (0.719)
QLD	0.009 (0.899)	0.004 (0.973)	-0.101 (0.392)	0.046 (0.748)
SA	-0.090 (0.202)	0.117 (0.324)	0.007 (0.951)	-0.037 (0.774)
WA	-0.036 (0.613)	0.074 (0.552)	-0.029 (0.809)	0.109 (0.407)
Father born overseas	0.089* (0.094)	0.038 (0.677)	-0.051 (0.545)	0.117 (0.227)
Mother born overseas	-0.091* (0.089)	-0.075 (0.411)	0.001 (0.995)	-0.055 (0.559)
Married	0.091** (0.024)	0.063 (0.385)	0.103 (0.143)	0.173** (0.024)
Child age 0 to 2	-0.019 (0.780)	-0.031 (0.795)	-0.162 (0.149)	-0.129 (0.254)
Child age 3 to 4	-0.051 (0.591)	-0.069 (0.657)	0.055 (0.721)	0.191 (0.212)
Child age 5 to 9	-0.015 (0.795)	0.024 (0.811)	0.013 (0.895)	0.038 (0.742)
Child age 10 to 14	0.009 (0.871)	-0.113 (0.232)	-0.157* (0.075)	0.132 (0.255)
Union member	0.102*** (0.008)	0.268*** (0.000)	0.197*** (0.001)	0.126* (0.058)
Has disability	-0.129*** (0.000)	0.007 (0.920)	-0.026 (0.684)	-0.106 (0.151)
Constant	0.985*** (0.000)	0.523** (0.040)	0.828*** (0.000)	6.541*** (0.000)
Number of observations	278	271	247	182
R2	0.147	0.204	0.115	0.271

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 59b: Returns to Education for the 2005 SET (ASCED) Relative to Less than Year 12 by Field of Study – Advanced Diploma/Diploma Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma Other	0.072*** (0.005)	-0.084* (0.058)	0.046 (0.321)	0.209*** (0.000)
Age 20 to 24	0.162 (0.273)	0.241 (0.329)	0.460* (0.075)	0.430 (0.145)
Age 25 to 29	0.046 (0.746)	0.242 (0.311)	0.651*** (0.010)	0.464 (0.107)
Age 30 to 34	0.076 (0.593)	0.270 (0.259)	0.635** (0.012)	0.531* (0.063)
Age 35 to 39	0.111 (0.433)	0.050 (0.834)	0.659*** (0.009)	0.546* (0.057)
Age 40 to 44	0.068 (0.630)	0.093 (0.696)	0.631** (0.012)	0.561* (0.052)
Age 45 to 49	0.081 (0.566)	0.075 (0.755)	0.622** (0.013)	0.593** (0.038)
Age 50 to 54	0.091 (0.533)	0.038 (0.876)	0.667*** (0.010)	0.729** (0.013)
Age 55 to 59	0.012 (0.932)	-0.046 (0.852)	0.680*** (0.010)	0.648** (0.029)
Age 60 to 64	0.060 (0.683)	-0.176 (0.471)	0.397 (0.133)	0.614** (0.047)
English is first language	0.088 (0.175)	0.131 (0.278)	0.069 (0.584)	0.162 (0.206)
Non-English speaking country	-0.028 (0.666)	0.073 (0.510)	0.087 (0.470)	-0.040 (0.737)
NSW	0.027 (0.590)	-0.201** (0.019)	-0.163* (0.059)	0.099 (0.279)
VIC	0.005 (0.924)	-0.126 (0.143)	-0.071 (0.418)	0.119 (0.192)
QLD	0.069 (0.153)	-0.174** (0.041)	-0.145* (0.096)	0.037 (0.686)
SA	0.063 (0.247)	-0.131 (0.164)	-0.089 (0.354)	-0.017 (0.872)
WA	0.044 (0.439)	-0.142 (0.158)	-0.015 (0.881)	0.016 (0.881)
Father born overseas	-0.001 (0.986)	-0.008 (0.900)	-0.037 (0.575)	0.134* (0.074)
Mother born overseas	-0.013 (0.759)	0.038 (0.580)	0.003 (0.964)	-0.093 (0.239)
Married	0.089** (0.011)	0.033 (0.583)	0.055 (0.377)	0.040 (0.537)
Child age 0 to 2	-0.042 (0.401)	-0.050 (0.560)	0.039 (0.656)	-0.052 (0.555)
Child age 3 to 4	-0.027 (0.685)	-0.167 (0.146)	-0.020 (0.858)	0.076 (0.570)
Child age 5 to 9	-0.015 (0.766)	-0.130 (0.141)	-0.043 (0.631)	0.148 (0.146)
Child age 10 to 14	0.029 (0.594)	-0.180** (0.048)	-0.109 (0.232)	0.045 (0.677)
Union member	0.091*** (0.004)	0.308*** (0.000)	0.155*** (0.002)	0.086 (0.110)
Has disability	-0.084*** (0.004)	-0.020 (0.700)	-0.041 (0.458)	-0.162*** (0.005)
Constant	0.639*** (0.000)	0.569** (0.031)	0.114 (0.677)	5.919*** (0.000)
Number of observations	430	417	327	252
R2	0.123	0.171	0.113	0.221

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 60b: Returns to Education for the 2005 SET (ASCED) Relative to Less than Year 12 by Field of Study – Certificate III/IV Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV Business	0.058*	0.062	0.106*	0.130*
	(0.071)	(0.290)	(0.062)	(0.056)
Age 20 to 24	0.089	-0.064	-0.080	0.295
	(0.512)	(0.795)	(0.720)	(0.247)
Age 25 to 29	0.149	-0.149	0.057	0.581**
	(0.275)	(0.551)	(0.801)	(0.020)
Age 30 to 34	0.038	-0.158	0.024	0.651**
	(0.784)	(0.534)	(0.916)	(0.012)
Age 35 to 39	0.080	-0.148	0.078	0.649**
	(0.565)	(0.562)	(0.738)	(0.012)
Age 40 to 44	0.032	-0.279	0.012	0.674***
	(0.817)	(0.264)	(0.959)	(0.009)
Age 45 to 49	0.040	-0.238	0.035	0.574**
	(0.775)	(0.344)	(0.878)	(0.031)
Age 50 to 54	0.075	-0.289	0.031	0.679**
	(0.599)	(0.269)	(0.896)	(0.011)
Age 55 to 59	0.027	-0.288	0.095	0.645**
	(0.847)	(0.271)	(0.693)	(0.020)
Age 60 to 64	0.030	-0.376	0.089	0.748***
	(0.843)	(0.167)	(0.718)	(0.007)
English is first language	0.035	-0.191	-0.160	0.187
	(0.670)	(0.256)	(0.299)	(0.283)
Non-English speaking country	0.096	-0.129	0.006	0.246
	(0.346)	(0.509)	(0.975)	(0.277)
NSW	-0.012	-0.050	-0.057	0.134
	(0.817)	(0.610)	(0.561)	(0.248)
VIC	-0.021	0.037	-0.064	-0.142
	(0.722)	(0.730)	(0.541)	(0.261)
QLD	0.008	-0.008	-0.132	0.006
	(0.874)	(0.936)	(0.153)	(0.960)
SA	0.035	-0.002	-0.225**	-0.101
	(0.568)	(0.987)	(0.034)	(0.447)
WA	-0.002	0.038	-0.104	0.149
	(0.971)	(0.761)	(0.409)	(0.325)
Father born overseas	-0.012	-0.035	-0.082	-0.021
	(0.789)	(0.672)	(0.331)	(0.845)
Mother born overseas	-0.012	-0.094	-0.026	0.007
	(0.824)	(0.344)	(0.804)	(0.952)
Married	0.084*	0.183**	0.065	0.210**
	(0.050)	(0.023)	(0.417)	(0.029)
Child age 0 to 2	-0.123**	-0.018	0.010	-0.022
	(0.045)	(0.878)	(0.924)	(0.852)
Child age 3 to 4	-0.006	-0.083	0.076	0.090
	(0.944)	(0.584)	(0.631)	(0.605)
Child age 5 to 9	-0.036	-0.164	0.085	0.112
	(0.594)	(0.193)	(0.495)	(0.475)
Child age 10 to 14	0.006	-0.103	-0.061	0.023
	(0.923)	(0.364)	(0.575)	(0.867)
Union member	0.074*	0.230***	0.145**	0.031
	(0.068)	(0.002)	(0.026)	(0.685)
Has disability	-0.104***	0.003	-0.079	-0.176**
	(0.005)	(0.966)	(0.243)	(0.030)
Constant	0.783***	0.968***	0.929***	5.811***
	(0.000)	(0.001)	(0.001)	(0.000)
Number of observations	246	242	204	172
R2	0.129	0.113	0.125	0.292

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 61b: Returns to Education for the 2005 SET (ASCED) Relative to Less than Year 12 by Field of Study – Certificate III/IV Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV Engin	0.048*** (0.000)	-0.042** (0.013)	0.011 (0.530)	0.157*** (0.000)
Age 20 to 24	-0.050 (0.781)	0.426 (0.173)	0.060 (0.300)	-0.146*** (0.004)
Age 25 to 29	-0.009 (0.961)	0.392 (0.209)	0.068 (0.198)	-0.045 (0.321)
Age 30 to 34	-0.062 (0.733)	0.347 (0.266)	0.098* (0.063)	0.004 (0.935)
Age 35 to 39	-0.049 (0.785)	0.221 (0.480)	0.054 (0.305)	-0.005 (0.921)
Age 40 to 44	-0.028 (0.876)	0.198 (0.526)	0.116** (0.022)	0.037 (0.415)
Age 45 to 49	-0.042 (0.818)	0.141 (0.653)	0.025 (0.611)	0.024 (0.586)
Age 50 to 54	-0.036 (0.841)	0.167 (0.593)	0.054 (0.291)	0.038 (0.404)
Age 55 to 59	-0.084 (0.642)	0.041 (0.896)	0.015 (0.778)	(dropped)
Age 60 to 64	-0.113 (0.532)	0.082 (0.794)	(dropped)	-0.016 (0.785)
English is first language	0.026 (0.402)	0.104* (0.072)	-0.001 (0.986)	0.187*** (0.009)
Non-English speaking country	0.039 (0.186)	-0.093* (0.060)	-0.140** (0.014)	0.110* (0.098)
NSW	0.011 (0.545)	-0.084*** (0.006)	0.006 (0.848)	0.028 (0.386)
VIC	-0.002 (0.933)	-0.094*** (0.003)	-0.016 (0.636)	0.050 (0.144)
QLD	0.022 (0.212)	-0.050 (0.103)	-0.052 (0.108)	0.032 (0.315)
SA	-0.001 (0.941)	-0.050 (0.153)	0.010 (0.790)	-0.022 (0.549)
WA	0.028 (0.165)	-0.051 (0.142)	0.015 (0.698)	0.099*** (0.007)
Father born overseas	0.003 (0.874)	-0.009 (0.765)	-0.026 (0.381)	0.022 (0.470)
Mother born overseas	-0.020 (0.224)	-0.001 (0.980)	-0.002 (0.942)	-0.018 (0.563)
Married	0.108*** (0.000)	0.015 (0.524)	0.092*** (0.000)	0.090*** (0.000)
Child age 0 to 2	-0.022 (0.238)	-0.071** (0.028)	-0.075** (0.029)	0.030 (0.380)
Child age 3 to 4	-0.045* (0.068)	-0.065 (0.132)	-0.017 (0.728)	-0.001 (0.975)
Child age 5 to 9	-0.019 (0.313)	-0.036 (0.260)	-0.026 (0.449)	0.046 (0.190)
Child age 10 to 14	-0.002 (0.905)	0.023 (0.471)	-0.008 (0.811)	0.100*** (0.004)
Union member	0.088*** (0.000)	0.326*** (0.000)	0.171*** (0.000)	0.146*** (0.000)
Has disability	-0.093*** (0.000)	-0.027 (0.160)	-0.041** (0.048)	-0.055*** (0.010)
Constant	0.852*** (0.000)	0.372 (0.242)	0.637*** (0.000)	6.387*** (0.000)
Number of observations	2,702	2,632	2,023	1,670
R2	0.100	0.146	0.060	0.138

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 62b: Returns to Education for the 2005 SET (ASCED) Relative to Less than Year 12 by Field of Study – Certificate III/IV Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV Other	0.045*	0.004	0.007	0.001
	(0.054)	(0.904)	(0.863)	(0.975)
Age 20 to 24	-0.048	0.402***	0.139	0.374*
	(0.611)	(0.004)	(0.303)	(0.055)
Age 25 to 29	0.003	0.367***	0.087	0.533***
	(0.977)	(0.008)	(0.524)	(0.007)
Age 30 to 34	0.059	0.338**	0.197	0.594***
	(0.534)	(0.014)	(0.146)	(0.003)
Age 35 to 39	0.061	0.253*	0.187	0.636***
	(0.531)	(0.069)	(0.173)	(0.001)
Age 40 to 44	0.021	0.179	0.139	0.616***
	(0.838)	(0.221)	(0.347)	(0.003)
Age 45 to 49	0.047	0.172	0.190	0.596***
	(0.633)	(0.227)	(0.179)	(0.003)
Age 50 to 54	0.053	0.137	0.177	0.661***
	(0.593)	(0.340)	(0.218)	(0.001)
Age 55 to 59	-0.006	-0.013	0.113	0.521**
	(0.954)	(0.928)	(0.442)	(0.012)
Age 60 to 64	-0.028	0.077	0.089	0.580**
	(0.811)	(0.662)	(0.630)	(0.013)
English is first language	-0.062	0.043	-0.058	0.055
	(0.391)	(0.706)	(0.653)	(0.688)
Non-English speaking country	0.069	-0.089	-0.127	0.173
	(0.356)	(0.426)	(0.297)	(0.164)
NSW	0.044	-0.038	-0.055	0.026
	(0.314)	(0.570)	(0.454)	(0.702)
VIC	0.038	-0.037	-0.063	0.053
	(0.378)	(0.576)	(0.376)	(0.420)
QLD	0.072*	-0.024	-0.093	0.003
	(0.081)	(0.708)	(0.178)	(0.960)
SA	0.050	-0.050	-0.029	-0.028
	(0.296)	(0.506)	(0.728)	(0.715)
WA	0.083	0.065	0.002	0.035
	(0.112)	(0.420)	(0.983)	(0.645)
Father born overseas	-0.045	0.035	0.062	0.089*
	(0.171)	(0.500)	(0.234)	(0.082)
Mother born overseas	-0.004	-0.001	-0.048	-0.054
	(0.902)	(0.984)	(0.403)	(0.330)
Married	0.104***	0.108**	0.170***	0.130***
	(0.001)	(0.021)	(0.001)	(0.005)
Child age 0 to 2	-0.046	-0.074	-0.055	0.034
	(0.285)	(0.255)	(0.423)	(0.587)
Child age 3 to 4	-0.071	-0.121	-0.018	0.043
	(0.191)	(0.151)	(0.844)	(0.603)
Child age 5 to 9	-0.009	-0.097	-0.107	0.038
	(0.845)	(0.167)	(0.164)	(0.595)
Child age 10 to 14	-0.051	-0.087	-0.076	0.035
	(0.322)	(0.268)	(0.368)	(0.666)
Union member	0.110***	0.197***	0.219***	0.131***
	(0.000)	(0.000)	(0.000)	(0.002)
Has disability	-0.108***	-0.024	-0.063	-0.041
	(0.000)	(0.554)	(0.150)	(0.316)
_cons	0.831***	0.377**	0.567***	5.926***
	(0.000)	(0.041)	(0.003)	(0.000)
Number of observations	625	600	494	425
R2	0.114	0.098	0.110	0.187

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 63b: Returns to Education for the 2005 SET (ASCED) Relative to Less than Year 12 by Field of Study – Certificate I/II Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II Business	0.032 (0.442)	0.070 (0.283)	0.167*** (0.007)	0.120 (0.110)
Age 20 to 24	0.218 (0.319)	-0.135 (0.689)	-0.153 (0.549)	0.325 (0.327)
Age 25 to 29	0.232 (0.281)	-0.174 (0.600)	-0.138 (0.593)	0.469 (0.155)
Age 30 to 34	0.236 (0.273)	-0.010 (0.977)	-0.092 (0.708)	0.603* (0.073)
Age 35 to 39	0.239 (0.278)	-0.160 (0.636)	-0.145 (0.576)	0.561 (0.102)
Age 40 to 44	0.262 (0.248)	-0.472 (0.177)	-0.248 (0.401)	0.406 (0.339)
Age 45 to 49	0.292 (0.183)	-0.191 (0.571)	-0.088 (0.730)	0.667** (0.050)
Age 50 to 54	0.267 (0.216)	-0.343 (0.298)	-0.017 (0.948)	0.649* (0.055)
Age 55 to 59	0.233 (0.281)	-0.440 (0.185)	-0.065 (0.804)	0.702** (0.039)
Age 60 to 64	0.239 (0.287)	-0.510 (0.139)	-0.116 (0.664)	0.429 (0.286)
English is first language	0.015 (0.887)	-0.022 (0.896)	-0.057 (0.749)	0.193 (0.447)
Non-English speaking country	0.128 (0.189)	-0.274* (0.050)	-0.479*** (0.001)	-0.063 (0.799)
NSW	-0.014 (0.863)	-0.018 (0.887)	0.086 (0.479)	-0.176 (0.187)
VIC	0.058 (0.461)	-0.031 (0.799)	0.040 (0.744)	-0.083 (0.551)
QLD	-0.003 (0.974)	-0.066 (0.599)	-0.032 (0.796)	-0.065 (0.662)
SA	-0.002 (0.984)	-0.049 (0.736)	-0.110 (0.441)	-0.216 (0.187)
WA	0.097 (0.306)	-0.064 (0.653)	-0.019 (0.897)	-0.019 (0.909)
Father born overseas	0.107 (0.150)	-0.062 (0.593)	0.190 (0.114)	0.074 (0.585)
Mother born overseas	-0.119 (0.117)	0.038 (0.763)	-0.274** (0.027)	0.067 (0.622)
Married	0.065 (0.232)	0.099 (0.257)	0.139 (0.108)	0.153 (0.146)
Child age 0 to 2	-0.002 (0.981)	-0.013 (0.912)	-0.046 (0.697)	-0.085 (0.530)
Child age 3 to 4	-0.015 (0.917)	0.017 (0.933)	-0.054 (0.793)	-0.043 (0.850)
Child age 5 to 9	-0.061 (0.520)	-0.100 (0.517)	0.032 (0.836)	0.066 (0.740)
Child age 10 to 14	0.032 (0.732)	-0.028 (0.835)	0.101 (0.457)	0.066 (0.688)
Union member	0.128** (0.012)	0.259*** (0.001)	0.115 (0.103)	0.080 (0.327)
Has disability	-0.151*** (0.002)	0.004 (0.956)	-0.111 (0.154)	0.000 (1.000)
Constant	0.578** (0.015)	0.894** (0.017)	0.788*** (0.004)	5.907*** (0.000)
Number of observations	200	191	157	136
R2	0.163	0.233	0.301	0.254

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 64b: Returns to Education for the 2005 SET (ASCED) Relative to Less than Year 12 by Field of Study – Certificate I/II Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II Engin	0.033 (0.313)	0.060 (0.237)	0.042 (0.439)	0.050 (0.386)
Age 20 to 24	0.046 (0.647)	0.012 (0.935)	0.253* (0.096)	0.255 (0.107)
Age 25 to 29	0.155* (0.096)	-0.150 (0.300)	0.237 (0.128)	0.485*** (0.006)
Age 30 to 34	0.013 (0.877)	-0.080 (0.542)	0.238* (0.080)	0.519*** (0.001)
Age 35 to 39	0.075 (0.372)	-0.208 (0.104)	0.109 (0.431)	0.455*** (0.003)
Age 40 to 44	0.077 (0.374)	-0.256* (0.054)	0.243* (0.076)	0.573*** (0.000)
Age 45 to 49	0.065 (0.457)	-0.365*** (0.005)	0.220 (0.114)	0.625*** (0.000)
Age 50 to 54	0.131 (0.160)	-0.379*** (0.008)	0.327** (0.049)	0.635*** (0.001)
Age 55 to 59	0.110 (0.245)	-0.516*** (0.000)	0.239 (0.157)	0.553*** (0.003)
Age 60 to 64	-0.165 (0.169)	-0.465** (0.017)	0.249 (0.312)	0.510** (0.012)
English is first language	-0.108 (0.204)	0.190 (0.198)	0.216 (0.166)	-0.017 (0.949)
Non-English speaking country	0.007 (0.939)	0.058 (0.701)	0.270* (0.092)	0.106 (0.720)
NSW	0.048 (0.484)	-0.069 (0.498)	-0.049 (0.684)	-0.127 (0.299)
VIC	-0.004 (0.951)	-0.057 (0.546)	-0.092 (0.390)	-0.010 (0.926)
QLD	0.015 (0.846)	-0.138 (0.248)	-0.208 (0.124)	0.025 (0.858)
SA	-0.068 (0.339)	0.066 (0.538)	-0.058 (0.627)	-0.095 (0.442)
WA	-0.030 (0.741)	-0.067 (0.634)	-0.078 (0.616)	-0.104 (0.501)
Father born overseas	-0.019 (0.724)	-0.027 (0.756)	0.050 (0.545)	0.008 (0.929)
Mother born overseas	-0.058 (0.300)	0.036 (0.691)	-0.100 (0.260)	-0.031 (0.737)
Married	0.170*** (0.000)	0.165** (0.020)	0.067 (0.387)	0.191** (0.019)
Child age 0 to 2	-0.089 (0.164)	-0.135 (0.170)	0.060 (0.560)	-0.122 (0.259)
Child age 3 to 4	-0.057 (0.533)	-0.144 (0.305)	0.003 (0.984)	-0.024 (0.882)
Child age 5 to 9	0.008 (0.902)	-0.132 (0.163)	0.143 (0.171)	0.004 (0.970)
Child age 10 to 14	-0.003 (0.963)	-0.171* (0.070)	0.049 (0.661)	-0.028 (0.811)
Union member	0.101** (0.018)	0.300*** (0.000)	0.167*** (0.009)	0.111 (0.113)
Has disability	-0.135*** (0.000)	-0.013 (0.822)	-0.058 (0.345)	-0.044 (0.506)
Constant	0.863*** (0.000)	0.663*** (0.001)	0.338 (0.115)	6.143*** (0.000)
Number of observations	314	297	221	212
R2	0.191	0.175	0.165	0.264

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 65b: Returns to Education for the 2005 SET (ASCED) Relative to Less than Year 12 by Field of Study – Certificate I/II Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II Other	-0.072* (0.071)	0.047 (0.411)	-0.057 (0.365)	0.035 (0.564)
Age 20 to 24	0.107 (0.403)	0.053 (0.799)	-0.355* (0.085)	0.297 (0.307)
Age 25 to 29	0.226* (0.099)	0.080 (0.716)	-0.305 (0.180)	0.359 (0.236)
Age 30 to 34	0.214 (0.118)	0.090 (0.680)	-0.274 (0.201)	0.533* (0.076)
Age 35 to 39	0.209 (0.105)	0.009 (0.965)	-0.276 (0.175)	0.479 (0.109)
Age 40 to 44	0.101 (0.454)	-0.050 (0.818)	-0.492** (0.023)	0.458 (0.133)
Age 45 to 49	0.124 (0.366)	-0.199 (0.362)	-0.399* (0.069)	0.375 (0.224)
Age 50 to 54	0.126 (0.395)	-0.188 (0.420)	-0.308 (0.213)	0.567* (0.077)
Age 55 to 59	0.145 (0.324)	-0.197 (0.395)	-0.529** (0.023)	0.261 (0.416)
Age 60 to 64	0.060 (0.687)	-0.156 (0.501)	-0.447* (0.061)	0.496 (0.121)
English is first language	-0.119 (0.181)	0.050 (0.759)	-0.120 (0.393)	0.327** (0.044)
Non-English speaking country	-0.012 (0.928)	-0.174 (0.350)	-0.050 (0.839)	0.189 (0.359)
NSW	-0.066 (0.373)	-0.024 (0.818)	0.185 (0.116)	-0.055 (0.592)
VIC	-0.028 (0.717)	-0.194* (0.082)	0.025 (0.836)	-0.062 (0.597)
QLD	-0.009 (0.908)	-0.047 (0.661)	0.033 (0.775)	-0.105 (0.310)
SA	-0.091 (0.244)	-0.050 (0.653)	0.175 (0.185)	-0.118 (0.281)
WA	0.052 (0.542)	-0.012 (0.919)	0.057 (0.644)	-0.110 (0.340)
Father born overseas	0.004 (0.955)	-0.175* (0.053)	-0.165* (0.100)	0.025 (0.819)
Mother born overseas	-0.102 (0.173)	0.184* (0.089)	0.121 (0.285)	-0.018 (0.872)
Married	0.142*** (0.008)	0.022 (0.781)	0.217** (0.014)	0.161* (0.051)
Child age 0 to 2	-0.209*** (0.009)	-0.150 (0.223)	-0.210 (0.118)	-0.210* (0.093)
Child age 3 to 4	-0.166 (0.107)	0.075 (0.629)	0.012 (0.941)	-0.115 (0.437)
Child age 5 to 9	0.014 (0.865)	-0.022 (0.853)	-0.007 (0.956)	-0.015 (0.902)
Child age 10 to 14	-0.014 (0.870)	-0.019 (0.872)	0.111 (0.403)	-0.155 (0.219)
Union member	0.151*** (0.003)	0.294*** (0.000)	0.202*** (0.005)	0.029 (0.671)
Has disability	-0.101** (0.022)	-0.014 (0.834)	0.040 (0.577)	-0.059 (0.384)
Constant	0.857*** (0.000)	0.680** (0.012)	0.977*** (0.000)	5.962*** (0.000)
Number of observations	280	248	202	174
R2	0.161	0.175	0.169	0.156

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Section C: Using Year 12 Completers as the Comparison Group, Females

Table 1c: Aggregate Returns to Education for the 1993 SET (ABSCQ) Relative to Year 12 Completion – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	0.105*** (0.000)	0.033 (0.163)	0.047** (0.025)	0.299*** (0.000)
Age 20 to 24	0.076* (0.071)	0.114* (0.090)	0.115** (0.023)	-0.284*** (0.000)
Age 25 to 29	0.088** (0.025)	0.226*** (0.000)	0.213*** (0.000)	-0.098** (0.050)
Age 30 to 34	0.085** (0.038)	0.200*** (0.003)	0.192*** (0.000)	0.019 (0.716)
Age 35 to 39	0.061 (0.127)	0.136** (0.038)	0.154*** (0.002)	0.027 (0.607)
Age 40 to 44	0.067 (0.107)	0.154** (0.022)	0.162*** (0.001)	-0.012 (0.819)
Age 45 to 49	0.022 (0.603)	0.046 (0.492)	0.156*** (0.002)	-0.050 (0.352)
Age 50 to 54	(dropped)	-0.149** (0.038)	(dropped)	(dropped)
Age 55 to 64	-0.017 (0.738)	(dropped)	0.170** (0.023)	-0.121* (0.091)
Capital City	-0.004 (0.856)	0.093*** (0.001)	0.110*** (0.000)	0.076*** (0.005)
Non-English speaking country	0.117*** (0.005)	-0.075 (0.198)	-0.018 (0.717)	-0.103** (0.030)
English is first language	0.082** (0.017)	-0.106** (0.030)	-0.057 (0.176)	0.063 (0.105)
NSW	-0.011 (0.679)	-0.018 (0.612)	-0.032 (0.323)	-0.037 (0.234)
VIC	-0.027 (0.327)	-0.071* (0.052)	-0.038 (0.246)	-0.085*** (0.008)
QLD	-0.058* (0.059)	-0.006 (0.880)	-0.052 (0.157)	-0.149*** (0.000)
SA	-0.001 (0.969)	-0.059 (0.160)	-0.127*** (0.001)	-0.148*** (0.000)
WA	0.013 (0.677)	-0.015 (0.720)	0.031 (0.427)	-0.056 (0.134)
Married	0.046** (0.027)	-0.083*** (0.003)	0.022 (0.362)	0.017 (0.453)
Child age 0 to 2	-0.175*** (0.000)	-0.318*** (0.000)	-0.166*** (0.000)	-0.006 (0.885)
Child age 3 to 4	-0.170*** (0.000)	-0.341*** (0.000)	-0.253*** (0.000)	-0.106* (0.064)
Child age 5 to 9	-0.086*** (0.008)	-0.330*** (0.000)	-0.206*** (0.000)	-0.049 (0.263)
Child age 10 to 14	-0.104*** (0.003)	-0.136*** (0.003)	-0.067 (0.109)	-0.075* (0.069)
Union member	0.198*** (0.000)	0.124*** (0.000)	0.263*** (0.000)	0.051** (0.015)
Constant	0.623*** (0.000)	0.674*** (0.000)	0.526*** (0.000)	6.203*** (0.000)
Number of observations	1,590	1,485	1,425	858
R2	0.146	0.163	0.176	0.330

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 2c: Aggregate Returns to Education for the 1993 SET (ABSCQ) Relative to Year 12 Completion – Associate Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma	0.065*	0.042	-0.040	-0.036
	(0.056)	(0.325)	(0.350)	(0.490)
Age 20 to 24	0.098	0.253	0.172	0.454
	(0.546)	(0.261)	(0.437)	(0.115)
Age 25 to 29	0.118	0.280	0.242	0.646**
	(0.470)	(0.215)	(0.277)	(0.026)
Age 30 to 34	0.098	0.269	0.208	0.706**
	(0.563)	(0.246)	(0.367)	(0.019)
Age 35 to 39	0.087	0.177	0.201	0.741**
	(0.604)	(0.445)	(0.381)	(0.014)
Age 40 to 44	0.015	0.144	0.116	0.739**
	(0.931)	(0.541)	(0.619)	(0.018)
Age 45 to 49	-0.038	-0.037	0.026	0.692**
	(0.822)	(0.873)	(0.911)	(0.024)
Age 50 to 54	0.000	-0.043	-0.001	0.576*
	(0.998)	(0.856)	(0.996)	(0.061)
Age 55 to 64	-0.025	0.011	0.010	0.257
	(0.890)	(0.964)	(0.967)	(0.422)
Capital City	0.008	0.068	0.082	0.108
	(0.845)	(0.172)	(0.125)	(0.119)
Non-English speaking country	0.016	-0.126	0.045	0.133
	(0.904)	(0.448)	(0.775)	(0.703)
English is first language	0.117	-0.037	-0.038	0.240
	(0.329)	(0.808)	(0.784)	(0.399)
NSW	0.042	-0.088	-0.048	-0.001
	(0.458)	(0.219)	(0.506)	(0.990)
VIC	-0.014	-0.148*	-0.068	-0.094
	(0.815)	(0.052)	(0.372)	(0.301)
QLD	-0.017	-0.054	-0.152*	-0.162
	(0.798)	(0.507)	(0.059)	(0.115)
SA	0.047	-0.185**	-0.206**	-0.206**
	(0.484)	(0.032)	(0.014)	(0.023)
WA	0.002	-0.054	0.064	-0.045
	(0.982)	(0.539)	(0.486)	(0.686)
Married	0.082**	-0.074	0.004	0.043
	(0.047)	(0.148)	(0.938)	(0.483)
Child age 0 to 2	-0.302***	-0.303***	-0.136*	-0.026
	(0.000)	(0.000)	(0.091)	(0.832)
Child age 3 to 4	-0.302***	-0.395***	-0.372***	0.261
	(0.001)	(0.002)	(0.004)	(0.257)
Child age 5 to 9	-0.224***	-0.467***	-0.376***	0.057
	(0.002)	(0.000)	(0.000)	(0.765)
Child age 10 to 14	-0.005	-0.255***	-0.062	-0.141
	(0.945)	(0.001)	(0.454)	(0.242)
Union member	0.211***	0.067	0.197***	0.093*
	(0.000)	(0.174)	(0.000)	(0.096)
Constant	0.549***	0.668**	0.616**	5.274***
	(0.007)	(0.017)	(0.021)	(0.000)
Number of observations	493	430	398	222
R2	0.148	0.215	0.177	0.198

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 3c: Aggregate Returns to Education for the 1993 SET (ABSCQ) Relative to Year 12 Completion – Skilled Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications	0.058** (0.029)	-0.013 (0.713)	-0.010 (0.771)	0.057* (0.098)
Age 20 to 24	-0.033 (0.816)	0.037 (0.830)	0.194 (0.238)	0.406*** (0.005)
Age 25 to 29	-0.069 (0.628)	0.027 (0.879)	0.183 (0.273)	0.512*** (0.001)
Age 30 to 34	-0.088 (0.540)	-0.022 (0.901)	0.035 (0.834)	0.599*** (0.000)
Age 35 to 39	-0.128 (0.375)	-0.070 (0.692)	0.053 (0.762)	0.628*** (0.000)
Age 40 to 44	-0.052 (0.719)	-0.037 (0.831)	0.143 (0.398)	0.615*** (0.000)
Age 45 to 49	-0.168 (0.242)	-0.205 (0.241)	-0.004 (0.983)	0.660*** (0.000)
Age 50 to 54	-0.151 (0.301)	-0.315* (0.075)	0.020 (0.904)	0.618*** (0.000)
Age 55 to 64	-0.157 (0.288)	-0.209 (0.248)	-0.033 (0.860)	0.507*** (0.003)
Capital City	-0.006 (0.837)	0.060 (0.109)	0.160*** (0.000)	0.134*** (0.001)
Non-English speaking country	-0.109 (0.228)	0.040 (0.730)	0.162 (0.211)	-0.171* (0.089)
English is first language	-0.057 (0.456)	-0.051 (0.591)	0.073 (0.500)	-0.035 (0.703)
NSW	-0.012 (0.788)	-0.016 (0.775)	0.013 (0.822)	-0.063 (0.260)
VIC	-0.064 (0.166)	-0.019 (0.748)	0.026 (0.680)	-0.090 (0.151)
QLD	-0.076 (0.116)	0.033 (0.593)	0.030 (0.640)	-0.176*** (0.009)
SA	-0.018 (0.737)	-0.042 (0.542)	-0.131* (0.074)	-0.114 (0.104)
WA	-0.048 (0.383)	0.024 (0.745)	0.105 (0.128)	-0.044 (0.499)
Married	0.068** (0.031)	-0.089** (0.032)	-0.044 (0.290)	0.027 (0.468)
Child age 0 to 2	-0.230*** (0.000)	-0.377*** (0.000)	-0.222*** (0.001)	0.007 (0.934)
Child age 3 to 4	-0.149** (0.020)	-0.245*** (0.006)	-0.167* (0.063)	-0.076 (0.579)
Child age 5 to 9	-0.077 (0.142)	-0.328*** (0.000)	-0.217*** (0.002)	-0.204*** (0.010)
Child age 10 to 14	-0.091* (0.057)	-0.282*** (0.000)	-0.099 (0.164)	-0.067 (0.445)
Union member	0.240*** (0.000)	0.096** (0.017)	0.243*** (0.000)	0.097*** (0.008)
Constant	0.924*** (0.000)	0.813*** (0.000)	0.401** (0.050)	5.599*** (0.000)
Number of observations	844	724	615	278
R2	0.118	0.163	0.169	0.270

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 4c: Aggregate Returns to Education for the 1993 SET (ABSCQ) Relative to Year 12 Completion – Basic Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications	0.030 (0.124)	-0.045* (0.074)	0.018 (0.463)	0.003 (0.916)
Age 20 to 24	0.007 (0.889)	0.217*** (0.001)	0.221*** (0.000)	0.369*** (0.000)
Age 25 to 29	0.083 (0.132)	0.237*** (0.001)	0.264*** (0.000)	0.583*** (0.000)
Age 30 to 34	0.030 (0.599)	0.203*** (0.006)	0.217*** (0.002)	0.659*** (0.000)
Age 35 to 39	0.043 (0.456)	0.185** (0.011)	0.180*** (0.009)	0.593*** (0.000)
Age 40 to 44	0.056 (0.325)	0.120 (0.103)	0.252*** (0.000)	0.575*** (0.000)
Age 45 to 49	-0.013 (0.826)	-0.064 (0.395)	0.059 (0.405)	0.473*** (0.000)
Age 50 to 54	0.015 (0.809)	-0.084 (0.287)	0.138* (0.074)	0.466*** (0.000)
Age 55 to 64	-0.058 (0.390)	-0.109 (0.217)	0.140 (0.115)	0.470*** (0.000)
Capital City	-0.000 (0.983)	0.078*** (0.005)	0.109*** (0.000)	0.120*** (0.000)
Non-English speaking country	-0.071 (0.204)	-0.150** (0.033)	-0.012 (0.865)	-0.083 (0.334)
English is first language	-0.015 (0.737)	-0.095* (0.087)	-0.027 (0.618)	0.066 (0.229)
NSW	0.003 (0.923)	-0.090** (0.035)	-0.049 (0.242)	-0.072* (0.090)
VIC	-0.012 (0.742)	-0.140*** (0.003)	-0.042 (0.354)	0.001 (0.991)
QLD	-0.017 (0.658)	-0.102** (0.037)	-0.085* (0.066)	-0.127*** (0.009)
SA	-0.007 (0.863)	-0.152*** (0.003)	-0.127*** (0.009)	-0.162*** (0.002)
WA	-0.058 (0.156)	-0.090* (0.094)	-0.046 (0.377)	-0.100* (0.063)
Married	0.073*** (0.002)	-0.107*** (0.001)	0.008 (0.786)	-0.003 (0.926)
Child age 0 to 2	-0.256*** (0.000)	-0.322*** (0.000)	-0.237*** (0.000)	-0.051 (0.380)
Child age 3 to 4	-0.214*** (0.000)	-0.340*** (0.000)	-0.308*** (0.000)	-0.146* (0.096)
Child age 5 to 9	-0.132*** (0.000)	-0.417*** (0.000)	-0.232*** (0.000)	-0.156** (0.011)
Child age 10 to 14	-0.149*** (0.000)	-0.170*** (0.001)	-0.152*** (0.002)	-0.167*** (0.004)
Union member	0.250*** (0.000)	-0.004 (0.881)	0.210*** (0.000)	0.086*** (0.002)
Constant	0.738*** (0.000)	0.794*** (0.000)	0.525*** (0.000)	5.525*** (0.000)
Number of observations	1,574	1,294	1,240	554
R2	0.123	0.175	0.141	0.291

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 5c: Aggregate Returns to Education for the 1997 SET (ABSCQ) Relative to Year 12 Completion – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	0.046*** (0.001)	0.046** (0.030)	0.049** (0.011)	0.276*** (0.000)
Age 20 to 24	0.031 (0.494)	0.384*** (0.000)	0.063 (0.323)	-0.055 (0.770)
Age 25 to 29	0.060 (0.165)	0.472*** (0.000)	0.158** (0.010)	0.144 (0.447)
Age 30 to 34	-0.004 (0.929)	0.445*** (0.000)	0.147** (0.022)	0.220 (0.247)
Age 35 to 39	0.059 (0.185)	0.336*** (0.000)	0.151** (0.018)	0.260 (0.170)
Age 40 to 44	0.065 (0.142)	0.279*** (0.000)	0.129** (0.046)	0.245 (0.198)
Age 45 to 49	0.022 (0.617)	0.326*** (0.000)	0.114* (0.076)	0.312 (0.101)
Age 50 to 54	0.013 (0.775)	0.374*** (0.000)	0.225*** (0.001)	0.225 (0.237)
Age 55 to 59	(dropped)	(dropped)	(dropped)	0.343 (0.139)
Age 60 to 64	-0.191** (0.013)	0.156 (0.227)	-0.169 (0.327)	(dropped)
English is first language	-0.011 (0.692)	-0.089** (0.027)	-0.034 (0.349)	0.000 (1.000)
Non-English speaking country	-0.095*** (0.008)	-0.042 (0.425)	-0.005 (0.926)	0.002 (0.955)
NSW	0.022 (0.322)	-0.054 (0.105)	0.043 (0.159)	-0.016 (0.515)
VIC	0.060*** (0.005)	0.006 (0.851)	0.122*** (0.000)	-0.026 (0.310)
QLD	0.068*** (0.005)	0.008 (0.817)	0.025 (0.450)	-0.081*** (0.002)
SA	0.022 (0.439)	-0.042 (0.315)	0.015 (0.684)	-0.115*** (0.001)
WA	-0.008 (0.762)	0.033 (0.432)	0.076** (0.039)	-0.062* (0.058)
Married	0.060*** (0.000)	-0.134*** (0.000)	-0.001 (0.971)	0.036** (0.040)
Child age 0 to 2	-0.188*** (0.000)	-0.358*** (0.000)	-0.124*** (0.000)	0.020 (0.538)
Child age 3 to 4	-0.129*** (0.000)	-0.258*** (0.000)	-0.097* (0.074)	-0.085* (0.095)
Child age 5 to 9	-0.122*** (0.000)	-0.175*** (0.000)	-0.170*** (0.000)	-0.059* (0.070)
Child age 10 to 14	-0.049** (0.042)	-0.074** (0.046)	-0.074** (0.028)	-0.016 (0.556)
Union member	0.133*** (0.000)	0.196*** (0.000)	0.228*** (0.000)	0.035* (0.052)
Has disability	-0.025 (0.204)	-0.120*** (0.000)	-0.062** (0.023)	-0.006 (0.803)
Constant	0.788*** (0.000)	0.409*** (0.000)	0.574*** (0.000)	6.174*** (0.000)
Number of observations	2,019	1,888	1,797	1,116
R2	0.117	0.190	0.119	0.339

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 6c: Aggregate Returns to Education for the 1997 SET (ABSCQ) Relative to Year 12 Completion – Associate Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma	-0.010 (0.737)	0.060 (0.148)	0.003 (0.929)	0.022 (0.507)
Age 20 to 24	0.045 (0.798)	0.076 (0.741)	0.356* (0.099)	0.216 (0.120)
Age 25 to 29	-0.006 (0.973)	0.093 (0.690)	0.428** (0.050)	0.361** (0.011)
Age 30 to 34	-0.087 (0.627)	0.089 (0.708)	0.332 (0.133)	0.554*** (0.000)
Age 35 to 39	0.016 (0.928)	0.005 (0.982)	0.391* (0.080)	0.476*** (0.001)
Age 40 to 44	0.007 (0.969)	-0.053 (0.826)	0.408* (0.070)	0.412*** (0.006)
Age 45 to 49	-0.077 (0.667)	-0.120 (0.615)	0.355 (0.111)	0.517*** (0.001)
Age 50 to 54	-0.073 (0.690)	0.037 (0.880)	0.384* (0.091)	0.361** (0.017)
Age 55 to 59	0.085 (0.693)	-0.130 (0.658)	0.390 (0.155)	(dropped) .
Age 60 to 64	-0.203 (0.342)	-0.410 (0.184)	0.034 (0.926)	(dropped) .
English is first language	0.066 (0.276)	-0.170** (0.045)	-0.100 (0.208)	-0.016 (0.795)
Non-English speaking country	0.102 (0.240)	-0.122 (0.336)	0.088 (0.472)	-0.069 (0.502)
NSW	0.042 (0.443)	-0.145* (0.059)	-0.024 (0.726)	-0.063 (0.249)
VIC	0.072 (0.204)	-0.045 (0.569)	0.054 (0.451)	-0.108** (0.046)
QLD	0.075 (0.216)	-0.224*** (0.008)	-0.171** (0.031)	-0.067 (0.330)
SA	-0.022 (0.739)	-0.152 (0.115)	-0.059 (0.498)	-0.106 (0.143)
WA	0.020 (0.760)	-0.049 (0.586)	-0.051 (0.530)	-0.024 (0.706)
Married	0.107*** (0.002)	-0.116** (0.020)	0.006 (0.894)	0.039 (0.290)
Child age 0 to 2	-0.208*** (0.000)	-0.285*** (0.000)	-0.176*** (0.009)	0.050 (0.432)
Child age 3 to 4	-0.218*** (0.007)	-0.472*** (0.000)	-0.251** (0.022)	-0.058 (0.686)
Child age 5 to 9	-0.237*** (0.000)	-0.184* (0.079)	-0.261*** (0.003)	-0.037 (0.665)
Child age 10 to 14	0.042 (0.468)	-0.044 (0.585)	-0.120 (0.121)	-0.021 (0.734)
Union member	0.197*** (0.000)	-0.006 (0.906)	0.176*** (0.000)	0.053 (0.185)
Has disability	-0.069* (0.095)	-0.077 (0.193)	0.005 (0.931)	0.064 (0.187)
Constant	0.725*** (0.000)	0.976*** (0.000)	0.504** (0.033)	5.956*** (0.000)
Number of observations	535	484	483	292
R2	0.151	0.169	0.109	0.242

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 7c: Aggregate Returns to Education for the 1997 SET (ABSCQ) Relative to Year 12 Completion – Skilled Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications	-0.030	-0.115**	-0.070	-0.142***
	(0.356)	(0.013)	(0.147)	(0.001)
Age 20 to 24	-0.043	0.170	0.304**	0.167
	(0.718)	(0.268)	(0.040)	(0.121)
Age 25 to 29	-0.025	0.235	0.252	0.260**
	(0.837)	(0.146)	(0.105)	(0.025)
Age 30 to 34	0.016	0.133	0.367**	0.497***
	(0.896)	(0.394)	(0.016)	(0.000)
Age 35 to 39	0.020	-0.075	0.341**	0.601***
	(0.871)	(0.647)	(0.037)	(0.008)
Age 40 to 44	0.080	-0.022	0.321**	0.483***
	(0.518)	(0.892)	(0.044)	(0.000)
Age 45 to 49	-0.031	0.019	0.197	0.432***
	(0.802)	(0.908)	(0.207)	(0.001)
Age 50 to 54	-0.038	0.075	0.367**	0.288**
	(0.758)	(0.641)	(0.023)	(0.020)
Age 55 to 59	-0.116	-0.283	0.250	0.762**
	(0.488)	(0.263)	(0.346)	(0.010)
Age 60 to 64	-0.342*	(dropped)	(dropped)	(dropped)
	(0.097)	.	.	.
English is first language	0.099	-0.057	0.137	0.090
	(0.133)	(0.563)	(0.229)	(0.415)
Non-English speaking country	-0.020	-0.129	0.307*	0.336**
	(0.820)	(0.399)	(0.077)	(0.042)
NSW	-0.003	0.000	0.060	-0.007
	(0.962)	(1.000)	(0.502)	(0.925)
VIC	0.027	0.037	0.058	0.024
	(0.630)	(0.648)	(0.500)	(0.767)
QLD	0.029	0.094	-0.053	-0.131*
	(0.591)	(0.234)	(0.517)	(0.053)
SA	0.001	-0.040	-0.150	-0.134
	(0.987)	(0.650)	(0.102)	(0.154)
WA	0.016	0.079	-0.001	-0.013
	(0.800)	(0.381)	(0.991)	(0.882)
Married	0.101***	-0.094*	0.003	0.039
	(0.006)	(0.090)	(0.951)	(0.437)
Child age 0 to 2	-0.312***	-0.347***	-0.264***	-0.011
	(0.000)	(0.000)	(0.003)	(0.904)
Child age 3 to 4	-0.189***	-0.431***	-0.232**	-0.235
	(0.010)	(0.000)	(0.049)	(0.206)
Child age 5 to 9	-0.294***	-0.196**	-0.286***	-0.197
	(0.000)	(0.037)	(0.002)	(0.101)
Child age 10 to 14	-0.084	-0.111	-0.239***	-0.078
	(0.141)	(0.167)	(0.004)	(0.331)
Union member	0.149***	0.132**	0.195***	0.045
	(0.001)	(0.039)	(0.002)	(0.433)
Has disability	-0.086**	-0.091	-0.040	-0.079
	(0.044)	(0.147)	(0.534)	(0.227)
Constant	0.785***	0.645***	0.365*	5.924***
	(0.000)	(0.001)	(0.056)	(0.000)
Number of observations	480	411	348	166
R ²	0.166	0.199	0.146	0.365

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 8c: Aggregate Returns to Education for the 1997 SET (ABSCQ) Relative to Year 12 Completion – Basic Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications	-0.043*** (0.003)	-0.002 (0.907)	-0.032 (0.120)	-0.051*** (0.001)
Age 20 to 24	0.016 (0.704)	0.177*** (0.002)	0.251*** (0.000)	0.347*** (0.000)
Age 25 to 29	0.001 (0.977)	0.249*** (0.000)	0.283*** (0.000)	0.512*** (0.000)
Age 30 to 34	-0.015 (0.746)	0.142** (0.021)	0.284*** (0.000)	0.558*** (0.000)
Age 35 to 39	0.010 (0.830)	0.075 (0.229)	0.260*** (0.000)	0.554*** (0.000)
Age 40 to 44	0.032 (0.479)	-0.003 (0.961)	0.240*** (0.000)	0.556*** (0.000)
Age 45 to 49	-0.022 (0.627)	-0.030 (0.637)	0.107* (0.080)	0.609*** (0.000)
Age 50 to 54	-0.049 (0.294)	0.049 (0.452)	0.275*** (0.000)	0.470*** (0.000)
Age 55 to 59	-0.045 (0.413)	-0.306*** (0.000)	0.155** (0.045)	0.543*** (0.000)
Age 60 to 64	-0.082 (0.222)	-0.287** (0.015)	-0.016 (0.960)	0.136 (0.430)
English is first language	0.024 (0.504)	-0.001 (0.985)	0.032 (0.478)	-0.015 (0.691)
Non-English speaking country	-0.042 (0.398)	0.054 (0.403)	0.007 (0.914)	-0.014 (0.781)
NSW	0.054** (0.030)	-0.068* (0.052)	0.018 (0.617)	0.005 (0.849)
VIC	0.041 (0.142)	0.004 (0.925)	0.068* (0.093)	-0.021 (0.483)
QLD	0.088*** (0.001)	-0.015 (0.684)	-0.021 (0.581)	-0.089*** (0.002)
SA	0.050* (0.087)	-0.050 (0.223)	-0.065 (0.117)	-0.092*** (0.004)
WA	0.043 (0.134)	0.044 (0.270)	0.075* (0.063)	-0.020 (0.496)
Married	0.094*** (0.000)	-0.155*** (0.000)	0.009 (0.701)	0.046*** (0.006)
Child age 0 to 2	-0.268*** (0.000)	-0.312*** (0.000)	-0.193*** (0.000)	-0.030 (0.349)
Child age 3 to 4	-0.151*** (0.000)	-0.278*** (0.000)	-0.113* (0.059)	-0.028 (0.584)
Child age 5 to 9	-0.172*** (0.000)	-0.201*** (0.000)	-0.213*** (0.000)	-0.067** (0.042)
Child age 10 to 14	-0.025 (0.345)	-0.168*** (0.000)	-0.117*** (0.002)	-0.027 (0.365)
Union member	0.181*** (0.000)	0.138*** (0.000)	0.237*** (0.000)	0.018 (0.340)
Has disability	-0.088*** (0.000)	-0.049* (0.073)	-0.011 (0.681)	0.008 (0.712)
Constant	0.778*** (0.000)	0.611*** (0.000)	0.428*** (0.000)	5.846*** (0.000)
Number of observations	2,371	2,014	1,883	970
R2	0.128	0.178	0.102	0.325

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 9c: Aggregate Returns to Education for the 2001 SET (ABSCQ) Relative to Year 12 Completion – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	0.067*** (0.000)	0.027 (0.161)	0.065*** (0.000)	0.274*** (0.000)
Age 20 to 24	-0.109* (0.081)	0.445*** (0.000)	(dropped)	-0.256*** (0.000)
Age 25 to 29	-0.076 (0.222)	0.533*** (0.000)	0.079** (0.017)	-0.063 (0.196)
Age 30 to 34	-0.040 (0.526)	0.498*** (0.000)	0.147*** (0.000)	0.049 (0.342)
Age 35 to 39	-0.117* (0.063)	0.509*** (0.000)	0.134*** (0.000)	0.083 (0.106)
Age 40 to 44	-0.088 (0.163)	0.434*** (0.000)	0.119*** (0.002)	0.084 (0.111)
Age 45 to 49	-0.057 (0.362)	0.405*** (0.000)	0.115*** (0.002)	0.110** (0.035)
Age 50 to 54	-0.132** (0.035)	0.277*** (0.003)	0.008 (0.840)	0.030 (0.559)
Age 55 to 59	-0.106 (0.107)	0.055 (0.580)	0.079 (0.161)	(dropped)
Age 60 to 64	(dropped)	(dropped)	(dropped)	(dropped)
English is first language	-0.027 (0.405)	-0.195*** (0.000)	-0.133*** (0.003)	0.043 (0.279)
Non-English speaking country	-0.125*** (0.002)	-0.020 (0.726)	-0.021 (0.698)	0.058 (0.191)
NSW	0.028 (0.196)	-0.047 (0.138)	-0.021 (0.491)	0.034 (0.245)
VIC	0.012 (0.579)	-0.059** (0.049)	0.042 (0.137)	-0.067** (0.016)
QLD	0.001 (0.961)	-0.023 (0.507)	-0.045 (0.166)	-0.088*** (0.003)
SA	-0.005 (0.850)	-0.049 (0.196)	-0.017 (0.643)	-0.123*** (0.001)
WA	0.038 (0.121)	-0.024 (0.503)	-0.013 (0.718)	-0.089*** (0.009)
Father born overseas	0.008 (0.692)	-0.041 (0.153)	-0.052* (0.051)	-0.024 (0.336)
Mother born overseas	0.007 (0.723)	0.034 (0.265)	0.030 (0.308)	0.019 (0.504)
Married	0.014 (0.333)	-0.019 (0.395)	0.025 (0.225)	-0.015 (0.416)
Child age 0 to 2	-0.213*** (0.000)	-0.471*** (0.000)	-0.211*** (0.000)	-0.014 (0.690)
Child age 3 to 4	-0.178*** (0.000)	-0.519*** (0.000)	-0.366*** (0.000)	0.074 (0.207)
Child age 5 to 9	-0.049** (0.044)	-0.450*** (0.000)	-0.206*** (0.000)	0.064* (0.073)
Child age 10 to 14	-0.022 (0.375)	-0.321*** (0.000)	-0.070** (0.048)	-0.130*** (0.000)
Union member	0.141*** (0.000)	0.154*** (0.000)	0.185*** (0.000)	0.023 (0.267)
Has disability	-0.115*** (0.000)	0.003 (0.913)	0.042* (0.070)	-0.098*** (0.000)
Constant	0.969*** (0.000)	0.462*** (0.000)	0.768*** (0.000)	6.558*** (0.000)
Number of observations	2,407	2,276	2,141	1,308
R2	0.134	0.212	0.116	0.306

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 10c: Aggregate Returns to Education for the 2001 SET (ABSCQ) Relative to Year 12 Completion – Associate Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma	0.050*	0.029	0.059	0.049
	(0.072)	(0.455)	(0.146)	(0.148)
Age 20 to 24	0.232	0.103	0.022	0.318**
	(0.171)	(0.652)	(0.926)	(0.028)
Age 25 to 29	0.218	0.177	0.030	0.468***
	(0.194)	(0.434)	(0.897)	(0.001)
Age 30 to 34	0.261	0.108	0.129	0.559***
	(0.129)	(0.641)	(0.582)	(0.000)
Age 35 to 39	0.165	0.074	0.079	0.697***
	(0.339)	(0.753)	(0.738)	(0.000)
Age 40 to 44	0.110	-0.106	0.063	0.653***
	(0.527)	(0.653)	(0.795)	(0.000)
Age 45 to 49	0.207	-0.064	0.062	0.612***
	(0.228)	(0.784)	(0.792)	(0.000)
Age 50 to 54	0.114	-0.176	-0.028	0.477***
	(0.522)	(0.464)	(0.907)	(0.003)
Age 55 to 59	0.123	-0.500**	-0.145	0.524***
	(0.482)	(0.033)	(0.556)	(0.004)
Age 60 to 64	0.147	-0.276	(dropped)	(dropped)
	(0.468)	(0.415)	.	.
English is first language	-0.075	-0.170	-0.235**	0.086
	(0.293)	(0.102)	(0.024)	(0.265)
Non-English speaking country	-0.130	-0.114	-0.076	0.050
	(0.124)	(0.367)	(0.544)	(0.590)
NSW	0.036	-0.112	-0.083	-0.031
	(0.453)	(0.109)	(0.229)	(0.600)
VIC	0.057	-0.102	0.053	-0.064
	(0.242)	(0.141)	(0.470)	(0.254)
QLD	0.028	-0.184**	-0.067	-0.136*
	(0.574)	(0.012)	(0.378)	(0.059)
SA	0.064	-0.036	-0.059	-0.145**
	(0.265)	(0.676)	(0.490)	(0.039)
WA	0.075	-0.159**	0.072	-0.127*
	(0.149)	(0.034)	(0.346)	(0.071)
Father born overseas	-0.005	-0.173***	-0.112*	-0.030
	(0.918)	(0.006)	(0.093)	(0.606)
Mother born overseas	-0.021	0.166**	0.043	0.030
	(0.673)	(0.012)	(0.555)	(0.631)
Married	0.050	-0.070	0.033	-0.042
	(0.130)	(0.139)	(0.510)	(0.261)
Child age 0 to 2	-0.236***	-0.460***	-0.217***	-0.038
	(0.000)	(0.000)	(0.003)	(0.556)
Child age 3 to 4	-0.171***	-0.532***	-0.366***	0.086
	(0.003)	(0.000)	(0.000)	(0.422)
Child age 5 to 9	-0.092	-0.352***	-0.251***	0.010
	(0.101)	(0.000)	(0.002)	(0.888)
Child age 10 to 14	-0.053	-0.302***	-0.190**	-0.093
	(0.336)	(0.000)	(0.027)	(0.281)
Union member	0.152***	0.053	0.175***	-0.050
	(0.000)	(0.327)	(0.001)	(0.262)
Has disability	-0.062*	0.065	-0.042	-0.104**
	(0.071)	(0.192)	(0.417)	(0.016)
Constant	0.711***	0.934***	0.938***	6.040***
	(0.000)	(0.000)	(0.000)	(0.000)
Number of observations	549	500	472	268
R2	0.117	0.288	0.118	0.260

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 11c: Aggregate Returns to Education for the 2001 SET (ABSCQ) Relative to Year 12 Completion – Skilled Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications	-0.029	-0.044	-0.067*	-0.143***
	(0.233)	(0.191)	(0.060)	(0.000)
Age 20 to 24	-0.018	0.053	0.064	0.264***
	(0.819)	(0.639)	(0.573)	(0.002)
Age 25 to 29	-0.051	0.128	0.095	0.436***
	(0.530)	(0.270)	(0.412)	(0.000)
Age 30 to 34	0.004	-0.060	0.030	0.548***
	(0.960)	(0.627)	(0.815)	(0.000)
Age 35 to 39	-0.051	-0.059	0.042	0.582***
	(0.561)	(0.630)	(0.734)	(0.000)
Age 40 to 44	-0.085	-0.115	-0.043	0.526***
	(0.332)	(0.353)	(0.727)	(0.000)
Age 45 to 49	0.008	-0.093	-0.126	0.394***
	(0.928)	(0.433)	(0.298)	(0.000)
Age 50 to 54	-0.032	-0.281**	-0.135	0.423***
	(0.729)	(0.030)	(0.301)	(0.000)
Age 55 to 59	-0.082	-0.403***	-0.073	0.619***
	(0.368)	(0.002)	(0.587)	(0.000)
Age 60 to 64	-0.170	-0.485**	(dropped)	(dropped)
	(0.237)	(0.022)	.	.
English is first language	-0.087	0.119	0.055	0.104
	(0.324)	(0.302)	(0.643)	(0.316)
Non-English speaking country	-0.177*	0.107	0.020	-0.047
	(0.090)	(0.436)	(0.894)	(0.702)
NSW	-0.000	-0.078	-0.017	0.056
	(0.992)	(0.198)	(0.793)	(0.402)
VIC	0.009	-0.068	0.054	-0.026
	(0.852)	(0.263)	(0.401)	(0.666)
QLD	-0.025	-0.110*	-0.083	-0.115*
	(0.575)	(0.069)	(0.198)	(0.058)
SA	0.018	-0.104	-0.142**	-0.081
	(0.718)	(0.122)	(0.046)	(0.217)
WA	0.006	-0.043	0.016	-0.094
	(0.902)	(0.513)	(0.820)	(0.137)
Father born overseas	0.001	0.036	-0.083*	0.042
	(0.976)	(0.472)	(0.093)	(0.386)
Mother born overseas	-0.042	0.095*	0.109*	-0.009
	(0.290)	(0.084)	(0.051)	(0.858)
Married	0.082***	-0.082**	-0.043	0.059
	(0.003)	(0.040)	(0.289)	(0.111)
Child age 0 to 2	-0.336***	-0.357***	-0.371***	-0.034
	(0.000)	(0.000)	(0.000)	(0.684)
Child age 3 to 4	-0.251***	-0.435***	-0.224**	0.056
	(0.000)	(0.000)	(0.012)	(0.691)
Child age 5 to 9	-0.095**	-0.311***	-0.215***	-0.091
	(0.034)	(0.000)	(0.001)	(0.203)
Child age 10 to 14	-0.012	-0.337***	0.004	-0.107
	(0.815)	(0.000)	(0.952)	(0.266)
Union member	0.175***	0.137***	0.259***	0.085*
	(0.000)	(0.003)	(0.000)	(0.053)
Has disability	-0.117***	-0.029	-0.040	-0.075*
	(0.000)	(0.483)	(0.350)	(0.082)
Constant	1.008***	0.657***	0.721***	5.959***
	(0.000)	(0.000)	(0.000)	(0.000)
Number of observations	826	706	635	339
R2	0.157	0.248	0.174	0.263

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 12c: Aggregate Returns to Education for the 2001 SET (ABSCQ) Relative to Year 12 Completion – Basic Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications	-0.024 (0.150)	-0.013 (0.555)	-0.023 (0.344)	-0.071*** (0.004)
Age 20 to 24	-0.006 (0.919)	0.126* (0.082)	0.191*** (0.008)	0.437*** (0.000)
Age 25 to 29	0.002 (0.970)	0.181** (0.013)	0.211*** (0.004)	0.622*** (0.000)
Age 30 to 34	0.076 (0.193)	0.144* (0.055)	0.219*** (0.004)	0.648*** (0.000)
Age 35 to 39	-0.065 (0.274)	0.079 (0.306)	0.185** (0.017)	0.711*** (0.000)
Age 40 to 44	0.021 (0.717)	-0.001 (0.993)	0.193** (0.011)	0.791*** (0.000)
Age 45 to 49	0.009 (0.879)	0.066 (0.373)	0.214*** (0.004)	0.723*** (0.000)
Age 50 to 54	-0.039 (0.504)	-0.149** (0.043)	0.075 (0.313)	0.541*** (0.000)
Age 55 to 59	-0.095 (0.118)	-0.295*** (0.000)	0.131 (0.114)	0.630*** (0.000)
Age 60 to 64	0.044 (0.648)	-0.439*** (0.000)	(dropped) (dropped)	(dropped) (dropped)
English is first language	-0.035 (0.426)	-0.048 (0.435)	-0.081 (0.226)	0.035 (0.617)
Non-English speaking country	-0.190*** (0.000)	0.175** (0.026)	-0.014 (0.864)	-0.023 (0.774)
NSW	0.016 (0.569)	-0.061 (0.103)	-0.002 (0.964)	0.025 (0.506)
VIC	0.012 (0.681)	-0.093** (0.020)	0.032 (0.453)	-0.049 (0.251)
QLD	0.006 (0.837)	-0.127*** (0.001)	-0.115*** (0.007)	-0.148*** (0.001)
SA	-0.019 (0.540)	-0.096** (0.030)	-0.002 (0.968)	-0.126*** (0.007)
WA	0.046 (0.147)	-0.135*** (0.002)	-0.012 (0.792)	-0.054 (0.254)
Father born overseas	0.061** (0.018)	0.012 (0.745)	-0.021 (0.604)	0.050 (0.210)
Mother born overseas	-0.035 (0.230)	0.014 (0.735)	0.035 (0.409)	0.005 (0.895)
Married	0.078*** (0.000)	-0.082*** (0.003)	-0.004 (0.897)	-0.011 (0.687)
Child age 0 to 2	-0.297*** (0.000)	-0.371*** (0.000)	-0.189*** (0.000)	-0.098* (0.063)
Child age 3 to 4	-0.192*** (0.000)	-0.500*** (0.000)	-0.225*** (0.000)	0.077 (0.376)
Child age 5 to 9	-0.141*** (0.000)	-0.396*** (0.000)	-0.242*** (0.000)	0.005 (0.923)
Child age 10 to 14	-0.074** (0.014)	-0.305*** (0.000)	-0.121*** (0.010)	-0.207*** (0.000)
Union member	0.188*** (0.000)	0.138*** (0.000)	0.221*** (0.000)	-0.016 (0.617)
Has disability	-0.117*** (0.000)	0.001 (0.978)	-0.019 (0.520)	-0.046 (0.122)
Constant	0.889*** (0.000)	0.739*** (0.000)	0.648*** (0.000)	5.915*** (0.000)
Number of observations	1,918	1,593	1,432	713
R2	0.125	0.207	0.094	0.250

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 13c: Aggregate Returns to Education for the 2001 SET (ASCED) Relative to Year 12 Completion – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	0.067*** (0.000)	0.041** (0.033)	0.067*** (0.000)	0.263*** (0.000)
Age 20 to 24	0.000 (0.992)	0.389*** (0.000)	-0.033 (0.527)	-0.364*** (0.000)
Age 25 to 29	0.030 (0.358)	0.454*** (0.000)	0.035 (0.491)	-0.176*** (0.000)
Age 30 to 34	0.066* (0.054)	0.430*** (0.000)	0.110** (0.037)	-0.064* (0.064)
Age 35 to 39	-0.009 (0.796)	0.391*** (0.000)	0.091* (0.091)	-0.011 (0.751)
Age 40 to 44	0.019 (0.573)	0.344*** (0.000)	0.067 (0.216)	0.045 (0.182)
Age 45 to 49	0.045 (0.186)	0.310*** (0.000)	0.052 (0.316)	(dropped) .
Age 50 to 54	-0.040 (0.242)	0.163*** (0.001)	-0.016 (0.758)	-0.087** (0.012)
Age 55 to 59	(dropped)	(dropped)	(dropped)	-0.125*** (0.010)
Age 60 to 64	0.099 (0.132)	-0.093 (0.364)	(dropped)	(dropped)
English is first language	0.001 (0.986)	-0.161*** (0.001)	-0.120*** (0.007)	0.082** (0.033)
Non-English speaking country	-0.096** (0.016)	-0.071 (0.244)	-0.079 (0.119)	0.093* (0.059)
NSW	0.037* (0.081)	-0.046 (0.143)	-0.028 (0.349)	0.031 (0.267)
VIC	0.023 (0.254)	-0.050 (0.101)	0.018 (0.511)	-0.038 (0.156)
QLD	0.009 (0.694)	-0.044 (0.187)	-0.051 (0.115)	-0.091*** (0.002)
SA	0.003 (0.903)	-0.060 (0.119)	-0.034 (0.335)	-0.112*** (0.001)
WA	0.043* (0.078)	-0.051 (0.158)	-0.015 (0.670)	-0.078** (0.012)
Father born overseas	0.017 (0.392)	-0.001 (0.980)	-0.067** (0.014)	-0.001 (0.980)
Mother born overseas	-0.013 (0.542)	-0.001 (0.971)	0.051* (0.083)	0.021 (0.430)
Married	0.019 (0.194)	-0.017 (0.441)	0.011 (0.597)	-0.002 (0.908)
Child age 0 to 2	-0.219*** (0.000)	-0.460*** (0.000)	-0.203*** (0.000)	0.040 (0.269)
Child age 3 to 4	-0.213*** (0.000)	-0.484*** (0.000)	-0.338*** (0.000)	0.094* (0.087)
Child age 5 to 9	-0.066*** (0.005)	-0.404*** (0.000)	-0.175*** (0.000)	0.044 (0.213)
Child age 10 to 14	-0.034 (0.168)	-0.280*** (0.000)	-0.066* (0.062)	-0.158*** (0.000)
Union member	0.141*** (0.000)	0.142*** (0.000)	0.198*** (0.000)	0.014 (0.469)
Has disability	-0.112*** (0.000)	0.026 (0.282)	0.037 (0.103)	-0.083*** (0.000)
Constant	0.831*** (0.000)	0.492*** (0.000)	0.807*** (0.000)	6.604*** (0.000)
Number of observations	2,488	2,344	2,203	1,338
R2	0.138	0.192	0.108	0.311

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 14c: Aggregate Returns to Education for the 2001 SET (ASCED) Relative to Year 12 Completion – Advanced Diploma/Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma	0.026 (0.168)	0.020 (0.456)	0.045* (0.095)	0.029 (0.269)
Age 20 to 24	0.043 (0.646)	0.584*** (0.000)	0.253** (0.038)	0.090 (0.667)
Age 25 to 29	0.067 (0.458)	0.580*** (0.000)	0.281** (0.017)	0.270 (0.194)
Age 30 to 34	0.076 (0.416)	0.470*** (0.000)	0.350*** (0.004)	0.358* (0.089)
Age 35 to 39	0.016 (0.863)	0.426*** (0.001)	0.341*** (0.006)	0.509** (0.017)
Age 40 to 44	0.075 (0.421)	0.414*** (0.001)	0.361*** (0.003)	0.479** (0.023)
Age 45 to 49	0.125 (0.175)	0.378*** (0.002)	0.362*** (0.003)	0.411* (0.052)
Age 50 to 54	0.014 (0.882)	0.219* (0.082)	0.287** (0.019)	0.328 (0.117)
Age 55 to 59	0.053 (0.576)	-0.024 (0.848)	0.265** (0.040)	0.388* (0.078)
Age 60 to 64	0.113 (0.294)	-0.144 (0.334)	(dropped)	(dropped)
English is first language	-0.024 (0.569)	-0.051 (0.382)	-0.044 (0.461)	0.163*** (0.003)
Non-English speaking country	-0.078 (0.140)	0.048 (0.502)	-0.069 (0.321)	0.104 (0.117)
NSW	0.029 (0.384)	-0.034 (0.477)	0.023 (0.635)	0.075 (0.119)
VIC	-0.026 (0.446)	0.039 (0.421)	0.105** (0.043)	-0.028 (0.560)
QLD	0.010 (0.773)	-0.037 (0.456)	-0.048 (0.364)	-0.129*** (0.010)
SA	-0.003 (0.933)	0.025 (0.661)	-0.027 (0.638)	-0.065 (0.244)
WA	0.016 (0.665)	-0.099* (0.062)	0.011 (0.844)	-0.122** (0.032)
Father born overseas	-0.049 (0.129)	-0.109** (0.021)	-0.048 (0.288)	0.030 (0.512)
Mother born overseas	0.075** (0.034)	0.056 (0.266)	0.093* (0.064)	-0.004 (0.938)
Married	0.030 (0.180)	-0.121*** (0.000)	-0.039 (0.225)	-0.003 (0.908)
Child age 0 to 2	-0.192*** (0.000)	-0.438*** (0.000)	-0.205*** (0.000)	0.080 (0.191)
Child age 3 to 4	-0.150*** (0.000)	-0.467*** (0.000)	-0.241*** (0.000)	0.041 (0.653)
Child age 5 to 9	-0.054 (0.132)	-0.374*** (0.000)	-0.162*** (0.001)	-0.044 (0.405)
Child age 10 to 14	-0.074** (0.035)	-0.326*** (0.000)	-0.166*** (0.001)	-0.136** (0.018)
Union member	0.148*** (0.000)	0.133*** (0.000)	0.185*** (0.000)	0.016 (0.616)
Has disability	-0.079*** (0.001)	0.045 (0.178)	0.041 (0.225)	-0.088*** (0.009)
Constant	0.828*** (0.000)	0.347** (0.012)	0.482*** (0.000)	6.106*** (0.000)
Number of observations	1,174	1,068	957	490
R2	0.096	0.281	0.107	0.212

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 15c: Aggregate Returns to Education for the 2001 SET (ASCED) Relative to Year 12 Completion – Certificate III/IV Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV	-0.013 (0.502)	-0.040 (0.142)	-0.048* (0.091)	-0.096*** (0.000)
Age 20 to 24	0.038 (0.609)	-0.009 (0.931)	0.081 (0.439)	0.350*** (0.000)
Age 25 to 29	-0.009 (0.904)	0.071 (0.500)	0.070 (0.503)	0.509*** (0.000)
Age 30 to 34	0.037 (0.636)	-0.079 (0.485)	0.116 (0.310)	0.644*** (0.000)
Age 35 to 39	-0.030 (0.704)	-0.081 (0.467)	0.070 (0.525)	0.669*** (0.000)
Age 40 to 44	-0.066 (0.397)	-0.163 (0.145)	0.010 (0.929)	0.704*** (0.000)
Age 45 to 49	0.010 (0.895)	-0.177 (0.106)	-0.035 (0.751)	0.483*** (0.000)
Age 50 to 54	-0.018 (0.825)	-0.309*** (0.007)	-0.102 (0.385)	0.469*** (0.000)
Age 55 to 59	-0.069 (0.396)	-0.490*** (0.000)	0.028 (0.808)	0.633*** (0.000)
Age 60 to 64	-0.114 (0.410)	-0.595*** (0.000)	(dropped)	(dropped)
English is first language	-0.109* (0.069)	-0.083 (0.333)	0.016 (0.842)	0.056 (0.433)
Non-English speaking country	-0.148** (0.039)	-0.107 (0.301)	-0.018 (0.845)	-0.020 (0.825)
NSW	0.009 (0.811)	-0.078 (0.117)	-0.021 (0.677)	0.030 (0.509)
VIC	0.035 (0.319)	-0.073 (0.137)	0.074 (0.150)	-0.055 (0.215)
QLD	-0.001 (0.978)	-0.136*** (0.006)	-0.049 (0.338)	-0.134*** (0.004)
SA	0.031 (0.429)	-0.115** (0.031)	-0.095* (0.084)	-0.153*** (0.002)
WA	0.041 (0.293)	-0.061 (0.254)	0.049 (0.374)	-0.127*** (0.007)
Father born overseas	0.027 (0.370)	0.007 (0.875)	-0.050 (0.261)	0.037 (0.320)
Mother born overseas	-0.066** (0.042)	0.120*** (0.010)	0.078* (0.100)	-0.021 (0.577)
Married	0.076*** (0.001)	-0.074** (0.023)	-0.024 (0.470)	0.032 (0.252)
Child age 0 to 2	-0.308*** (0.000)	-0.345*** (0.000)	-0.284*** (0.000)	0.027 (0.656)
Child age 3 to 4	-0.232*** (0.000)	-0.497*** (0.000)	-0.296*** (0.000)	0.006 (0.957)
Child age 5 to 9	-0.094*** (0.008)	-0.320*** (0.000)	-0.244*** (0.000)	-0.095* (0.081)
Child age 10 to 14	-0.024 (0.536)	-0.304*** (0.000)	-0.066 (0.239)	-0.108* (0.099)
Union member	0.174*** (0.000)	0.117*** (0.001)	0.230*** (0.000)	0.007 (0.838)
Has disability	-0.125*** (0.000)	-0.045 (0.179)	-0.035 (0.311)	-0.066** (0.041)
Constant	0.979*** (0.000)	0.916*** (0.000)	0.714*** (0.000)	5.980*** (0.000)
Number of observations	1,232	1,065	979	505
R2	0.143	0.243	0.128	0.279

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 16c: Aggregate Returns to Education for the 2001 SET (ASCED) Relative to Year 12 Completion – Certificate I/II Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II	-0.031* (0.085)	-0.017 (0.498)	-0.045* (0.079)	-0.095*** (0.000)
Age 20 to 24	-0.016 (0.835)	0.097 (0.304)	0.194** (0.041)	0.428*** (0.000)
Age 25 to 29	-0.001 (0.987)	0.152 (0.106)	0.172* (0.066)	0.632*** (0.000)
Age 30 to 34	0.060 (0.422)	0.113 (0.235)	0.229** (0.016)	0.648*** (0.000)
Age 35 to 39	-0.101 (0.186)	0.054 (0.581)	0.182* (0.066)	0.717*** (0.000)
Age 40 to 44	0.017 (0.820)	-0.038 (0.693)	0.176* (0.067)	0.745*** (0.000)
Age 45 to 49	0.000 (0.998)	0.077 (0.417)	0.223** (0.019)	0.720*** (0.000)
Age 50 to 54	-0.054 (0.467)	-0.176* (0.063)	0.107 (0.260)	0.543*** (0.000)
Age 55 to 59	-0.094 (0.222)	-0.332*** (0.001)	0.164 (0.116)	0.617*** (0.000)
Age 60 to 64	0.040 (0.687)	-0.505*** (0.000)	(dropped)	(dropped)
English is first language	-0.008 (0.866)	0.015 (0.819)	-0.152** (0.019)	0.028 (0.682)
Non-English speaking country	-0.192*** (0.000)	0.278*** (0.001)	-0.042 (0.601)	-0.027 (0.733)
NSW	0.000 (0.994)	-0.070* (0.080)	-0.041 (0.329)	0.026 (0.546)
VIC	-0.015 (0.641)	-0.083* (0.058)	0.018 (0.700)	-0.022 (0.641)
QLD	0.006 (0.851)	-0.126*** (0.003)	-0.107** (0.018)	-0.119** (0.011)
SA	-0.036 (0.316)	-0.061 (0.214)	-0.036 (0.471)	-0.103** (0.047)
WA	0.041 (0.222)	-0.132*** (0.003)	-0.002 (0.971)	-0.042 (0.412)
Father born overseas	0.032 (0.272)	0.028 (0.490)	-0.028 (0.499)	0.006 (0.905)
Mother born overseas	0.018 (0.566)	0.011 (0.807)	0.062 (0.165)	0.046 (0.384)
Married	0.083*** (0.000)	-0.073** (0.014)	0.023 (0.455)	-0.022 (0.467)
Child age 0 to 2	-0.325*** (0.000)	-0.391*** (0.000)	-0.218*** (0.000)	-0.094 (0.102)
Child age 3 to 4	-0.220*** (0.000)	-0.497*** (0.000)	-0.268*** (0.000)	0.006 (0.954)
Child age 5 to 9	-0.164*** (0.000)	-0.385*** (0.000)	-0.269*** (0.000)	-0.007 (0.902)
Child age 10 to 14	-0.091*** (0.007)	-0.301*** (0.000)	-0.143*** (0.003)	-0.158*** (0.006)
Union member	0.188*** (0.000)	0.119*** (0.001)	0.206*** (0.000)	0.007 (0.847)
Has disability	-0.120*** (0.000)	0.003 (0.931)	-0.019 (0.547)	-0.084*** (0.010)
Constant	0.890*** (0.000)	0.699*** (0.000)	0.728*** (0.000)	5.939*** (0.000)
Number of observations	1,656	1,364	1,213	612
R2	0.145	0.207	0.106	0.213

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 17c: Aggregate Returns to Education for the 2005 SET (ASCED) Relative to Year 12 Completion – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	0.038*** (0.000)	0.039** (0.029)	0.091*** (0.000)	0.321*** (0.000)
Age 20 to 24	0.191*** (0.000)	(dropped)	0.174*** (0.003)	-0.434*** (0.000)
Age 25 to 29	0.201*** (0.000)	0.140*** (0.001)	0.257*** (0.000)	-0.207*** (0.002)
Age 30 to 34	0.237*** (0.000)	0.117*** (0.005)	0.364*** (0.000)	-0.126* (0.060)
Age 35 to 39	0.254*** (0.000)	-0.008 (0.850)	0.277*** (0.000)	-0.028 (0.687)
Age 40 to 44	0.195*** (0.000)	-0.083* (0.062)	0.181*** (0.002)	-0.159** (0.025)
Age 45 to 49	0.225*** (0.000)	-0.162*** (0.000)	0.147*** (0.007)	-0.113* (0.094)
Age 50 to 54	0.196*** (0.000)	-0.103** (0.020)	0.269*** (0.000)	-0.076 (0.271)
Age 55 to 59	0.180*** (0.000)	-0.359*** (0.000)	0.095 (0.120)	-0.121 (0.106)
Age 60 to 64	(dropped)	-0.293*** (0.000)	(dropped)	(dropped)
English is first language	-0.025 (0.337)	0.057 (0.196)	0.057 (0.171)	0.089** (0.038)
Non-English speaking country	-0.007 (0.794)	0.004 (0.924)	0.053 (0.220)	0.102** (0.026)
NSW	0.010 (0.580)	-0.050* (0.093)	-0.018 (0.519)	0.012 (0.667)
VIC	0.027 (0.112)	-0.070** (0.014)	0.046* (0.088)	-0.096*** (0.000)
QLD	-0.024 (0.197)	-0.043 (0.153)	-0.028 (0.331)	-0.130*** (0.000)
SA	-0.014 (0.500)	-0.110*** (0.001)	-0.099*** (0.002)	-0.104*** (0.002)
WA	0.017 (0.414)	-0.116*** (0.001)	-0.025 (0.442)	-0.097*** (0.009)
Father born overseas	0.001 (0.960)	0.107*** (0.000)	0.022 (0.408)	-0.063** (0.016)
Mother born overseas	-0.008 (0.631)	-0.027 (0.361)	-0.018 (0.522)	0.003 (0.922)
Married	0.036*** (0.005)	-0.118*** (0.000)	-0.040** (0.041)	-0.023 (0.224)
Child age 0 to 2	-0.180*** (0.000)	-0.442*** (0.000)	-0.204*** (0.000)	-0.023 (0.531)
Child age 3 to 4	-0.180*** (0.000)	-0.499*** (0.000)	-0.158*** (0.000)	0.090 (0.183)
Child age 5 to 9	-0.058*** (0.002)	-0.281*** (0.000)	-0.165*** (0.000)	0.041 (0.246)
Child age 10 to 14	-0.066*** (0.001)	-0.190*** (0.000)	-0.039 (0.200)	-0.023 (0.536)
Union member	0.095*** (0.000)	0.132*** (0.000)	0.228*** (0.000)	-0.009 (0.648)
Has disability	-0.060*** (0.000)	-0.036 (0.136)	-0.075*** (0.001)	-0.041 (0.112)
Constant	0.713*** (0.000)	0.724*** (0.000)	0.477*** (0.000)	6.798*** (0.000)
Number of observations	2,706	2,576	2,336	1,417
R2	0.106	0.225	0.161	0.286

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 18c: Aggregate Returns to Education for the 2005 SET (ASCED) Relative to Year 12 Completion – Advanced Diploma/Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma	0.013 (0.472)	0.020 (0.464)	0.054** (0.049)	0.113*** (0.000)
Age 20 to 24	-0.018 (0.937)	-0.007 (0.982)	0.108 (0.715)	0.063 (0.777)
Age 25 to 29	-0.046 (0.839)	0.151 (0.638)	0.115 (0.698)	0.265 (0.233)
Age 30 to 34	-0.016 (0.944)	0.087 (0.785)	0.236 (0.423)	0.349 (0.117)
Age 35 to 39	-0.018 (0.935)	0.040 (0.901)	0.199 (0.502)	0.363 (0.105)
Age 40 to 44	-0.091 (0.684)	-0.048 (0.881)	0.161 (0.585)	0.369* (0.099)
Age 45 to 49	-0.006 (0.978)	-0.219 (0.495)	0.035 (0.905)	0.383* (0.085)
Age 50 to 54	-0.034 (0.880)	-0.259 (0.419)	0.089 (0.763)	0.428* (0.058)
Age 55 to 59	-0.089 (0.693)	-0.380 (0.237)	0.023 (0.938)	0.434* (0.062)
Age 60 to 64	-0.324 (0.153)	-0.215 (0.511)	0.083 (0.784)	0.388 (0.102)
English is first language	-0.046 (0.294)	0.014 (0.824)	0.018 (0.777)	0.004 (0.952)
Non-English speaking country	-0.102** (0.048)	-0.138* (0.080)	-0.108 (0.169)	0.070 (0.386)
NSW	-0.008 (0.800)	-0.112** (0.021)	-0.016 (0.731)	-0.069 (0.161)
VIC	-0.002 (0.949)	-0.027 (0.577)	0.064 (0.176)	-0.026 (0.569)
QLD	-0.033 (0.308)	-0.070 (0.155)	-0.037 (0.445)	-0.145*** (0.003)
SA	-0.023 (0.556)	-0.143** (0.015)	-0.120** (0.035)	-0.073 (0.217)
WA	0.034 (0.355)	-0.154*** (0.005)	0.012 (0.825)	-0.070 (0.233)
Father born overseas	0.026 (0.354)	0.035 (0.415)	0.005 (0.905)	0.025 (0.594)
Mother born overseas	0.021 (0.448)	-0.019 (0.656)	-0.007 (0.869)	-0.033 (0.472)
Married	0.076*** (0.001)	-0.122*** (0.000)	0.003 (0.923)	-0.019 (0.546)
Child age 0 to 2	-0.250*** (0.000)	-0.376*** (0.000)	-0.231*** (0.000)	0.015 (0.799)
Child age 3 to 4	-0.230*** (0.000)	-0.440*** (0.000)	-0.107 (0.179)	0.093 (0.336)
Child age 5 to 9	-0.075** (0.022)	-0.402*** (0.000)	-0.260*** (0.000)	0.112* (0.054)
Child age 10 to 14	-0.085*** (0.008)	-0.188*** (0.000)	-0.132*** (0.005)	-0.040 (0.437)
Union member	0.122*** (0.000)	0.152*** (0.000)	0.234*** (0.000)	0.061* (0.060)
Has disability	-0.086*** (0.000)	-0.076** (0.038)	-0.054 (0.136)	0.006 (0.878)
Constant	0.956*** (0.000)	0.809** (0.013)	0.615** (0.041)	6.344*** (0.000)
Number of observations	1,195	1,080	932	511
R2	0.139	0.219	0.133	0.193

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 19c: Aggregate Returns to Education for the 2005 SET (ASCED) Relative to Year 12 Completion – Certificate III/IV Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV	0.030*	0.003	0.066**	-0.036
	(0.069)	(0.901)	(0.011)	(0.119)
Age 20 to 24	0.092	0.146	0.124	0.242***
	(0.134)	(0.105)	(0.183)	(0.000)
Age 25 to 29	0.106*	0.226**	0.228**	0.446***
	(0.087)	(0.013)	(0.015)	(0.000)
Age 30 to 34	0.093	0.051	0.246**	0.439***
	(0.140)	(0.586)	(0.012)	(0.000)
Age 35 to 39	0.070	0.028	0.245**	0.519***
	(0.274)	(0.767)	(0.013)	(0.000)
Age 40 to 44	0.058	-0.013	0.184*	0.509***
	(0.367)	(0.891)	(0.061)	(0.000)
Age 45 to 49	0.117*	-0.168*	0.120	0.419***
	(0.065)	(0.069)	(0.212)	(0.000)
Age 50 to 54	0.099	-0.047	0.218**	0.515***
	(0.124)	(0.616)	(0.027)	(0.000)
Age 55 to 59	0.033	-0.347***	-0.020	0.487***
	(0.625)	(0.000)	(0.847)	(0.000)
Age 60 to 64	-0.173**	0.053	0.171	0.479***
	(0.050)	(0.692)	(0.260)	(0.000)
English is first language	-0.029	0.008	0.064	0.033
	(0.503)	(0.895)	(0.332)	(0.568)
Non-English speaking country	0.003	-0.206***	0.077	-0.097
	(0.952)	(0.003)	(0.329)	(0.241)
NSW	-0.024	-0.071	0.019	-0.030
	(0.434)	(0.102)	(0.689)	(0.475)
VIC	0.027	-0.081*	0.077	-0.102**
	(0.367)	(0.062)	(0.101)	(0.015)
QLD	0.007	-0.043	-0.047	-0.134***
	(0.818)	(0.297)	(0.299)	(0.001)
SA	-0.009	-0.065	-0.089*	-0.062
	(0.780)	(0.175)	(0.083)	(0.174)
WA	0.020	-0.094**	-0.032	-0.130***
	(0.550)	(0.048)	(0.534)	(0.005)
Father born overseas	-0.027	0.062	-0.031	-0.040
	(0.317)	(0.129)	(0.471)	(0.300)
Mother born overseas	0.023	-0.011	-0.007	0.030
	(0.424)	(0.806)	(0.885)	(0.494)
Married	0.040**	-0.139***	0.019	-0.035
	(0.035)	(0.000)	(0.518)	(0.167)
Child age 0 to 2	-0.251***	-0.334***	-0.139***	0.029
	(0.000)	(0.000)	(0.005)	(0.537)
Child age 3 to 4	-0.220***	-0.528***	-0.295***	-0.132
	(0.000)	(0.000)	(0.000)	(0.191)
Child age 5 to 9	-0.070**	-0.329***	-0.247***	0.016
	(0.018)	(0.000)	(0.000)	(0.774)
Child age 10 to 14	-0.026	-0.211***	-0.103**	-0.074
	(0.391)	(0.000)	(0.034)	(0.153)
Union member	0.128***	0.076**	0.184***	0.035
	(0.000)	(0.018)	(0.000)	(0.245)
Has disability	-0.092***	-0.098***	-0.063*	-0.042
	(0.000)	(0.001)	(0.050)	(0.171)
Constant	0.826***	0.742***	0.473***	6.246***
	(0.000)	(0.000)	(0.000)	(0.000)
Number of observations	1,553	1,408	1,205	672
R2	0.116	0.235	0.102	0.197

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 20c: Aggregate Returns to Education for the 2005 SET (ASCED) Relative to Year 12 Completion – Certificate I/II Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II	-0.041** (0.030)	-0.012 (0.674)	0.035 (0.219)	-0.021 (0.481)
Age 20 to 24	0.077 (0.249)	0.163 (0.117)	0.032 (0.745)	0.241*** (0.003)
Age 25 to 29	0.035 (0.605)	0.186* (0.081)	0.220** (0.032)	0.554*** (0.000)
Age 30 to 34	0.073 (0.259)	0.150 (0.148)	0.178* (0.073)	0.530*** (0.000)
Age 35 to 39	0.129** (0.046)	0.013 (0.896)	0.191** (0.048)	0.669*** (0.000)
Age 40 to 44	0.034 (0.599)	-0.026 (0.797)	0.040 (0.678)	0.526*** (0.000)
Age 45 to 49	0.071 (0.252)	-0.137 (0.167)	0.061 (0.514)	0.533*** (0.000)
Age 50 to 54	0.028 (0.665)	-0.056 (0.581)	0.184* (0.057)	0.560*** (0.000)
Age 55 to 59	-0.017 (0.798)	-0.195* (0.064)	0.088 (0.386)	0.525*** (0.000)
Age 60 to 64	-0.105 (0.187)	-0.245** (0.048)	-0.159 (0.214)	0.650*** (0.000)
English is first language	-0.008 (0.878)	0.043 (0.557)	-0.006 (0.942)	0.050 (0.502)
Non-English speaking country	-0.051 (0.312)	-0.007 (0.924)	-0.050 (0.525)	0.149* (0.061)
NSW	0.002 (0.942)	-0.083* (0.075)	-0.037 (0.452)	-0.035 (0.447)
VIC	0.025 (0.491)	-0.088 (0.105)	0.068 (0.229)	-0.058 (0.290)
QLD	0.017 (0.633)	-0.110** (0.032)	-0.111** (0.035)	-0.168*** (0.001)
SA	0.012 (0.776)	-0.188*** (0.003)	-0.168*** (0.009)	-0.110 (0.127)
WA	0.010 (0.794)	-0.068 (0.200)	-0.027 (0.628)	-0.094* (0.064)
Father born overseas	-0.052* (0.095)	0.004 (0.935)	-0.076 (0.134)	-0.015 (0.764)
Mother born overseas	0.078** (0.022)	-0.022 (0.663)	0.071 (0.177)	-0.019 (0.725)
Married	0.108*** (0.000)	-0.096*** (0.006)	-0.024 (0.505)	-0.074** (0.025)
Child age 0 to 2	-0.338*** (0.000)	-0.329*** (0.000)	-0.226*** (0.001)	-0.043 (0.523)
Child age 3 to 4	-0.303*** (0.000)	-0.453*** (0.000)	-0.183** (0.022)	-0.082 (0.532)
Child age 5 to 9	-0.066** (0.047)	-0.288*** (0.000)	-0.129*** (0.009)	-0.033 (0.583)
Child age 10 to 14	-0.094*** (0.002)	-0.175*** (0.000)	-0.054 (0.249)	-0.088 (0.101)
Union member	0.157*** (0.000)	0.072* (0.065)	0.217*** (0.000)	-0.026 (0.516)
Has disability	-0.078*** (0.001)	-0.006 (0.863)	-0.023 (0.522)	-0.018 (0.647)
Constant	0.795*** (0.000)	0.693*** (0.000)	0.654*** (0.000)	6.204*** (0.000)
Number of observations	1,325	1,116	960	481
R2	0.137	0.141	0.106	0.217

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 21c: Returns to Education for the 1993 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Associate Diploma Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Business	0.073 (0.275)	0.080 (0.326)	-0.107 (0.211)	-0.104 (0.314)
Age 20 to 24	-0.057 (0.786)	0.276 (0.259)	0.184 (0.461)	0.104 (0.764)
Age 25 to 29	0.002 (0.994)	0.372 (0.150)	0.266 (0.316)	0.111 (0.753)
Age 30 to 34	0.080 (0.743)	0.456 (0.109)	0.341 (0.248)	0.372 (0.368)
Age 35 to 39	0.021 (0.929)	0.174 (0.522)	0.284 (0.306)	0.422 (0.262)
Age 40 to 44	-0.016 (0.948)	0.260 (0.353)	0.339 (0.243)	0.421 (0.315)
Age 45 to 49	-0.252 (0.352)	0.012 (0.972)	0.153 (0.635)	0.403 (0.429)
Age 50 to 54	-0.056 (0.824)	-0.003 (0.993)	0.128 (0.672)	0.212 (0.621)
Age 55 to 64	(dropped)	(dropped)	(dropped)	(dropped)
Capital City	0.027 (0.826)	0.064 (0.678)	-0.105 (0.551)	0.372* (0.091)
Non-English speaking country	-0.040 (0.899)	0.304 (0.430)	0.380 (0.281)	-0.465 (0.201)
English is first language	0.030 (0.915)	0.428 (0.193)	0.154 (0.569)	(dropped)
NSW	-0.124 (0.413)	-0.188 (0.295)	-0.156 (0.396)	-0.034 (0.881)
VIC	-0.210 (0.162)	-0.200 (0.262)	-0.346* (0.054)	-0.143 (0.520)
QLD	-0.197 (0.227)	-0.133 (0.508)	-0.323* (0.094)	-0.329 (0.202)
SA	-0.090 (0.573)	-0.267 (0.143)	-0.519*** (0.006)	-0.022 (0.937)
WA	-0.171 (0.302)	-0.288 (0.151)	-0.280 (0.180)	-0.184 (0.500)
Married	-0.002 (0.983)	-0.158 (0.122)	-0.062 (0.553)	0.129 (0.322)
Child age 0 to 2	-0.469*** (0.000)	-0.208 (0.202)	-0.077 (0.652)	-0.131 (0.644)
Child age 3 to 4	-0.460** (0.012)	-0.633** (0.019)	-0.484* (0.073)	-0.041 (0.961)
Child age 5 to 9	-0.235* (0.092)	-0.499*** (0.006)	-0.338* (0.077)	-0.006 (0.987)
Child age 10 to 14	-0.088 (0.525)	-0.126 (0.439)	-0.076 (0.663)	-0.114 (0.575)
Union member	0.184** (0.039)	0.153 (0.134)	0.239** (0.022)	0.149 (0.189)
Constant	0.951** (0.013)	0.245 (0.583)	0.773* (0.057)	5.707*** (0.000)
Number of observations	132	115	112	66
R2	0.257	0.294	0.256	0.429

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 22c: Returns to Education for the 1993 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Associate Diploma Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Engin	0.102	0.341	0.235	-0.251
Age 20 to 24	-0.434	0.125	(dropped)	(dropped)
Age 25 to 29	(dropped)	0.064	-0.079	0.065
Age 30 to 34	(dropped)	0.075	(dropped)	0.187
Age 35 to 39	(dropped)	(dropped)	(dropped)	(dropped)
Age 40 to 44	-0.378	(dropped)	(dropped)	(dropped)
Age 45 to 49	(dropped)	(dropped)	(dropped)	(dropped)
Age 50 to 54	(dropped)	(dropped)	(dropped)	(dropped)
Age 55 to 64	(dropped)	(dropped)	(dropped)	(dropped)
Capital City	-0.504	(dropped)	0.065	(dropped)
Non-English speaking country	(dropped)	(dropped)	(dropped)	(dropped)
English is first language	(dropped)	(dropped)	(dropped)	(dropped)
NSW	(dropped)	(dropped)	(dropped)	(dropped)
VIC	0.368	(dropped)	(dropped)	(dropped)
QLD	(dropped)	(dropped)	(dropped)	(dropped)
SA	(dropped)	(dropped)	(dropped)	(dropped)
WA	0.429	-0.011	-0.052	(dropped)
Married	0.356	-0.152	-0.138	-0.054
Child age 0 to 2	-0.504	0.044	0.153	-0.159
Child age 3 to 4	-0.732	-0.098	-0.480	(dropped)
Child age 5 to 9	-0.954	-0.550	-0.633	(dropped)
Child age 10 to 14	0.541	-0.025	-0.004	(dropped)
Union member	0.148	0.157	0.277	-0.024
Constant	0.948	0.638	0.758	6.296
Number of observations	11	9	8	6
R2	0.688	0.331	0.382	0.614

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 23c: Returns to Education for the 1993 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Associate Diploma Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Other	0.076* (0.062)	0.025 (0.629)	-0.001 (0.978)	-0.020 (0.758)
Age 20 to 24	0.360 (0.198)	0.137 (0.251)	0.280** (0.037)	-0.235 (0.194)
Age 25 to 29	0.367 (0.190)	0.144 (0.203)	0.320** (0.013)	0.067 (0.715)
Age 30 to 34	0.336 (0.238)	0.108 (0.393)	0.348** (0.022)	0.058 (0.770)
Age 35 to 39	0.343 (0.229)	0.063 (0.600)	0.225 (0.112)	0.057 (0.781)
Age 40 to 44	0.293 (0.308)	(dropped)	0.081 (0.594)	(dropped)
Age 45 to 49	0.230 (0.417)	-0.177 (0.121)	0.068 (0.626)	0.012 (0.951)
Age 50 to 54	0.218 (0.454)	-0.207 (0.149)	(dropped)	-0.352 (0.186)
Age 55 to 64	0.214 (0.459)	-0.157 (0.258)	0.056 (0.703)	-0.320 (0.150)
Capital City	0.018 (0.698)	0.081 (0.164)	0.147** (0.015)	-0.005 (0.948)
Non-English speaking country	0.048 (0.752)	-0.215 (0.205)	0.005 (0.975)	0.456 (0.254)
English is first language	0.189 (0.188)	-0.190 (0.245)	0.152 (0.374)	0.266 (0.349)
NSW	0.089 (0.156)	-0.071 (0.384)	-0.052 (0.522)	-0.016 (0.862)
VIC	0.030 (0.674)	-0.141 (0.121)	0.045 (0.625)	-0.128 (0.254)
QLD	0.022 (0.769)	-0.037 (0.698)	-0.139 (0.136)	-0.198 (0.110)
SA	0.071 (0.379)	-0.176 (0.101)	-0.163 (0.108)	-0.388*** (0.006)
WA	0.049 (0.580)	0.001 (0.995)	0.161 (0.163)	-0.104 (0.504)
Married	0.098* (0.051)	-0.026 (0.685)	0.050 (0.408)	0.019 (0.805)
Child age 0 to 2	-0.229*** (0.002)	-0.371*** (0.000)	-0.175* (0.064)	0.038 (0.791)
Child age 3 to 4	-0.244** (0.022)	-0.312** (0.038)	-0.277* (0.069)	0.306 (0.201)
Child age 5 to 9	-0.214** (0.011)	-0.449*** (0.000)	-0.381*** (0.000)	0.129 (0.587)
Child age 10 to 14	-0.002 (0.981)	-0.305*** (0.002)	-0.025 (0.800)	-0.125 (0.431)
Union member	0.232*** (0.000)	0.054 (0.367)	0.204*** (0.001)	0.083 (0.230)
Constant	0.156 (0.624)	0.909*** (0.000)	0.238 (0.290)	6.000*** (0.000)
Number of observations	350	304	277	146
R2	0.144	0.218	0.218	0.222

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 24c: Returns to Education for the 1993 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Skilled Vocational Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Business	0.089 (0.104)	0.049 (0.513)	0.099 (0.173)	0.061 (0.357)
Age 20 to 24	0.063 (0.769)	0.186 (0.513)	0.115 (0.650)	0.406** (0.035)
Age 25 to 29	0.025 (0.905)	0.267 (0.328)	0.259 (0.283)	0.552*** (0.002)
Age 30 to 34	-0.010 (0.963)	0.154 (0.575)	0.157 (0.528)	0.574*** (0.003)
Age 35 to 39	0.052 (0.808)	-0.143 (0.624)	0.029 (0.915)	0.681** (0.014)
Age 40 to 44	0.072 (0.731)	0.141 (0.610)	0.136 (0.583)	0.696*** (0.000)
Age 45 to 49	-0.093 (0.659)	0.002 (0.993)	0.012 (0.963)	0.697*** (0.001)
Age 50 to 54	-0.002 (0.992)	-0.170 (0.551)	-0.007 (0.977)	0.642*** (0.001)
Age 55 to 64	-0.067 (0.748)	0.053 (0.849)	0.155 (0.585)	0.452** (0.033)
Capital City	0.028 (0.682)	-0.002 (0.985)	0.072 (0.474)	0.186* (0.053)
Non-English speaking country	-0.348* (0.077)	-0.056 (0.843)	0.140 (0.595)	-0.250 (0.380)
English is first language	-0.207 (0.263)	-0.132 (0.555)	0.024 (0.899)	-0.003 (0.991)
NSW	-0.017 (0.850)	-0.142 (0.242)	-0.109 (0.347)	0.022 (0.845)
VIC	-0.137 (0.180)	-0.024 (0.869)	0.040 (0.769)	0.138 (0.279)
QLD	-0.085 (0.493)	-0.161 (0.339)	-0.277 (0.121)	-0.004 (0.985)
SA	-0.037 (0.741)	0.004 (0.979)	-0.090 (0.517)	0.005 (0.968)
WA	-0.058 (0.615)	0.015 (0.927)	0.004 (0.980)	0.025 (0.837)
Married	0.007 (0.906)	-0.029 (0.741)	0.040 (0.615)	-0.003 (0.965)
Child age 0 to 2	-0.189* (0.073)	-0.353** (0.024)	-0.089 (0.534)	-0.004 (0.981)
Child age 3 to 4	-0.214 (0.130)	-0.225 (0.333)	-0.358* (0.088)	-0.145 (0.557)
Child age 5 to 9	-0.170* (0.062)	-0.421*** (0.002)	-0.475*** (0.000)	-0.350** (0.033)
Child age 10 to 14	-0.085 (0.421)	-0.157 (0.297)	0.077 (0.588)	-0.205 (0.170)
Union member	0.191*** (0.003)	0.076 (0.361)	0.160** (0.041)	0.047 (0.527)
Constant	1.024*** (0.000)	0.756** (0.035)	0.526* (0.082)	5.459*** (0.000)
Number of observations	193	172	147	89
R2	0.176	0.175	0.226	0.393

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 25c: Returns to Education for the 1993 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Skilled Vocational Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Engin	0.122	0.056	0.052	0.167
	(0.607)	(0.803)	(0.847)	(0.624)
Age 20 to 24	0.026	0.198	-0.322	0.258
	(0.983)	(0.757)	(0.682)	(0.617)
Age 25 to 29	-0.241	0.144	-0.379	0.019
	(0.813)	(0.861)	(0.694)	(0.974)
Age 30 to 34	-0.304	0.112	-0.014	(dropped)
	(0.825)	(0.858)	(0.984)	.
Age 35 to 39	(dropped)	0.323	-0.590	(dropped)
	.	(0.815)	(0.721)	.
Age 40 to 44	(dropped)	(dropped)	(dropped)	(dropped)

Age 45 to 49	0.018	(dropped)	(dropped)	(dropped)
	(0.991)	.	.	.
Age 50 to 54	(dropped)	(dropped)	(dropped)	(dropped)

Age 55 to 64	(dropped)	(dropped)	(dropped)	(dropped)

Capital City	-0.106	0.309	0.238	(dropped)
	(0.754)	(0.301)	(0.520)	.
Non-English speaking country	0.200	0.153	-0.296	-0.352
	(0.859)	(0.842)	(0.751)	(0.451)
English is first language	(dropped)	(dropped)	(dropped)	(dropped)

NSW	-0.044	-0.245	0.144	0.473
	(0.969)	(0.760)	(0.886)	(0.359)
VIC	-0.314	(dropped)	(dropped)	0.777
	(0.654)	.	.	(0.352)
QLD	-0.091	0.002	-0.422	-0.499
	(0.860)	(0.997)	(0.448)	(0.369)
SA	(dropped)	(dropped)	(dropped)	(dropped)

WA	(dropped)	(dropped)	(dropped)	(dropped)

Married	0.085	-0.142	-0.034	0.214
	(0.750)	(0.570)	(0.910)	(0.597)
Child age 0 to 2	0.167	-0.457	-0.395	0.229
	(0.695)	(0.276)	(0.461)	(0.783)
Child age 3 to 4	-0.134	-0.242	0.224	-0.170
	(0.870)	(0.777)	(0.826)	(0.863)
Child age 5 to 9	0.038	-0.462	-0.409	-0.235
	(0.934)	(0.246)	(0.430)	(0.778)
Child age 10 to 14	-0.182	0.504	0.136	0.595
	(0.793)	(0.500)	(0.865)	(0.492)
Union member	0.303	0.000	0.158	0.341
	(0.433)	(1.000)	(0.716)	(0.480)
Constant	0.849	0.580	1.049	5.737***
	(0.520)	(0.423)	(0.261)	(0.000)
Number of observations	26	24	24	16
R2	0.284	0.573	0.420	0.666

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 26c: Returns to Education for the 1993 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Skilled Vocational Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Other	0.058*	-0.038	-0.021	0.053
	(0.070)	(0.351)	(0.621)	(0.215)
Age 20 to 24	-0.057	-0.156	0.342	0.369*
	(0.783)	(0.518)	(0.151)	(0.074)
Age 25 to 29	-0.070	-0.186	0.271	0.462**
	(0.739)	(0.446)	(0.264)	(0.027)
Age 30 to 34	-0.091	-0.218	0.102	0.562***
	(0.663)	(0.372)	(0.675)	(0.008)
Age 35 to 39	-0.170	-0.190	0.177	0.461**
	(0.418)	(0.446)	(0.476)	(0.046)
Age 40 to 44	-0.086	-0.206	0.270	0.446**
	(0.681)	(0.400)	(0.270)	(0.040)
Age 45 to 49	-0.183	-0.398	0.119	0.524**
	(0.381)	(0.104)	(0.626)	(0.013)
Age 50 to 54	-0.188	-0.491**	0.044	0.618***
	(0.372)	(0.048)	(0.857)	(0.003)
Age 55 to 64	-0.216	-0.436*	0.022	0.376
	(0.313)	(0.086)	(0.934)	(0.108)
Capital City	-0.019	0.061	0.130***	0.106**
	(0.580)	(0.165)	(0.006)	(0.045)
Non-English speaking country	-0.164	-0.047	0.201	-0.049
	(0.173)	(0.742)	(0.208)	(0.751)
English is first language	-0.061	-0.137	0.024	0.136
	(0.506)	(0.227)	(0.854)	(0.233)
NSW	-0.016	0.029	0.035	-0.157**
	(0.760)	(0.669)	(0.625)	(0.036)
VIC	-0.048	0.013	0.054	-0.190**
	(0.380)	(0.846)	(0.457)	(0.022)
QLD	-0.061	0.074	0.055	-0.280***
	(0.278)	(0.299)	(0.468)	(0.001)
SA	-0.010	-0.050	-0.162*	-0.255***
	(0.875)	(0.536)	(0.069)	(0.007)
WA	-0.041	0.051	0.123	-0.112
	(0.542)	(0.563)	(0.143)	(0.208)
Married	0.087**	-0.107**	-0.075	0.084*
	(0.024)	(0.032)	(0.151)	(0.083)
Child age 0 to 2	-0.249***	-0.369***	-0.215***	0.009
	(0.000)	(0.000)	(0.005)	(0.938)
Child age 3 to 4	-0.142*	-0.247**	-0.082	-0.106
	(0.056)	(0.010)	(0.433)	(0.552)
Child age 5 to 9	-0.043	-0.283***	-0.099	-0.100
	(0.523)	(0.001)	(0.296)	(0.307)
Child age 10 to 14	-0.087	-0.326***	-0.161*	0.009
	(0.123)	(0.000)	(0.061)	(0.937)
Union member	0.261***	0.115**	0.281***	0.129***
	(0.000)	(0.017)	(0.000)	(0.005)
Constant	0.929***	1.071***	0.332	5.546***
	(0.000)	(0.000)	(0.242)	(0.000)
Number of observations	624	527	444	172
R2	0.120	0.175	0.191	0.334

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 27c: Returns to Education for the 1993 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Basic Vocational Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Business	0.014 (0.587)	-0.035 (0.284)	0.006 (0.863)	0.007 (0.807)
Age 20 to 24	-0.014 (0.837)	0.269*** (0.001)	0.288*** (0.000)	0.352*** (0.000)
Age 25 to 29	0.061 (0.384)	0.285*** (0.001)	0.317*** (0.000)	0.546*** (0.000)
Age 30 to 34	0.001 (0.989)	0.249*** (0.006)	0.196** (0.022)	0.667*** (0.000)
Age 35 to 39	0.066 (0.365)	0.228*** (0.010)	0.208** (0.013)	0.647*** (0.000)
Age 40 to 44	0.034 (0.643)	0.181** (0.041)	0.277*** (0.001)	0.635*** (0.000)
Age 45 to 49	-0.070 (0.354)	-0.092 (0.315)	0.069 (0.429)	0.373*** (0.000)
Age 50 to 54	-0.025 (0.765)	-0.030 (0.770)	0.133 (0.199)	0.495*** (0.000)
Age 55 to 64	-0.058 (0.507)	-0.010 (0.927)	0.257** (0.017)	0.449*** (0.000)
Capital City	0.010 (0.732)	0.052 (0.170)	0.119*** (0.001)	0.122*** (0.002)
Non-English speaking country	-0.077 (0.325)	-0.241** (0.017)	-0.011 (0.914)	-0.145 (0.151)
English is first language	-0.048 (0.448)	-0.132* (0.079)	-0.078 (0.281)	0.080 (0.164)
NSW	-0.011 (0.798)	-0.068 (0.179)	-0.021 (0.669)	-0.042 (0.367)
VIC	-0.062 (0.239)	-0.120* (0.061)	-0.024 (0.708)	0.008 (0.901)
QLD	-0.025 (0.620)	-0.050 (0.421)	-0.026 (0.670)	-0.057 (0.368)
SA	-0.038 (0.489)	-0.140** (0.038)	-0.096 (0.142)	-0.140** (0.030)
WA	-0.091* (0.077)	-0.049 (0.468)	-0.018 (0.779)	-0.080 (0.197)
Married	0.057* (0.074)	-0.088** (0.031)	0.017 (0.666)	-0.018 (0.604)
Child age 0 to 2	-0.275*** (0.000)	-0.324*** (0.000)	-0.245*** (0.000)	-0.042 (0.572)
Child age 3 to 4	-0.252*** (0.000)	-0.363*** (0.000)	-0.331*** (0.000)	-0.164 (0.139)
Child age 5 to 9	-0.114** (0.019)	-0.450*** (0.000)	-0.242*** (0.000)	-0.165** (0.044)
Child age 10 to 14	-0.119** (0.026)	-0.190*** (0.006)	-0.126* (0.072)	-0.298*** (0.000)
Union member	0.240*** (0.000)	-0.006 (0.883)	0.175*** (0.000)	0.059* (0.078)
Constant	0.820*** (0.000)	0.778*** (0.000)	0.505*** (0.000)	5.520*** (0.000)
Number of observations	936	763	746	344
R2	0.127	0.185	0.152	0.315

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 28c: Returns to Education for the 1993 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Basic Vocational Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Engin	0.049	-0.425	-0.496	-0.455
Age 20 to 24	-0.046	(dropped)	(dropped)	-0.059
Age 25 to 29	-0.170	(dropped)	0.062	(dropped)
Age 30 to 34	(dropped)	(dropped)	(dropped)	(dropped)
Age 35 to 39	(dropped)	(dropped)	(dropped)	(dropped)
Age 40 to 44	(dropped)	(dropped)	-0.066	(dropped)
Age 45 to 49	-0.042	-0.173	(dropped)	(dropped)
Age 50 to 54	(dropped)	(dropped)	(dropped)	(dropped)
Age 55 to 64	(dropped)	(dropped)	(dropped)	(dropped)
Capital City	(dropped)	-0.125	0.013	(dropped)
Non-English speaking country	(dropped)	(dropped)	(dropped)	(dropped)
English is first language	(dropped)	(dropped)	(dropped)	(dropped)
NSW	(dropped)	-0.499	-0.105	(dropped)
VIC	(dropped)	(dropped)	(dropped)	(dropped)
QLD	0.315	(dropped)	0.312	(dropped)
SA	(dropped)	(dropped)	(dropped)	(dropped)
WA	(dropped)	(dropped)	(dropped)	(dropped)
Married	-0.029	0.349	0.300	-0.037
Child age 0 to 2	-0.319	0.139	-0.080	0.128
Child age 3 to 4	0.194	(dropped)	0.124	(dropped)
Child age 5 to 9	-0.806	-0.739	-0.309	(dropped)
Child age 10 to 14	(dropped)	(dropped)	(dropped)	(dropped)
Union member	0.116	0.134	0.338	0.256
Constant	1.004	0.863	0.367	6.130
Number of observations	9	8	9	4
R2	0.784	0.614	0.576	0.783

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 29c: Returns to Education for the 1993 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Basic Vocational Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Other	0.059*	-0.060	0.045	-0.066
	(0.065)	(0.144)	(0.246)	(0.144)
Age 20 to 24	0.078	0.084	0.094	0.448***
	(0.390)	(0.503)	(0.422)	(0.000)
Age 25 to 29	0.167*	0.107	0.149	0.741***
	(0.067)	(0.394)	(0.208)	(0.000)
Age 30 to 34	0.126	0.058	0.218*	0.704***
	(0.195)	(0.663)	(0.080)	(0.000)
Age 35 to 39	0.056	0.040	0.100	0.620***
	(0.554)	(0.765)	(0.421)	(0.000)
Age 40 to 44	0.085	0.037	0.163	0.686***
	(0.374)	(0.782)	(0.191)	(0.000)
Age 45 to 49	0.095	-0.099	0.051	0.695***
	(0.344)	(0.468)	(0.684)	(0.000)
Age 50 to 54	0.115	-0.252*	0.088	0.548***
	(0.254)	(0.065)	(0.494)	(0.000)
Age 55 to 64	0.044	-0.317**	-0.107	0.885***
	(0.698)	(0.037)	(0.512)	(0.000)
Capital City	-0.021	0.083*	0.129***	0.106*
	(0.552)	(0.072)	(0.002)	(0.051)
Non-English speaking country	-0.066	0.076	-0.082	-0.065
	(0.424)	(0.510)	(0.440)	(0.664)
English is first language	-0.032	0.079	0.007	0.018
	(0.644)	(0.408)	(0.933)	(0.878)
NSW	0.042	-0.141*	-0.101	-0.093
	(0.489)	(0.079)	(0.197)	(0.275)
VIC	0.064	-0.179**	-0.083	0.022
	(0.270)	(0.019)	(0.253)	(0.792)
QLD	0.019	-0.189**	-0.137*	-0.101
	(0.760)	(0.026)	(0.078)	(0.244)
SA	0.071	-0.198**	-0.195**	-0.096
	(0.264)	(0.018)	(0.015)	(0.261)
WA	0.031	-0.166*	-0.061	-0.178
	(0.658)	(0.069)	(0.495)	(0.146)
Married	0.085**	-0.131***	0.018	-0.016
	(0.027)	(0.007)	(0.694)	(0.758)
Child age 0 to 2	-0.232***	-0.329***	-0.278***	-0.059
	(0.000)	(0.000)	(0.000)	(0.534)
Child age 3 to 4	-0.165**	-0.311***	-0.238**	0.012
	(0.035)	(0.004)	(0.024)	(0.935)
Child age 5 to 9	-0.125**	-0.395***	-0.213***	-0.059
	(0.041)	(0.000)	(0.005)	(0.598)
Child age 10 to 14	-0.120**	-0.144*	-0.200***	0.021
	(0.036)	(0.062)	(0.005)	(0.810)
Union member	0.256***	-0.014	0.222***	0.117**
	(0.000)	(0.763)	(0.000)	(0.014)
Constant	0.613***	0.806***	0.598***	5.470***
	(0.000)	(0.000)	(0.000)	(0.000)
Number of observations	625	522	507	202
R2	0.133	0.177	0.147	0.352

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 30c: Returns to Education for the 1997 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Associate Diploma Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Business	0.011 (0.798)	0.166*** (0.006)	0.032 (0.566)	-0.033 (0.462)
Age 20 to 24	0.041 (0.809)	0.147 (0.514)	0.384* (0.061)	0.189 (0.179)
Age 25 to 29	0.037 (0.831)	0.096 (0.680)	0.474** (0.024)	0.303** (0.043)
Age 30 to 34	-0.122 (0.502)	0.174 (0.496)	0.519** (0.024)	0.559*** (0.001)
Age 35 to 39	0.104 (0.564)	0.118 (0.630)	0.517** (0.020)	0.425*** (0.007)
Age 40 to 44	0.061 (0.743)	0.108 (0.672)	0.515** (0.023)	0.372** (0.021)
Age 45 to 49	0.010 (0.954)	-0.056 (0.816)	0.440** (0.047)	0.548*** (0.000)
Age 50 to 54	-0.107 (0.602)	0.365 (0.184)	0.342 (0.163)	0.357* (0.057)
Age 55 to 59	0.047 (0.870)	-0.159 (0.675)	0.506 (0.257)	(dropped) .
Age 60 to 64	-0.080 (0.729)	-0.459 (0.193)	0.250 (0.421)	(dropped) .
English is first language	-0.017 (0.829)	-0.132 (0.204)	-0.148 (0.126)	-0.001 (0.993)
Non-English speaking country	0.032 (0.776)	-0.245 (0.130)	0.100 (0.488)	0.039 (0.757)
NSW	0.065 (0.393)	-0.117 (0.261)	0.010 (0.910)	-0.124* (0.079)
VIC	0.100 (0.208)	0.029 (0.790)	0.070 (0.471)	-0.122* (0.076)
QLD	0.075 (0.395)	-0.309** (0.010)	-0.151 (0.176)	-0.126 (0.189)
SA	0.075 (0.461)	-0.323** (0.039)	-0.072 (0.586)	-0.176 (0.273)
WA	0.115 (0.271)	0.060 (0.667)	-0.076 (0.545)	-0.041 (0.652)
Married	0.102** (0.050)	-0.072 (0.348)	0.022 (0.741)	0.052 (0.327)
Child age 0 to 2	-0.303*** (0.000)	-0.261** (0.020)	-0.201** (0.042)	0.111 (0.228)
Child age 3 to 4	-0.318** (0.020)	-0.415* (0.095)	-0.576*** (0.001)	-0.060 (0.774)
Child age 5 to 9	-0.394*** (0.000)	-0.216 (0.249)	-0.402*** (0.006)	-0.059 (0.648)
Child age 10 to 14	-0.001 (0.988)	-0.099 (0.424)	-0.246** (0.032)	-0.015 (0.865)
Union member	0.166*** (0.003)	-0.039 (0.613)	0.085 (0.209)	0.085 (0.136)
Has disability	-0.109* (0.068)	-0.063 (0.465)	-0.024 (0.753)	0.076 (0.236)
Constant	0.780*** (0.000)	0.824*** (0.002)	0.517** (0.029)	5.997*** (0.000)
Number of observations	235	213	220	156
R2	0.225	0.243	0.183	0.339

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 31c: Returns to Education for the 1997 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Associate Diploma Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Engin	-0.342 (0.167)	0.280 (0.442)	0.192 (0.466)	0.233 .
Age 20 to 24	-0.110 (0.906)	0.189 (0.897)	-0.147 (0.844)	-0.159 .
Age 25 to 29	-0.253 (0.789)	0.089 (0.952)	-0.060 (0.919)	(dropped) .
Age 30 to 34	-0.292 (0.766)	0.185 (0.888)	(dropped) .	0.341 .
Age 35 to 39	-0.319 (0.700)	(dropped) .	-0.377 (0.712)	(dropped) .
Age 40 to 44	(dropped)	(dropped)	-0.703 (0.456)	(dropped) .
Age 45 to 49	(dropped)	(dropped)	(dropped)	(dropped)
Age 50 to 54	(dropped)	(dropped)	(dropped)	(dropped)
Age 55 to 59	(dropped)	(dropped)	(dropped)	(dropped)
Age 60 to 64	(dropped)	(dropped)	(dropped)	(dropped)
English is first language	0.038 (0.940)	-0.145 (0.856)	-0.190 (0.707)	0.036 .
Non-English speaking country	0.564 (0.617)	-0.372 (0.840)	0.124 (0.923)	(dropped) .
NSW	-0.028 (0.944)	0.026 (0.970)	-0.156 (0.789)	-0.076 .
VIC	0.046 (0.927)	0.053 (0.935)	-0.061 (0.932)	-0.181 .
QLD	0.258 (0.530)	-0.022 (0.972)	-0.076 (0.894)	-0.033 .
SA	0.066 (0.934)	0.201 (0.869)	-0.409 (0.690)	-0.434 .
WA	(dropped)	(dropped)	(dropped)	(dropped)
Married	0.064 (0.829)	-0.210 (0.619)	-0.114 (0.734)	0.062 .
Child age 0 to 2	-0.207 (0.520)	-0.161 (0.766)	0.017 (0.967)	-0.032 .
Child age 3 to 4	-0.376 (0.569)	-0.144 (0.911)	-0.492 (0.480)	-0.098 .
Child age 5 to 9	-0.138 (0.838)	0.132 (0.911)	-0.179 (0.749)	-0.256 .
Child age 10 to 14	0.422 (0.532)	-0.598 (0.586)	0.313 (0.626)	-0.192 .
Union member	0.218 (0.576)	-0.077 (0.894)	0.282 (0.508)	0.100 .
Has disability	0.322 (0.396)	-0.252 (0.644)	-0.107 (0.792)	0.067 .
Constant	0.965 (0.230)	0.803 (0.501)	1.153 (0.215)	6.230 .
Number of observations	28	23	26	15
R2	0.458	0.365	0.450	0.531

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 32c: Returns to Education for the 1997 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Associate Diploma Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Other	-0.014 (0.750)	-0.004 (0.945)	-0.073 (0.216)	0.050 (0.362)
Age 20 to 24	0.337* (0.080)	0.291 (0.217)	-0.063 (0.778)	-0.187 (0.137)
Age 25 to 29	0.283 (0.143)	0.268 (0.262)	-0.001 (0.995)	-0.130 (0.330)
Age 30 to 34	0.210 (0.287)	0.235 (0.336)	-0.140 (0.540)	0.070 (0.626)
Age 35 to 39	0.297 (0.140)	0.119 (0.630)	-0.105 (0.655)	0.069 (0.642)
Age 40 to 44	0.273 (0.163)	0.084 (0.736)	-0.087 (0.716)	0.051 (0.712)
Age 45 to 49	0.173 (0.367)	0.003 (0.991)	-0.085 (0.703)	(dropped) .
Age 50 to 54	0.230 (0.239)	0.170 (0.486)	0.024 (0.918)	-0.078 (0.562)
Age 55 to 59	0.379 (0.125)	(dropped) .	(dropped) .	(dropped) .
Age 60 to 64	(dropped)	0.094 (0.820)	-0.351 (0.368)	(dropped) .
English is first language	0.192 (0.151)	-0.206 (0.302)	-0.063 (0.775)	-0.226 (0.168)
Non-English speaking country	0.099 (0.556)	-0.290 (0.205)	0.009 (0.973)	-0.298 (0.382)
NSW	0.060 (0.520)	-0.221 (0.103)	-0.106 (0.381)	0.043 (0.698)
VIC	0.099 (0.291)	-0.175 (0.198)	-0.006 (0.958)	-0.066 (0.548)
QLD	0.090 (0.367)	-0.267* (0.064)	-0.249* (0.062)	0.049 (0.710)
SA	-0.030 (0.774)	-0.153 (0.318)	-0.096 (0.493)	0.012 (0.926)
WA	0.024 (0.813)	-0.131 (0.374)	-0.072 (0.590)	0.024 (0.840)
Married	0.120** (0.020)	-0.103 (0.170)	0.023 (0.746)	-0.001 (0.992)
Child age 0 to 2	-0.134* (0.083)	-0.294*** (0.009)	-0.182* (0.082)	0.051 (0.654)
Child age 3 to 4	-0.115 (0.293)	-0.463*** (0.004)	-0.014 (0.930)	-0.056 (0.815)
Child age 5 to 9	-0.179* (0.054)	-0.191 (0.184)	-0.065 (0.607)	-0.005 (0.972)
Child age 10 to 14	0.034 (0.680)	-0.032 (0.785)	-0.064 (0.576)	-0.020 (0.849)
Union member	0.198*** (0.001)	0.073 (0.355)	0.228*** (0.002)	0.031 (0.657)
Has disability	-0.067 (0.288)	-0.062 (0.505)	-0.003 (0.976)	-0.028 (0.764)
Constant	0.286 (0.258)	0.892*** (0.009)	0.935*** (0.006)	6.564*** (0.000)
Number of observations	271	243	239	118
R2	0.137	0.159	0.100	0.188

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 33c: Returns to Education for the 1997 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Skilled Vocational Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Business	0.100 (0.446)	0.174 (0.357)	0.093 (0.643)	0.005 (0.981)
Age 20 to 24	0.002 (0.997)	(dropped)	(dropped)	(dropped)
Age 25 to 29	0.038 (0.929)	-0.131 (0.773)	-0.035 (0.939)	-0.119 (0.715)
Age 30 to 34	0.025 (0.952)	-0.252 (0.565)	-0.018 (0.967)	-0.088 (0.783)
Age 35 to 39	0.092 (0.842)	-0.315 (0.558)	0.089 (0.873)	(dropped)
Age 40 to 44	0.204 (0.548)	-0.681 (0.262)	-0.231 (0.679)	-0.226 (0.720)
Age 45 to 49	0.095 (0.802)	-0.410 (0.421)	-0.132 (0.810)	-0.442 (0.268)
Age 50 to 54	0.048 (0.896)	-0.792* (0.090)	-0.135 (0.775)	-0.391 (0.474)
Age 55 to 59	(dropped)	-0.886 (0.182)	-0.703 (0.267)	(dropped)
Age 60 to 64	-0.298 (0.432)	(dropped)	(dropped)	(dropped)
English is first language	0.501 (0.446)	-0.732 (0.410)	-0.609 (0.508)	(dropped)
Non-English speaking country	-0.038 (0.943)	-0.763 (0.298)	-0.148 (0.839)	(dropped)
NSW	0.107 (0.570)	-0.233 (0.366)	-0.051 (0.865)	-0.238 (0.281)
VIC	0.098 (0.770)	0.791* (0.089)	0.237 (0.642)	0.034 (0.933)
QLD	0.056 (0.869)	-0.376 (0.431)	-0.487 (0.297)	(dropped)
SA	-0.030 (0.905)	-0.245 (0.521)	-0.355 (0.596)	(dropped)
WA	-0.001 (0.996)	0.369 (0.338)	0.302 (0.388)	0.197 (0.714)
Married	0.107 (0.497)	-0.242 (0.282)	-0.044 (0.854)	0.065 (0.787)
Child age 0 to 2	-0.208 (0.370)	-0.402 (0.214)	-0.120 (0.758)	0.177 (0.630)
Child age 3 to 4	0.120 (0.706)	-0.538 (0.225)	-0.531 (0.244)	0.096 (0.864)
Child age 5 to 9	-0.208 (0.466)	-0.304 (0.495)	-0.277 (0.523)	-0.286 (0.577)
Child age 10 to 14	0.008 (0.978)	-0.065 (0.857)	-0.008 (0.981)	0.662** (0.034)
Union member	0.196 (0.310)	0.181 (0.478)	0.224 (0.375)	0.165 (0.485)
Has disability	-0.038 (0.841)	-0.021 (0.934)	-0.173 (0.515)	0.073 (0.795)
Constant	0.194 (0.800)	1.904* (0.065)	1.507 (0.158)	6.445*** (0.000)
Number of observations	46	43	38	24
R2	0.343	0.495	0.392	0.530

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 34c: Returns to Education for the 1997 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Skilled Vocational Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Engin	-0.027 (0.831)	-0.028 (0.882)	-0.007 (0.972)	-0.305 (0.321)
Age 20 to 24	0.050 (0.873)	-0.347 (0.510)	-0.217 (0.698)	-0.289 (0.666)
Age 25 to 29	-0.041 (0.928)	(dropped)	(dropped)	(dropped)
Age 30 to 34	-0.125 (0.717)	-0.040 (0.934)	-0.037 (0.938)	-0.001 (0.999)
Age 35 to 39	-0.018 (0.957)	-0.327 (0.532)	0.063 (0.902)	(dropped)
Age 40 to 44	-0.383 (0.337)	(dropped)	-0.278 (0.642)	(dropped)
Age 45 to 49	(dropped)	-0.747 (0.213)	-0.629 (0.292)	(dropped)
Age 50 to 54	0.035 (0.919)	-0.089 (0.864)	-0.072 (0.893)	-0.307 (0.576)
Age 55 to 59	(dropped)	(dropped)	(dropped)	(dropped)
Age 60 to 64	(dropped)	(dropped)	(dropped)	(dropped)
English is first language	-0.121 (0.764)	0.378 (0.508)	0.344 (0.554)	(dropped)
Non-English speaking country	-0.014 (0.978)	-0.415 (0.607)	0.311 (0.702)	(dropped)
NSW	-0.152 (0.583)	-0.266 (0.512)	-0.353 (0.468)	0.326 (0.681)
VIC	-0.052 (0.842)	-0.060 (0.861)	0.085 (0.814)	0.343 (0.541)
QLD	0.055 (0.850)	-0.175 (0.665)	-0.266 (0.503)	-0.085 (0.903)
SA	0.001 (0.996)	0.037 (0.930)	-0.252 (0.565)	0.309 (0.728)
WA	0.130 (0.716)	-0.201 (0.678)	-0.536 (0.317)	-0.084 (0.912)
Married	0.082 (0.566)	-0.120 (0.583)	-0.134 (0.565)	0.059 (0.845)
Child age 0 to 2	-0.280 (0.179)	-0.235 (0.432)	-0.184 (0.556)	0.318 (0.535)
Child age 3 to 4	-0.178 (0.550)	-0.430 (0.334)	0.050 (0.916)	-0.480 (0.481)
Child age 5 to 9	-0.171 (0.437)	-0.384 (0.272)	-0.307 (0.351)	-0.312 (0.629)
Child age 10 to 14	-0.085 (0.689)	0.286 (0.364)	-0.219 (0.502)	-0.055 (0.903)
Union member	0.166 (0.457)	0.100 (0.733)	0.208 (0.491)	-0.236 (0.560)
Has disability	-0.228 (0.138)	-0.109 (0.653)	-0.184 (0.475)	-0.446 (0.245)
Constant	1.078** (0.018)	0.713 (0.337)	0.818 (0.273)	6.418*** (0.000)
Number of observations	54	45	39	21
R2	0.283	0.331	0.430	0.633

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 35c: Returns to Education for the 1997 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Skilled Vocational Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Other	-0.044 (0.224)	-0.149*** (0.004)	-0.092 (0.102)	-0.127** (0.012)
Age 20 to 24	-0.055 (0.646)	0.129 (0.422)	0.283* (0.081)	0.157 (0.143)
Age 25 to 29	-0.027 (0.827)	0.162 (0.342)	0.236 (0.167)	0.250** (0.038)
Age 30 to 34	0.033 (0.789)	0.013 (0.937)	0.354** (0.038)	0.509*** (0.000)
Age 35 to 39	-0.021 (0.867)	-0.168 (0.341)	0.242 (0.194)	(dropped) .
Age 40 to 44	0.087 (0.501)	-0.097 (0.574)	0.264 (0.137)	0.408*** (0.003)
Age 45 to 49	-0.064 (0.621)	0.016 (0.925)	0.185 (0.293)	0.431*** (0.001)
Age 50 to 54	-0.070 (0.585)	0.018 (0.918)	0.321* (0.080)	0.301** (0.031)
Age 55 to 59	-0.121 (0.515)	-0.495 (0.107)	0.423 (0.248)	(dropped) .
Age 60 to 64	(dropped)	(dropped)	(dropped)	(dropped)
English is first language	0.116 (0.107)	-0.098 (0.370)	0.106 (0.393)	0.098 (0.442)
Non-English speaking country	0.009 (0.922)	-0.064 (0.725)	0.287 (0.207)	0.272 (0.247)
NSW	0.027 (0.688)	0.013 (0.899)	0.097 (0.379)	0.006 (0.950)
VIC	0.030 (0.644)	0.001 (0.987)	0.039 (0.699)	0.000 (0.999)
QLD	0.055 (0.377)	0.103 (0.243)	-0.028 (0.769)	-0.140* (0.067)
SA	-0.003 (0.964)	-0.026 (0.792)	-0.110 (0.294)	-0.157 (0.108)
WA	0.003 (0.972)	0.023 (0.823)	-0.007 (0.947)	-0.035 (0.731)
Married	0.099** (0.017)	-0.119* (0.051)	0.027 (0.675)	0.070 (0.235)
Child age 0 to 2	-0.338*** (0.000)	-0.326*** (0.000)	-0.278*** (0.007)	-0.102 (0.393)
Child age 3 to 4	-0.202** (0.014)	-0.384*** (0.002)	-0.212 (0.131)	-0.217 (0.405)
Child age 5 to 9	-0.264*** (0.000)	-0.114 (0.249)	-0.250** (0.026)	-0.134 (0.337)
Child age 10 to 14	-0.054 (0.397)	-0.146 (0.105)	-0.193* (0.053)	-0.073 (0.480)
Union member	0.140*** (0.007)	0.153** (0.033)	0.193*** (0.009)	0.035 (0.600)
Has disability	-0.055 (0.258)	-0.134* (0.057)	-0.015 (0.842)	-0.055 (0.514)
Constant	0.768*** (0.000)	0.763*** (0.000)	0.393* (0.069)	5.914*** (0.000)
Number of observations	380	319	269	118
R2	0.178	0.232	0.131	0.371

note: *** p<0.01, ** p<0.05, * p<0.1

Table 36c: Returns to Education for the 1997 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Basic Vocational Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Business	-0.029 (0.109)	0.040 (0.107)	-0.003 (0.892)	-0.037** (0.043)
Age 20 to 24	0.002 (0.962)	0.196*** (0.002)	0.265*** (0.000)	0.366*** (0.000)
Age 25 to 29	-0.035 (0.476)	0.295*** (0.000)	0.298*** (0.000)	0.544*** (0.000)
Age 30 to 34	-0.033 (0.523)	0.122* (0.084)	0.287*** (0.000)	0.619*** (0.000)
Age 35 to 39	0.010 (0.852)	0.078 (0.271)	0.253*** (0.000)	0.587*** (0.000)
Age 40 to 44	0.021 (0.689)	0.037 (0.598)	0.271*** (0.000)	0.582*** (0.000)
Age 45 to 49	-0.059 (0.256)	-0.032 (0.646)	0.100 (0.148)	0.607*** (0.000)
Age 50 to 54	-0.067 (0.220)	0.061 (0.413)	0.265*** (0.000)	0.499*** (0.000)
Age 55 to 59	-0.111* (0.083)	-0.316*** (0.000)	0.112 (0.198)	0.602*** (0.000)
Age 60 to 64	-0.139* (0.082)	-0.346*** (0.003)	0.149 (0.574)	0.176 (0.469)
English is first language	0.028 (0.510)	-0.030 (0.573)	0.015 (0.793)	0.041 (0.319)
Non-English speaking country	-0.090 (0.115)	0.043 (0.555)	0.001 (0.990)	0.074 (0.190)
NSW	0.054* (0.083)	-0.092** (0.035)	0.028 (0.530)	0.010 (0.761)
VIC	0.051 (0.177)	-0.022 (0.684)	0.054 (0.314)	-0.009 (0.826)
QLD	0.081** (0.016)	-0.034 (0.471)	-0.032 (0.508)	-0.099*** (0.003)
SA	0.050 (0.187)	-0.043 (0.416)	-0.049 (0.367)	-0.102*** (0.007)
WA	0.036 (0.306)	0.012 (0.812)	0.106** (0.034)	-0.015 (0.682)
Married	0.100*** (0.000)	-0.148*** (0.000)	-0.010 (0.744)	0.045** (0.027)
Child age 0 to 2	-0.271*** (0.000)	-0.313*** (0.000)	-0.161*** (0.001)	-0.069* (0.074)
Child age 3 to 4	-0.101** (0.035)	-0.330*** (0.000)	-0.144** (0.047)	-0.126* (0.051)
Child age 5 to 9	-0.251*** (0.000)	-0.205*** (0.000)	-0.181*** (0.000)	-0.029 (0.460)
Child age 10 to 14	-0.013 (0.688)	-0.186*** (0.000)	-0.114** (0.015)	-0.040 (0.298)
Union member	0.182*** (0.000)	0.112*** (0.000)	0.192*** (0.000)	-0.014 (0.549)
Has disability	-0.082*** (0.001)	-0.032 (0.359)	-0.023 (0.502)	0.020 (0.442)
Constant	0.790*** (0.000)	0.644*** (0.000)	0.456*** (0.000)	5.775*** (0.000)
Number of observations	1,535	1,320	1,254	693
R2	0.144	0.196	0.086	0.359

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 37c: Returns to Education for the 1997 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Basic Vocational Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Engin	-0.007 (0.940)	-0.054 (0.722)	-0.039 (0.800)	-0.086 (0.699)
Age 20 to 24	0.214 (0.392)	-0.407 (0.467)	-0.082 (0.889)	0.061 (0.940)
Age 25 to 29	0.279 (0.315)	-0.204 (0.723)	-0.017 (0.977)	0.384 (0.653)
Age 30 to 34	0.194 (0.458)	-0.168 (0.762)	0.148 (0.794)	0.308 (0.643)
Age 35 to 39	0.190 (0.452)	-0.198 (0.715)	0.012 (0.982)	0.287 (0.763)
Age 40 to 44	0.263 (0.314)	-0.505 (0.341)	0.229 (0.671)	-0.053 (0.926)
Age 45 to 49	(dropped)	(dropped)	(dropped)	(dropped)
Age 50 to 54	0.395 (0.316)	-0.256 (0.709)	0.180 (0.794)	(dropped)
Age 55 to 59	0.289 (0.369)	-0.534 (0.364)	(dropped)	(dropped)
Age 60 to 64	(dropped)	(dropped)	(dropped)	(dropped)
English is first language	(dropped)	(dropped)	(dropped)	(dropped)
Non-English speaking country	(dropped)	(dropped)	(dropped)	(dropped)
NSW	0.088 (0.666)	-0.108 (0.742)	-0.072 (0.829)	-0.380 (0.581)
VIC	0.192 (0.364)	-0.353 (0.270)	-0.167 (0.600)	(dropped)
QLD	0.177 (0.336)	0.078 (0.770)	0.187 (0.523)	-0.310 (0.659)
SA	0.176 (0.413)	-0.126 (0.690)	0.086 (0.793)	-0.293 (0.715)
WA	0.322 (0.198)	0.168 (0.667)	0.217 (0.590)	0.136 (0.790)
Married	0.157 (0.209)	-0.186 (0.352)	0.079 (0.690)	-0.050 (0.861)
Child age 0 to 2	-0.325* (0.062)	-0.032 (0.909)	-0.241 (0.394)	-0.267 (0.631)
Child age 3 to 4	0.011 (0.970)	-0.402 (0.356)	0.025 (0.955)	-0.012 (0.987)
Child age 5 to 9	-0.073 (0.663)	-0.220 (0.403)	-0.332 (0.224)	-0.098 (0.844)
Child age 10 to 14	-0.010 (0.963)	-0.283 (0.387)	-0.308 (0.373)	0.115 (0.857)
Union member	0.178 (0.168)	0.212 (0.255)	0.210 (0.259)	0.002 (0.993)
Has disability	-0.191 (0.118)	-0.093 (0.624)	0.039 (0.839)	-0.030 (0.921)
Constant	0.451 (0.147)	0.985 (0.115)	0.598 (0.343)	6.408*** (0.000)
Number of observations	68	58	52	22
R2	0.282	0.267	0.241	0.408

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 38c: Returns to Education for the 1997 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Basic Vocational Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Other	-0.067** (0.011)	-0.087** (0.018)	-0.142*** (0.000)	-0.093*** (0.002)
Age 20 to 24	0.029 (0.753)	0.251* (0.053)	0.278** (0.012)	0.304*** (0.001)
Age 25 to 29	0.058 (0.527)	0.267** (0.041)	0.311*** (0.006)	0.447*** (0.000)
Age 30 to 34	0.004 (0.967)	0.288** (0.030)	0.336*** (0.004)	0.449*** (0.000)
Age 35 to 39	0.042 (0.658)	0.166 (0.221)	0.343*** (0.004)	0.480*** (0.000)
Age 40 to 44	0.057 (0.551)	0.026 (0.852)	0.244** (0.042)	0.440*** (0.000)
Age 45 to 49	0.041 (0.664)	0.027 (0.842)	0.296** (0.016)	0.584*** (0.000)
Age 50 to 54	0.003 (0.976)	0.225 (0.104)	0.416*** (0.001)	0.451*** (0.000)
Age 55 to 59	0.070 (0.538)	-0.206 (0.195)	0.395** (0.011)	0.442*** (0.003)
Age 60 to 64	-0.181 (0.239)	0.090 (0.759)	0.473 (0.301)	0.032 (0.900)
English is first language	-0.013 (0.827)	0.063 (0.453)	-0.105 (0.236)	-0.022 (0.731)
Non-English speaking country	0.006 (0.950)	-0.076 (0.606)	0.168 (0.235)	0.029 (0.760)
NSW	0.052 (0.262)	-0.112* (0.085)	-0.018 (0.781)	0.035 (0.546)
VIC	0.038 (0.388)	0.040 (0.530)	0.125* (0.053)	0.023 (0.680)
QLD	0.104** (0.027)	-0.034 (0.605)	0.019 (0.776)	-0.024 (0.664)
SA	0.038 (0.429)	-0.063 (0.359)	-0.032 (0.642)	-0.037 (0.568)
WA	0.046 (0.377)	0.024 (0.748)	0.017 (0.817)	-0.008 (0.896)
Married	0.081*** (0.008)	-0.182*** (0.000)	0.010 (0.814)	0.038 (0.277)
Child age 0 to 2	-0.238*** (0.000)	-0.309*** (0.000)	-0.125** (0.050)	0.065 (0.289)
Child age 3 to 4	-0.278*** (0.000)	-0.164 (0.122)	-0.017 (0.877)	0.141* (0.091)
Child age 5 to 9	-0.096** (0.044)	-0.183*** (0.007)	-0.143** (0.038)	-0.107* (0.076)
Child age 10 to 14	-0.049 (0.279)	-0.076 (0.232)	-0.079 (0.212)	0.012 (0.824)
Union member	0.184*** (0.000)	0.152*** (0.001)	0.315*** (0.000)	0.105*** (0.003)
Has disability	-0.085** (0.010)	-0.092* (0.055)	0.013 (0.793)	-0.015 (0.742)
Constant	0.792*** (0.000)	0.496*** (0.001)	0.467*** (0.001)	5.845*** (0.000)
Number of observations	772	640	586	254
R2	0.130	0.188	0.161	0.286

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 39c: Returns to Education for the 2001 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Associate Diploma Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Business	0.064 (0.136)	0.131** (0.020)	0.117** (0.047)	0.050 (0.241)
Age 20 to 24	0.310* (0.064)	0.142 (0.546)	0.005 (0.981)	0.403*** (0.010)
Age 25 to 29	0.247 (0.141)	0.314 (0.184)	-0.039 (0.854)	0.494*** (0.002)
Age 30 to 34	0.305* (0.077)	0.275 (0.258)	0.179 (0.423)	0.646*** (0.000)
Age 35 to 39	0.140 (0.430)	0.239 (0.340)	0.138 (0.546)	0.707*** (0.000)
Age 40 to 44	0.154 (0.407)	0.023 (0.930)	0.198 (0.463)	0.925*** (0.000)
Age 45 to 49	0.292 (0.102)	0.111 (0.653)	0.125 (0.581)	0.718*** (0.000)
Age 50 to 54	0.237 (0.252)	-0.116 (0.680)	-0.173 (0.510)	0.628*** (0.002)
Age 55 to 59	0.246 (0.185)	-0.462* (0.072)	-0.388 (0.121)	0.382 (0.206)
Age 60 to 64	0.272 (0.357)	0.326 (0.515)	(dropped)	(dropped)
English is first language	-0.010 (0.930)	-0.090 (0.515)	-0.117 (0.425)	0.250** (0.019)
Non-English speaking country	-0.195* (0.097)	-0.175 (0.254)	-0.072 (0.649)	0.182 (0.152)
NSW	0.011 (0.876)	-0.040 (0.681)	-0.144 (0.154)	0.079 (0.265)
VIC	0.058 (0.456)	0.024 (0.813)	-0.032 (0.763)	0.023 (0.748)
QLD	0.028 (0.735)	-0.055 (0.617)	-0.038 (0.744)	-0.121 (0.198)
SA	0.053 (0.568)	0.106 (0.387)	-0.059 (0.636)	-0.162* (0.050)
WA	0.073 (0.399)	-0.028 (0.807)	0.001 (0.993)	-0.034 (0.698)
Father born overseas	0.054 (0.428)	-0.147 (0.108)	-0.101 (0.244)	-0.001 (0.984)
Mother born overseas	-0.045 (0.549)	0.160 (0.109)	0.021 (0.819)	0.032 (0.653)
Married	0.004 (0.943)	-0.075 (0.281)	0.004 (0.960)	0.027 (0.566)
Child age 0 to 2	-0.189*** (0.006)	-0.499*** (0.000)	-0.265*** (0.008)	0.002 (0.982)
Child age 3 to 4	-0.110 (0.198)	-0.596*** (0.000)	-0.438*** (0.000)	0.121 (0.363)
Child age 5 to 9	-0.007 (0.941)	-0.434*** (0.000)	-0.301** (0.014)	-0.119 (0.226)
Child age 10 to 14	-0.024 (0.804)	-0.383*** (0.003)	-0.262* (0.050)	-0.222* (0.081)
Union member	0.170*** (0.006)	0.095 (0.239)	0.063 (0.422)	-0.066 (0.251)
Has disability	-0.064 (0.243)	0.016 (0.828)	-0.029 (0.701)	-0.041 (0.471)
Constant	0.600*** (0.005)	0.651** (0.023)	0.939*** (0.001)	5.748*** (0.000)
Number of observations	262	235	228	142
R2	0.141	0.353	0.169	0.406

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 40c: Returns to Education for the 2001 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Associate Diploma Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Engin	0.151 (0.383)	0.087 (0.786)	0.093 (0.738)	-0.072 (0.891)
Age 20 to 24	(dropped)	(dropped)	1.227 (0.388)	(dropped)
Age 25 to 29	0.917 (0.148)	-0.039 (0.954)	0.253 (0.709)	-0.628 (0.601)
Age 30 to 34	0.830 (0.262)	(dropped)	(dropped)	(dropped)
Age 35 to 39	0.972 (0.128)	-0.208 (0.785)	0.349 (0.672)	-0.067 (0.955)
Age 40 to 44	(dropped)	(dropped)	(dropped)	(dropped)
Age 45 to 49	0.899 (0.167)	-0.471 (0.587)	0.291 (0.743)	-0.257 (0.822)
Age 50 to 54	(dropped)	(dropped)	(dropped)	(dropped)
Age 55 to 59	(dropped)	-1.121 (0.322)	(dropped)	(dropped)
Age 60 to 64	(dropped)	(dropped)	(dropped)	(dropped)
English is first language	-0.233 (0.657)	0.016 (0.986)	(dropped)	(dropped)
Non-English speaking country	(dropped)	(dropped)	(dropped)	(dropped)
NSW	0.992 (0.121)	-1.035 (0.313)	-0.176 (0.861)	(dropped)
VIC	0.063 (0.861)	-0.060 (0.924)	0.071 (0.894)	0.057 (0.941)
QLD	1.003 (0.126)	(dropped)	0.459 (0.674)	(dropped)
SA	0.030 (0.933)	-0.240 (0.728)	0.147 (0.801)	0.131 (0.878)
WA	0.113 (0.787)	-0.511 (0.502)	0.219 (0.760)	-0.317 (0.863)
Father born overseas	-0.283 (0.699)	0.794 (0.551)	-0.567 (0.643)	(dropped)
Mother born overseas	0.181 (0.783)	-1.326 (0.285)	(dropped)	(dropped)
Married	0.044 (0.840)	-0.090 (0.830)	0.051 (0.885)	-0.348 (0.617)
Child age 0 to 2	-0.190 (0.508)	-0.290 (0.596)	-0.076 (0.872)	0.059 (0.943)
Child age 3 to 4	-0.430 (0.435)	-0.740 (0.608)	-0.823 (0.502)	(dropped)
Child age 5 to 9	-0.002 (0.995)	-0.226 (0.676)	-0.472 (0.301)	0.007 (0.992)
Child age 10 to 14	-0.006 (0.987)	0.013 (0.985)	0.185 (0.749)	-0.163 (0.911)
Union member	0.156 (0.651)	0.106 (0.875)	0.259 (0.630)	-0.048 (0.973)
Has disability	-0.091 (0.682)	-0.038 (0.927)	-0.075 (0.823)	-0.055 (0.934)
Constant	0.140 (0.879)	1.154 (0.294)	0.423 (0.652)	7.158*** (0.000)
Number of observations	29	27	26	15
R2	0.480	0.421	0.459	0.571

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 41c: Returns to Education for the 2001 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Associate Diploma Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Other	0.061 (0.140)	-0.122** (0.040)	-0.017 (0.787)	0.024 (0.701)
Age 20 to 24	0.133 (0.429)	0.505*** (0.001)	-0.074 (0.642)	-0.285 (0.245)
Age 25 to 29	0.134 (0.404)	0.517*** (0.000)	-0.069 (0.618)	-0.093 (0.693)
Age 30 to 34	0.177 (0.312)	0.435*** (0.007)	0.027 (0.880)	-0.067 (0.801)
Age 35 to 39	0.081 (0.632)	0.484*** (0.002)	-0.122 (0.464)	0.043 (0.887)
Age 40 to 44	0.064 (0.701)	0.318** (0.034)	-0.091 (0.581)	-0.110 (0.683)
Age 45 to 49	0.078 (0.636)	0.245* (0.087)	-0.126 (0.419)	-0.080 (0.767)
Age 50 to 54	-0.021 (0.903)	0.168 (0.252)	0.010 (0.952)	-0.135 (0.599)
Age 55 to 59	0.060 (0.723)	(dropped)	(dropped)	(dropped)
Age 60 to 64	(dropped)	-0.195 (0.577)	(dropped)	(dropped)
English is first language	-0.080 (0.538)	-0.370* (0.054)	-0.338 (0.110)	0.082 (0.589)
Non-English speaking country	-0.082 (0.603)	-0.176 (0.467)	-0.340 (0.233)	0.167 (0.389)
NSW	0.082 (0.288)	-0.127 (0.288)	-0.074 (0.564)	0.004 (0.983)
VIC	0.088 (0.230)	-0.076 (0.491)	0.096 (0.417)	-0.036 (0.828)
QLD	0.032 (0.656)	-0.224** (0.045)	-0.034 (0.774)	-0.074 (0.681)
SA	0.052 (0.612)	-0.067 (0.658)	-0.124 (0.439)	-0.050 (0.808)
WA	0.092 (0.246)	-0.152 (0.209)	0.176 (0.167)	-0.129 (0.469)
Father born overseas	-0.015 (0.830)	-0.060 (0.526)	-0.105 (0.329)	-0.020 (0.874)
Mother born overseas	-0.002 (0.977)	0.065 (0.542)	0.111 (0.343)	0.021 (0.884)
Married	0.118** (0.019)	-0.057 (0.444)	0.035 (0.651)	-0.079 (0.244)
Child age 0 to 2	-0.272*** (0.000)	-0.459*** (0.000)	-0.138 (0.250)	0.031 (0.829)
Child age 3 to 4	-0.255*** (0.004)	-0.558*** (0.000)	-0.211 (0.157)	0.037 (0.870)
Child age 5 to 9	-0.195** (0.019)	-0.374*** (0.003)	-0.112 (0.394)	0.364** (0.017)
Child age 10 to 14	-0.118 (0.148)	-0.331*** (0.008)	-0.129 (0.327)	0.039 (0.838)
Union member	0.148** (0.011)	0.044 (0.587)	0.251*** (0.002)	0.014 (0.870)
Has disability	-0.077 (0.133)	0.107 (0.163)	0.015 (0.848)	-0.050 (0.530)
Constant	0.756*** (0.000)	0.807*** (0.002)	1.040*** (0.000)	6.567*** (0.000)
Number of observations	258	236	218	103
R2	0.171	0.276	0.144	0.236

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 42c: Returns to Education for the 2001 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Skilled Vocational Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Business	-0.007 (0.892)	0.139** (0.045)	0.024 (0.739)	-0.111* (0.069)
Age 20 to 24	0.122 (0.233)	0.123 (0.388)	0.223 (0.130)	0.264** (0.026)
Age 25 to 29	0.105 (0.356)	0.256 (0.119)	0.202 (0.234)	0.411*** (0.002)
Age 30 to 34	0.372*** (0.009)	0.056 (0.793)	0.053 (0.800)	0.632*** (0.002)
Age 35 to 39	0.075 (0.586)	0.028 (0.880)	0.106 (0.589)	0.487*** (0.001)
Age 40 to 44	0.042 (0.782)	-0.128 (0.532)	0.098 (0.649)	0.634*** (0.000)
Age 45 to 49	0.074 (0.586)	0.007 (0.967)	-0.025 (0.893)	0.468*** (0.004)
Age 50 to 54	0.134 (0.458)	-0.301 (0.210)	0.059 (0.831)	0.569 (0.109)
Age 55 to 59	-0.073 (0.697)	-0.482** (0.049)	-0.072 (0.816)	0.899*** (0.008)
Age 60 to 64	(dropped)	(dropped)	(dropped)	(dropped)
English is first language	-0.121 (0.402)	-0.067 (0.774)	0.139 (0.528)	0.201 (0.258)
Non-English speaking country	-0.238 (0.304)	-0.199 (0.624)	0.321 (0.445)	0.150 (0.699)
NSW	0.019 (0.850)	-0.247* (0.065)	-0.180 (0.213)	0.044 (0.746)
VIC	-0.026 (0.816)	-0.028 (0.856)	-0.017 (0.921)	-0.059 (0.624)
QLD	0.024 (0.789)	-0.182 (0.125)	-0.136 (0.278)	-0.126 (0.181)
SA	-0.025 (0.806)	-0.229 (0.108)	-0.164 (0.293)	-0.073 (0.546)
WA	0.024 (0.821)	-0.072 (0.602)	-0.065 (0.667)	-0.174 (0.153)
Father born overseas	0.061 (0.440)	0.113 (0.324)	0.132 (0.263)	0.082 (0.435)
Mother born overseas	-0.133 (0.170)	-0.108 (0.446)	-0.012 (0.932)	0.019 (0.868)
Married	0.045 (0.450)	0.008 (0.920)	-0.061 (0.466)	0.093 (0.174)
Child age 0 to 2	-0.523*** (0.000)	-0.634*** (0.000)	-0.264* (0.065)	-0.023 (0.902)
Child age 3 to 4	-0.307** (0.020)	-0.563*** (0.003)	-0.310 (0.150)	-0.062 (0.823)
Child age 5 to 9	-0.123 (0.257)	-0.321** (0.026)	-0.127 (0.410)	0.022 (0.870)
Child age 10 to 14	0.032 (0.802)	-0.051 (0.750)	0.086 (0.617)	-0.104 (0.546)
Union member	0.159** (0.031)	-0.000 (0.999)	0.167 (0.111)	0.078 (0.361)
Has disability	-0.060 (0.330)	-0.077 (0.355)	-0.049 (0.579)	0.028 (0.717)
Constant	0.921*** (0.000)	0.835*** (0.004)	0.575** (0.044)	5.814*** (0.000)
Number of observations	184	162	160	115
R2	0.253	0.359	0.179	0.409

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 43c: Returns to Education for the 2001 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Skilled Vocational Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Engin	-0.018 (0.838)	0.027 (0.841)	-0.048 (0.785)	-0.068 (0.646)
Age 20 to 24	-0.040 (0.911)	-0.650 (0.201)	-0.360 (0.515)	-0.535 (0.369)
Age 25 to 29	(dropped)	(dropped)	(dropped)	-0.156 (0.798)
Age 30 to 34	0.057 (0.851)	-0.595 (0.220)	-0.151 (0.774)	-0.062 (0.912)
Age 35 to 39	0.020 (0.950)	-0.804* (0.094)	-0.365 (0.518)	(dropped)
Age 40 to 44	-0.080 (0.802)	-0.824* (0.073)	-0.178 (0.738)	0.051 (0.942)
Age 45 to 49	(dropped)	(dropped)	(dropped)	(dropped)
Age 50 to 54	0.072 (0.818)	-0.791* (0.077)	-0.066 (0.901)	-0.371 (0.504)
Age 55 to 59	0.032 (0.921)	-0.859* (0.060)	-0.259 (0.628)	-0.140 (0.814)
Age 60 to 64	-0.025 (0.938)	-1.221* (0.058)	(dropped)	(dropped)
English is first language	-0.001 (0.998)	-0.351 (0.577)	-1.136 (0.237)	-0.062 (0.905)
Non-English speaking country	-0.171 (0.586)	0.125 (0.830)	-0.987 (0.240)	(dropped)
NSW	0.011 (0.942)	-0.270 (0.370)	-0.061 (0.858)	(dropped)
VIC	0.096 (0.602)	0.210 (0.548)	0.372 (0.327)	0.047 (0.889)
QLD	-0.310* (0.079)	0.161 (0.662)	0.592 (0.266)	0.027 (0.924)
SA	-0.076 (0.624)	-0.072 (0.795)	0.219 (0.554)	-0.151 (0.570)
WA	-0.089 (0.645)	0.123 (0.777)	-0.316 (0.620)	(dropped)
Father born overseas	-0.018 (0.938)	-0.751* (0.070)	-1.015 (0.150)	0.291 (0.375)
Mother born overseas	0.058 (0.790)	0.303 (0.338)	0.182 (0.622)	-0.085 (0.705)
Married	-0.008 (0.944)	0.020 (0.913)	0.069 (0.761)	-0.014 (0.935)
Child age 0 to 2	-0.070 (0.668)	-0.037 (0.880)	0.112 (0.755)	0.127 (0.657)
Child age 3 to 4	-0.301 (0.174)	-0.291 (0.450)	-0.076 (0.880)	(dropped)
Child age 5 to 9	-0.052 (0.756)	-0.096 (0.725)	-0.107 (0.760)	-0.281 (0.423)
Child age 10 to 14	-0.120 (0.500)	-0.462 (0.127)	0.225 (0.584)	-0.318 (0.554)
Union member	0.119 (0.354)	0.393** (0.027)	0.382* (0.093)	-0.015 (0.938)
Has disability	-0.041 (0.693)	-0.003 (0.988)	0.237 (0.313)	-0.091 (0.589)
Constant	0.957** (0.015)	1.541** (0.019)	1.795** (0.047)	6.856*** (0.000)
Number of observations	68	58	44	27
R2	0.240	0.445	0.423	0.747

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 44c: Returns to Education for the 2001 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Skilled Vocational Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Other	-0.040 (0.180)	-0.124*** (0.002)	-0.109** (0.011)	-0.183*** (0.000)
Age 20 to 24	-0.150 (0.322)	0.028 (0.885)	-0.061 (0.751)	0.352** (0.025)
Age 25 to 29	-0.197 (0.195)	0.121 (0.530)	-0.015 (0.940)	0.505*** (0.001)
Age 30 to 34	-0.209 (0.182)	-0.061 (0.764)	-0.042 (0.838)	0.653*** (0.000)
Age 35 to 39	-0.207 (0.188)	-0.055 (0.783)	-0.085 (0.674)	0.680*** (0.000)
Age 40 to 44	-0.224 (0.153)	-0.106 (0.595)	-0.170 (0.398)	0.613*** (0.000)
Age 45 to 49	-0.136 (0.382)	-0.121 (0.537)	-0.204 (0.308)	0.287 (0.129)
Age 50 to 54	-0.193 (0.231)	-0.219 (0.289)	-0.287 (0.166)	0.480** (0.015)
Age 55 to 59	-0.239 (0.134)	-0.407** (0.049)	-0.171 (0.415)	-0.075 (0.836)
Age 60 to 64	-0.169 (0.660)	0.194 (0.689)	(dropped)	(dropped)
English is first language	0.034 (0.724)	-0.034 (0.831)	0.006 (0.974)	0.178 (0.241)
Non-English speaking country	-0.019 (0.860)	-0.042 (0.819)	-0.172 (0.380)	-0.034 (0.844)
NSW	-0.030 (0.617)	0.025 (0.750)	-0.002 (0.979)	0.003 (0.971)
VIC	-0.003 (0.958)	-0.064 (0.395)	0.103 (0.178)	-0.067 (0.446)
QLD	-0.033 (0.581)	-0.098 (0.211)	-0.084 (0.301)	-0.129 (0.196)
SA	0.007 (0.910)	-0.066 (0.440)	-0.074 (0.398)	-0.134 (0.168)
WA	0.017 (0.782)	0.031 (0.705)	0.086 (0.321)	-0.082 (0.355)
Father born overseas	0.007 (0.867)	0.055 (0.357)	-0.049 (0.430)	0.048 (0.435)
Mother born overseas	-0.031 (0.524)	0.095 (0.145)	0.105 (0.127)	-0.040 (0.533)
Married	0.103*** (0.003)	-0.089* (0.069)	0.014 (0.778)	0.032 (0.534)
Child age 0 to 2	-0.293*** (0.000)	-0.323*** (0.000)	-0.397*** (0.000)	-0.025 (0.821)
Child age 3 to 4	-0.210*** (0.001)	-0.358*** (0.000)	-0.110 (0.282)	0.158 (0.284)
Child age 5 to 9	-0.088* (0.093)	-0.300*** (0.000)	-0.220*** (0.005)	-0.171* (0.075)
Child age 10 to 14	0.016 (0.797)	-0.342*** (0.000)	0.106 (0.254)	-0.095 (0.595)
Union member	0.181*** (0.000)	0.165*** (0.004)	0.283*** (0.000)	0.063 (0.302)
Has disability	-0.140*** (0.000)	-0.041 (0.434)	-0.066 (0.225)	-0.168*** (0.007)
Constant	1.024*** (0.000)	0.774*** (0.002)	0.802*** (0.002)	5.905*** (0.000)
Number of observations	571	483	431	196
R2	0.157	0.257	0.182	0.289

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 45c: Returns to Education for the 2001 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Basic Vocational Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Business	-0.021 (0.323)	0.046 (0.104)	0.018 (0.547)	-0.092*** (0.004)
Age 20 to 24	0.010 (0.910)	0.134 (0.218)	0.228** (0.034)	0.392*** (0.000)
Age 25 to 29	0.020 (0.807)	0.199* (0.061)	0.268** (0.012)	0.615*** (0.000)
Age 30 to 34	0.066 (0.432)	0.139 (0.199)	0.222** (0.041)	0.601*** (0.000)
Age 35 to 39	-0.066 (0.436)	0.077 (0.482)	0.198* (0.073)	0.737*** (0.000)
Age 40 to 44	0.031 (0.710)	0.005 (0.960)	0.201* (0.068)	0.799*** (0.000)
Age 45 to 49	0.022 (0.792)	0.065 (0.541)	0.169 (0.113)	0.697*** (0.000)
Age 50 to 54	-0.017 (0.840)	-0.131 (0.217)	0.087 (0.416)	0.510*** (0.000)
Age 55 to 59	-0.039 (0.641)	-0.301*** (0.006)	0.145 (0.212)	0.589*** (0.000)
Age 60 to 64	-0.010 (0.939)	-0.467*** (0.001)	(dropped)	(dropped)
English is first language	-0.036 (0.490)	0.013 (0.863)	-0.164** (0.046)	0.104 (0.189)
Non-English speaking country	-0.198*** (0.001)	0.060 (0.523)	-0.153 (0.125)	0.103 (0.291)
NSW	-0.002 (0.942)	-0.086* (0.058)	-0.012 (0.807)	0.042 (0.399)
VIC	-0.019 (0.616)	-0.021 (0.694)	0.062 (0.268)	-0.006 (0.907)
QLD	0.025 (0.512)	-0.103** (0.040)	-0.069 (0.195)	-0.162*** (0.003)
SA	-0.001 (0.987)	-0.091 (0.132)	0.018 (0.775)	-0.083 (0.178)
WA	0.050 (0.195)	-0.161*** (0.002)	-0.015 (0.785)	0.008 (0.904)
Father born overseas	0.012 (0.744)	0.028 (0.586)	-0.007 (0.892)	-0.009 (0.866)
Mother born overseas	0.010 (0.798)	0.003 (0.957)	0.002 (0.970)	0.072 (0.243)
Married	0.081*** (0.001)	-0.096*** (0.006)	0.019 (0.615)	-0.045 (0.194)
Child age 0 to 2	-0.294*** (0.000)	-0.411*** (0.000)	-0.221*** (0.000)	-0.110 (0.131)
Child age 3 to 4	-0.191*** (0.000)	-0.494*** (0.000)	-0.268*** (0.000)	0.024 (0.824)
Child age 5 to 9	-0.142*** (0.000)	-0.401*** (0.000)	-0.275*** (0.000)	-0.034 (0.630)
Child age 10 to 14	-0.101*** (0.010)	-0.316*** (0.000)	-0.113* (0.056)	-0.226*** (0.001)
Union member	0.180*** (0.000)	0.153*** (0.000)	0.239*** (0.000)	-0.022 (0.597)
Has disability	-0.143*** (0.000)	-0.000 (0.997)	0.007 (0.854)	-0.056 (0.141)
Constant	0.899*** (0.000)	0.676*** (0.000)	0.691*** (0.000)	5.886*** (0.000)
Number of observations	1,176	1,000	856	473
R2	0.131	0.218	0.107	0.237

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 46c: Returns to Education for the 2001 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Basic Vocational Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Engin	-0.154 (0.482)	-0.018 (0.968)	-0.366 (0.552)	-0.336 .
Age 20 to 24	(dropped)	(dropped)	(dropped)	(dropped)
Age 25 to 29	0.858 (0.432)	(dropped)	(dropped)	(dropped)
Age 30 to 34	0.163 (0.880)	(dropped)	-0.780 (0.801)	(dropped)
Age 35 to 39	0.141 (0.796)	0.141 (0.902)	-0.453 (0.908)	0.066 .
Age 40 to 44	0.336 (0.539)	-0.336 (0.733)	-1.085 (0.763)	(dropped)
Age 45 to 49	(dropped)	(dropped)	(dropped)	(dropped)
Age 50 to 54	0.420 (0.417)	-0.353 (0.739)	-0.165 (0.942)	(dropped)
Age 55 to 59	(dropped)	(dropped)	(dropped)	(dropped)
Age 60 to 64	(dropped)	-1.092 (0.501)	(dropped)	(dropped)
English is first language	-0.573 (0.603)	-1.420 (0.457)	0.341 (0.895)	(dropped)
Non-English speaking country	-0.144 (0.910)	-0.323 (0.856)	(dropped)	0.262 .
NSW	-0.440 (0.522)	(dropped)	1.304 (0.615)	(dropped)
VIC	-0.123 (0.865)	-0.608 (0.590)	1.477 (0.648)	(dropped)
QLD	-0.137 (0.807)	-0.445 (0.608)	1.020 (0.751)	(dropped)
SA	-0.057 (0.943)	-0.481 (0.718)	1.562 (0.613)	(dropped)
WA	(dropped)	(dropped)	0.141 (0.928)	(dropped)
Father born overseas	-0.384 (0.462)	-0.799 (0.528)	0.027 (0.984)	(dropped)
Mother born overseas	0.415 (0.705)	0.028 (0.974)	-0.036 (0.986)	(dropped)
Married	0.155 (0.628)	0.237 (0.706)	0.198 (0.793)	(dropped)
Child age 0 to 2	-0.436 (0.545)	-0.219 (0.902)	-0.331 (0.846)	(dropped)
Child age 3 to 4	-0.165 (0.728)	-0.755 (0.450)	-0.272 (0.842)	(dropped)
Child age 5 to 9	0.264 (0.482)	-0.038 (0.962)	-0.449 (0.669)	0.059 .
Child age 10 to 14	0.040 (0.923)	0.063 (0.943)	-0.265 (0.800)	(dropped)
Union member	0.105 (0.838)	0.134 (0.870)	0.505 (0.613)	0.325 .
Has disability	-0.144 (0.618)	0.048 (0.938)	0.268 (0.780)	0.214 .
Constant	1.132 (0.385)	2.228 (0.397)	0.039 (0.993)	6.289 .
Number of observations	33	24	23	6
R2	0.401	0.480	0.536	0.726

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 47c: Returns to Education for the 2001 SET (ABSCQ) Relative to Year 12 Completion by Field of Study – Basic Vocational Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Other	-0.034 (0.210)	-0.078** (0.041)	-0.080** (0.044)	-0.048 (0.219)
Age 20 to 24	-0.042 (0.594)	0.057 (0.568)	0.162* (0.096)	0.439*** (0.000)
Age 25 to 29	-0.034 (0.678)	0.101 (0.338)	0.160 (0.120)	0.594*** (0.000)
Age 30 to 34	0.069 (0.420)	0.090 (0.413)	0.278** (0.012)	0.709*** (0.000)
Age 35 to 39	-0.098 (0.260)	-0.085 (0.466)	0.107 (0.347)	0.685*** (0.000)
Age 40 to 44	-0.021 (0.807)	-0.027 (0.804)	0.219** (0.044)	0.741*** (0.000)
Age 45 to 49	-0.031 (0.712)	-0.032 (0.769)	0.258** (0.014)	0.802*** (0.000)
Age 50 to 54	-0.080 (0.353)	-0.224** (0.045)	0.133 (0.248)	0.554*** (0.000)
Age 55 to 59	-0.135 (0.166)	-0.268* (0.052)	0.338** (0.024)	0.601*** (0.000)
Age 60 to 64	-0.147 (0.412)	-0.510** (0.014)	(dropped)	(dropped)
English is first language	-0.091 (0.293)	-0.086 (0.458)	-0.031 (0.802)	-0.042 (0.771)
Non-English speaking country	-0.041 (0.715)	0.236 (0.106)	0.251 (0.108)	-0.175 (0.307)
NSW	0.045 (0.376)	0.063 (0.366)	0.093 (0.205)	0.034 (0.615)
VIC	0.029 (0.558)	-0.134** (0.049)	0.052 (0.475)	-0.128* (0.095)
QLD	0.014 (0.777)	-0.095 (0.170)	-0.057 (0.428)	-0.125 (0.104)
SA	0.005 (0.929)	-0.043 (0.553)	0.033 (0.654)	-0.192** (0.014)
WA	0.047 (0.417)	-0.048 (0.538)	0.060 (0.467)	-0.133 (0.103)
Father born overseas	0.055 (0.178)	-0.050 (0.365)	0.011 (0.841)	0.102* (0.064)
Mother born overseas	-0.033 (0.483)	0.061 (0.334)	0.019 (0.763)	-0.098* (0.097)
Married	0.067** (0.035)	-0.076* (0.092)	0.019 (0.685)	0.007 (0.879)
Child age 0 to 2	-0.307*** (0.000)	-0.305*** (0.000)	-0.180** (0.012)	-0.085 (0.277)
Child age 3 to 4	-0.197*** (0.001)	-0.496*** (0.000)	-0.182* (0.058)	0.149 (0.495)
Child age 5 to 9	-0.149*** (0.003)	-0.373*** (0.000)	-0.178** (0.020)	0.048 (0.659)
Child age 10 to 14	-0.026 (0.597)	-0.266*** (0.000)	-0.154** (0.036)	-0.218*** (0.006)
Union member	0.184*** (0.000)	0.046 (0.373)	0.194*** (0.000)	0.005 (0.926)
Has disability	-0.118*** (0.000)	-0.019 (0.684)	-0.062 (0.192)	-0.104** (0.039)
Constant	0.963*** (0.000)	0.811*** (0.000)	0.552*** (0.001)	6.023*** (0.000)
Number of observations	703	569	527	232
R2	0.144	0.218	0.118	0.416

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 48c: Returns to Education for the 2001 SET (ASCED) Relative to Year 12 Completion by Field of Study – Advanced Diploma/Diploma Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma Business	0.065*	0.118**	0.125***	0.094**
	(0.073)	(0.027)	(0.008)	(0.043)
Age 20 to 24	0.207	0.553***	-0.007	0.417*
	(0.151)	(0.008)	(0.970)	(0.067)
Age 25 to 29	0.158	0.543***	0.079	0.629***
	(0.263)	(0.008)	(0.655)	(0.006)
Age 30 to 34	0.243*	0.476**	0.134	0.736***
	(0.094)	(0.024)	(0.461)	(0.001)
Age 35 to 39	0.128	0.363	0.169	0.928***
	(0.407)	(0.108)	(0.392)	(0.000)
Age 40 to 44	0.220	0.428**	0.122	0.894***
	(0.145)	(0.050)	(0.520)	(0.000)
Age 45 to 49	0.245	0.440**	0.129	0.803***
	(0.110)	(0.048)	(0.501)	(0.001)
Age 50 to 54	0.165	0.294	0.048	0.739***
	(0.277)	(0.182)	(0.805)	(0.002)
Age 55 to 59	0.203	-0.016	-0.075	0.719***
	(0.192)	(0.945)	(0.720)	(0.004)
Age 60 to 64	0.275	0.688	(dropped)	(dropped)
	(0.191)	(0.164)	.	.
English is first language	0.005	-0.081	-0.013	0.071
	(0.946)	(0.461)	(0.891)	(0.483)
Non-English speaking country	-0.183*	0.103	0.051	0.129
	(0.066)	(0.481)	(0.684)	(0.309)
NSW	-0.079	0.043	0.012	0.139
	(0.272)	(0.665)	(0.902)	(0.128)
VIC	-0.147**	0.058	0.077	-0.044
	(0.041)	(0.567)	(0.439)	(0.604)
QLD	-0.071	-0.078	-0.082	-0.083
	(0.347)	(0.455)	(0.431)	(0.388)
SA	-0.013	0.044	0.042	-0.042
	(0.879)	(0.724)	(0.721)	(0.699)
WA	-0.110	-0.033	0.044	-0.071
	(0.167)	(0.779)	(0.689)	(0.530)
Father born overseas	-0.027	-0.062	-0.191**	-0.061
	(0.674)	(0.566)	(0.028)	(0.467)
Mother born overseas	0.087	0.017	0.145	0.064
	(0.196)	(0.881)	(0.117)	(0.483)
Married	0.042	-0.113*	-0.072	-0.018
	(0.309)	(0.076)	(0.191)	(0.722)
Child age 0 to 2	-0.191***	-0.366***	-0.114	-0.007
	(0.002)	(0.000)	(0.184)	(0.938)
Child age 3 to 4	-0.196***	-0.444***	-0.301***	-0.022
	(0.005)	(0.000)	(0.004)	(0.872)
Child age 5 to 9	-0.081	-0.354***	-0.135	-0.023
	(0.296)	(0.001)	(0.189)	(0.835)
Child age 10 to 14	0.001	-0.185	-0.086	-0.271**
	(0.988)	(0.107)	(0.396)	(0.015)
Union member	0.140***	0.028	0.103*	-0.080
	(0.005)	(0.696)	(0.095)	(0.217)
Has disability	-0.082*	0.105	0.024	-0.117**
	(0.066)	(0.121)	(0.679)	(0.043)
Constant	0.743***	0.334	0.747***	5.839***
	(0.000)	(0.185)	(0.001)	(0.000)
Number of observations	310	292	276	182
R2	0.153	0.276	0.132	0.290

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 49c: Returns to Education for the 2001 SET (ASCED) Relative to Year 12 Completion by Field of Study – Advanced Diploma/Diploma Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma Engin	0.026 (0.830)	0.068 (0.742)	0.102 (0.668)	0.105 (0.836)
Age 20 to 24	-0.244 (0.613)	-0.067 (0.939)	0.188 (0.851)	0.051 (0.967)
Age 25 to 29	-0.313 (0.575)	0.262 (0.727)	-0.244 (0.751)	(dropped)
Age 30 to 34	-0.003 (0.996)	0.103 (0.905)	0.187 (0.788)	-0.248 (0.854)
Age 35 to 39	0.216 (0.720)	0.197 (0.835)	(dropped)	(dropped)
Age 40 to 44	(dropped)	(dropped)	(dropped)	(dropped)
Age 45 to 49	-0.142 (0.851)	(dropped)	-0.180 (0.836)	0.319 (0.779)
Age 50 to 54	(dropped)	-0.012 (0.993)	0.346 (0.807)	-0.264 (0.846)
Age 55 to 59	-0.292 (0.577)	-0.488 (0.542)	0.242 (0.806)	-0.214 (0.856)
Age 60 to 64	(dropped)	(dropped)	(dropped)	(dropped)
English is first language	0.281 (0.467)	0.485 (0.305)	0.688 (0.572)	0.020 (0.994)
Non-English speaking country	0.534 (0.527)	1.649 (0.270)	1.548 (0.452)	0.583 (0.831)
NSW	0.138 (0.725)	-0.021 (0.976)	-0.569 (0.432)	-0.009 (0.995)
VIC	0.121 (0.703)	-0.006 (0.991)	-0.331 (0.499)	0.350 (0.737)
QLD	-0.044 (0.910)	-0.087 (0.906)	0.387 (0.757)	(dropped)
SA	-0.099 (0.773)	-0.258 (0.684)	-0.316 (0.590)	0.411 (0.729)
WA	0.233 (0.479)	-0.281 (0.631)	0.172 (0.738)	(dropped)
Father born overseas	0.305 (0.238)	-0.158 (0.782)	-0.237 (0.808)	-0.108 (0.917)
Mother born overseas	-0.286 (0.457)	0.257 (0.730)	-0.119 (0.909)	-0.085 (0.946)
Married	0.069 (0.676)	-0.055 (0.845)	-0.041 (0.893)	0.194 (0.759)
Child age 0 to 2	-0.197 (0.325)	-0.621* (0.093)	-0.212 (0.609)	0.197 (0.931)
Child age 3 to 4	-0.200 (0.486)	-0.573 (0.214)	0.010 (0.985)	-0.086 (0.955)
Child age 5 to 9	-0.286 (0.403)	-0.372 (0.532)	-0.048 (0.944)	-0.073 (0.957)
Child age 10 to 14	-0.253 (0.691)	-1.036 (0.395)	-0.449 (0.608)	-0.518 (0.768)
Union member	0.137 (0.487)	0.614* (0.063)	0.094 (0.838)	0.080 (0.915)
Has disability	-0.301* (0.071)	0.073 (0.842)	0.157 (0.676)	-0.057 (0.946)
Constant	0.789 (0.378)	0.262 (0.675)	0.356 (0.797)	6.233** (0.027)
Number of observations	40	38	31	22
R2	0.413	0.491	0.636	0.556

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 50c: Returns to Education for the 2001 SET (ASCED) Relative to Year 12 Completion by Field of Study – Advanced Diploma/Diploma Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma Other	0.002 (0.920)	-0.049 (0.129)	0.045 (0.191)	-0.027 (0.468)
Age 20 to 24	-0.064 (0.630)	0.599*** (0.001)	0.423** (0.019)	-0.235*** (0.009)
Age 25 to 29	-0.010 (0.936)	0.589*** (0.001)	0.440** (0.010)	-0.037 (0.647)
Age 30 to 34	-0.025 (0.846)	0.474*** (0.007)	0.500*** (0.005)	(dropped)
Age 35 to 39	-0.045 (0.728)	0.444** (0.010)	0.438** (0.012)	0.161* (0.078)
Age 40 to 44	-0.008 (0.952)	0.448*** (0.009)	0.473*** (0.006)	0.116 (0.160)
Age 45 to 49	0.041 (0.747)	0.394** (0.021)	0.517*** (0.003)	0.090 (0.314)
Age 50 to 54	-0.086 (0.508)	0.309* (0.076)	0.392** (0.027)	0.059 (0.514)
Age 55 to 59	0.004 (0.976)	0.015 (0.932)	0.311* (0.083)	0.002 (0.989)
Age 60 to 64	0.033 (0.815)	-0.076 (0.691)	(dropped)	(dropped)
English is first language	-0.029 (0.574)	-0.167** (0.018)	-0.141* (0.067)	0.019 (0.801)
Non-English speaking country	0.006 (0.919)	-0.147* (0.094)	-0.078 (0.410)	0.026 (0.762)
NSW	0.069* (0.081)	-0.018 (0.746)	0.001 (0.993)	0.027 (0.689)
VIC	0.012 (0.769)	0.017 (0.785)	0.105 (0.124)	-0.020 (0.758)
QLD	0.037 (0.383)	0.004 (0.946)	-0.023 (0.728)	-0.114* (0.098)
SA	0.028 (0.536)	0.019 (0.771)	0.024 (0.738)	-0.039 (0.641)
WA	0.046 (0.285)	-0.116* (0.061)	0.051 (0.450)	-0.121* (0.098)
Father born overseas	-0.035 (0.363)	-0.074 (0.169)	-0.185*** (0.001)	-0.013 (0.860)
Mother born overseas	0.057 (0.177)	0.059 (0.319)	0.146** (0.024)	0.009 (0.902)
Married	0.019 (0.477)	-0.146*** (0.000)	0.009 (0.823)	-0.017 (0.660)
Child age 0 to 2	-0.194*** (0.000)	-0.442*** (0.000)	-0.255*** (0.000)	0.055 (0.569)
Child age 3 to 4	-0.133** (0.013)	-0.503*** (0.000)	-0.265*** (0.001)	0.070 (0.639)
Child age 5 to 9	-0.024 (0.552)	-0.329*** (0.000)	-0.127** (0.032)	-0.015 (0.840)
Child age 10 to 14	-0.093** (0.021)	-0.369*** (0.000)	-0.147** (0.014)	-0.165** (0.028)
Union member	0.150*** (0.000)	0.146*** (0.000)	0.243*** (0.000)	0.084* (0.056)
Has disability	-0.059** (0.036)	0.024 (0.543)	0.004 (0.927)	-0.148*** (0.002)
Constant	0.889*** (0.000)	0.463** (0.011)	0.377** (0.044)	6.597*** (0.000)
Number of observations	814	733	641	285
R2	0.096	0.281	0.143	0.184

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 51c: Returns to Education for the 2001 SET (ASCED) Relative to Year 12 Completion by Field of Study – Certificate III/IV Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV Business	-0.014 (0.703)	0.135*** (0.006)	0.082 (0.113)	-0.020 (0.632)
Age 20 to 24	0.118 (0.191)	0.024 (0.844)	0.134 (0.279)	0.346*** (0.000)
Age 25 to 29	0.132 (0.163)	0.141 (0.268)	0.138 (0.289)	0.590*** (0.000)
Age 30 to 34	0.297*** (0.008)	0.119 (0.420)	0.275* (0.078)	0.772*** (0.000)
Age 35 to 39	0.124 (0.247)	-0.007 (0.959)	0.220 (0.133)	0.693*** (0.000)
Age 40 to 44	0.044 (0.711)	-0.159 (0.340)	0.097 (0.594)	0.868*** (0.000)
Age 45 to 49	0.115 (0.288)	-0.159 (0.264)	0.104 (0.479)	0.518*** (0.000)
Age 50 to 54	0.117 (0.391)	-0.316* (0.060)	-0.088 (0.653)	0.666*** (0.000)
Age 55 to 59	0.005 (0.964)	-0.586*** (0.000)	-0.205 (0.306)	0.587*** (0.000)
Age 60 to 64	-0.096 (0.655)	(dropped)	(dropped)	(dropped)
English is first language	-0.063 (0.500)	-0.022 (0.871)	0.157 (0.238)	0.138 (0.197)
Non-English speaking country	-0.020 (0.866)	-0.112 (0.450)	0.084 (0.625)	0.062 (0.628)
NSW	-0.024 (0.724)	-0.158* (0.075)	-0.131 (0.146)	-0.048 (0.520)
VIC	0.036 (0.640)	-0.023 (0.821)	0.106 (0.314)	-0.095 (0.208)
QLD	-0.010 (0.882)	-0.093 (0.310)	-0.099 (0.280)	-0.195*** (0.005)
SA	-0.000 (0.997)	-0.152 (0.150)	-0.095 (0.380)	-0.149* (0.071)
WA	0.076 (0.298)	-0.122 (0.208)	-0.061 (0.533)	-0.131* (0.084)
Father born overseas	0.078 (0.183)	0.036 (0.636)	0.095 (0.213)	0.033 (0.603)
Mother born overseas	-0.122* (0.054)	0.081 (0.338)	-0.020 (0.805)	0.009 (0.891)
Married	0.036 (0.419)	-0.019 (0.750)	-0.030 (0.627)	0.018 (0.695)
Child age 0 to 2	-0.394*** (0.000)	-0.536*** (0.000)	-0.345*** (0.000)	-0.096 (0.319)
Child age 3 to 4	-0.284*** (0.001)	-0.747*** (0.000)	-0.566*** (0.000)	-0.028 (0.893)
Child age 5 to 9	-0.116 (0.132)	-0.364*** (0.000)	-0.341*** (0.001)	-0.182** (0.038)
Child age 10 to 14	-0.058 (0.490)	-0.306*** (0.007)	-0.100 (0.389)	-0.239* (0.052)
Union member	0.172*** (0.002)	0.067 (0.341)	0.154** (0.035)	0.012 (0.840)
Has disability	-0.068 (0.139)	-0.088 (0.153)	-0.063 (0.327)	-0.060 (0.283)
Constant	0.856*** (0.000)	0.830*** (0.000)	0.546*** (0.005)	5.870*** (0.000)
Number of observations	339	294	290	198
R2	0.180	0.347	0.185	0.403

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 52c: Returns to Education for the 2001 SET (ASCED) Relative to Year 12 Completion by Field of Study – Certificate III/IV Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV Engin	-0.007 (0.922)	0.087 (0.449)	0.033 (0.793)	-0.073 (0.531)
Age 20 to 24	0.061 (0.832)	0.745 (0.125)	0.060 (0.852)	-0.420 (0.210)
Age 25 to 29	0.028 (0.918)	0.920** (0.044)	-0.059 (0.851)	-0.187 (0.577)
Age 30 to 34	0.226 (0.431)	0.662 (0.114)	0.096 (0.739)	-0.133 (0.588)
Age 35 to 39	0.149 (0.621)	0.405 (0.344)	-0.162 (0.622)	(dropped)
Age 40 to 44	0.061 (0.830)	0.346 (0.458)	-0.145 (0.621)	0.222 (0.588)
Age 45 to 49	(dropped)	0.539 (0.342)	-0.010 (0.982)	0.005 (0.990)
Age 50 to 54	0.158 (0.595)	0.492 (0.267)	(dropped)	-0.398 (0.137)
Age 55 to 59	0.058 (0.837)	0.321 (0.492)	-0.022 (0.942)	0.047 (0.910)
Age 60 to 64	0.074 (0.811)	(dropped)	(dropped)	(dropped)
English is first language	-0.227 (0.399)	-0.611* (0.100)	-0.862* (0.056)	0.451 (0.449)
Non-English speaking country	-0.001 (0.998)	-0.126 (0.772)	-1.070** (0.050)	0.336 (0.520)
NSW	0.172 (0.188)	-0.271 (0.246)	0.071 (0.740)	-0.127 (0.619)
VIC	0.200 (0.196)	0.022 (0.934)	0.224 (0.336)	-0.245 (0.374)
QLD	-0.108 (0.479)	-0.104 (0.724)	0.416 (0.133)	-0.230 (0.338)
SA	0.076 (0.594)	-0.164 (0.454)	0.120 (0.592)	-0.315 (0.198)
WA	0.055 (0.737)	-0.097 (0.735)	-0.182 (0.580)	-0.031 (0.949)
Father born overseas	-0.146 (0.447)	-0.505* (0.082)	-0.665 (0.136)	0.512 (0.313)
Mother born overseas	-0.025 (0.889)	0.152 (0.515)	0.059 (0.856)	-0.060 (0.761)
Married	0.002 (0.981)	-0.129 (0.390)	0.052 (0.737)	-0.102 (0.454)
Child age 0 to 2	-0.078 (0.545)	-0.062 (0.748)	0.094 (0.682)	0.058 (0.765)
Child age 3 to 4	-0.384** (0.049)	-0.258 (0.461)	-0.271 (0.408)	-0.327 (0.687)
Child age 5 to 9	-0.028 (0.844)	-0.089 (0.688)	-0.220 (0.353)	-0.197 (0.404)
Child age 10 to 14	-0.139 (0.373)	-0.136 (0.576)	0.285 (0.297)	-0.079 (0.825)
Union member	0.157 (0.150)	0.270* (0.092)	0.209 (0.185)	0.068 (0.673)
Has disability	0.042 (0.646)	-0.013 (0.926)	0.074 (0.634)	-0.036 (0.802)
Constant	0.949** (0.011)	0.710 (0.186)	1.405*** (0.005)	6.471*** (0.000)
Number of observations	90	78	62	42
R2	0.213	0.365	0.391	0.582

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 53c: Returns to Education for the 2001 SET (ASCED) Relative to Year 12 Completion by Field of Study – Certificate III/IV Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV Other	-0.014 (0.552)	-0.123*** (0.000)	-0.109*** (0.002)	-0.144*** (0.000)
Age 20 to 24	-0.098 (0.499)	0.019 (0.920)	-0.027 (0.883)	0.438*** (0.003)
Age 25 to 29	-0.162 (0.260)	0.070 (0.709)	-0.002 (0.993)	0.577*** (0.000)
Age 30 to 34	-0.180 (0.222)	-0.057 (0.769)	0.008 (0.966)	0.692*** (0.000)
Age 35 to 39	-0.217 (0.142)	-0.065 (0.736)	-0.070 (0.715)	0.688*** (0.000)
Age 40 to 44	-0.230 (0.116)	-0.112 (0.558)	-0.080 (0.671)	0.791*** (0.000)
Age 45 to 49	-0.165 (0.258)	-0.180 (0.344)	-0.133 (0.483)	0.480*** (0.003)
Age 50 to 54	-0.179 (0.229)	-0.269 (0.170)	-0.116 (0.555)	0.562*** (0.000)
Age 55 to 59	-0.224 (0.133)	-0.456** (0.021)	0.067 (0.735)	0.419* (0.063)
Age 60 to 64	-0.148 (0.504)	-0.132 (0.716)	(dropped)	(dropped)
English is first language	-0.111 (0.219)	-0.019 (0.873)	-0.012 (0.922)	0.113 (0.327)
Non-English speaking country	-0.224** (0.043)	-0.037 (0.814)	-0.178 (0.288)	-0.097 (0.415)
NSW	-0.004 (0.942)	-0.005 (0.934)	-0.002 (0.982)	0.046 (0.492)
VIC	0.027 (0.555)	-0.084 (0.174)	0.071 (0.276)	-0.060 (0.367)
QLD	0.005 (0.912)	-0.122* (0.056)	-0.070 (0.298)	-0.110 (0.123)
SA	0.023 (0.642)	-0.114 (0.107)	-0.038 (0.601)	-0.165** (0.032)
WA	0.050 (0.319)	-0.020 (0.766)	0.119 (0.100)	-0.108 (0.127)
Father born overseas	0.029 (0.454)	0.000 (0.994)	0.005 (0.924)	0.073 (0.166)
Mother born overseas	-0.062 (0.140)	0.155*** (0.008)	0.058 (0.328)	-0.106* (0.056)
Married	0.108*** (0.000)	-0.065 (0.108)	-0.006 (0.890)	0.025 (0.538)
Child age 0 to 2	-0.290*** (0.000)	-0.371*** (0.000)	-0.350*** (0.000)	0.031 (0.743)
Child age 3 to 4	-0.212*** (0.000)	-0.390*** (0.000)	-0.098 (0.242)	0.034 (0.811)
Child age 5 to 9	-0.099** (0.020)	-0.321*** (0.000)	-0.210*** (0.001)	-0.073 (0.385)
Child age 10 to 14	0.003 (0.953)	-0.339*** (0.000)	0.027 (0.700)	-0.164 (0.143)
Union member	0.171*** (0.000)	0.110** (0.016)	0.269*** (0.000)	0.026 (0.584)
Has disability	-0.159*** (0.000)	-0.015 (0.725)	-0.064 (0.140)	-0.107** (0.029)
Constant	1.125*** (0.000)	0.797*** (0.000)	0.796*** (0.001)	5.891*** (0.000)
Number of observations	800	675	607	263
R2	0.162	0.248	0.165	0.280

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 54c: Returns to Education for the 2001 SET (ASCED) Relative to Year 12 Completion by Field of Study – Certificate I/II Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II Business	-0.077 (0.270)	-0.025 (0.804)	-0.192** (0.046)	-0.032 (0.757)
Age 20 to 24	-0.313 (0.371)	(dropped)	(dropped)	(dropped)
Age 25 to 29	0.071 (0.832)	0.041 (0.928)	0.124 (0.752)	(dropped)
Age 30 to 34	0.087 (0.731)	0.392 (0.304)	0.719* (0.053)	0.499 (0.224)
Age 35 to 39	-0.157 (0.571)	0.083 (0.866)	0.141 (0.705)	1.109** (0.032)
Age 40 to 44	0.039 (0.864)	-0.315 (0.304)	0.287 (0.261)	0.895*** (0.001)
Age 45 to 49	0.039 (0.858)	-0.084 (0.782)	0.395 (0.111)	0.841*** (0.001)
Age 50 to 54	-0.095 (0.651)	-0.394 (0.166)	0.199 (0.396)	0.821*** (0.000)
Age 55 to 59	-0.139 (0.543)	-0.540* (0.085)	0.446 (0.103)	0.879*** (0.002)
Age 60 to 64	0.177 (0.602)	-0.562 (0.131)	(dropped)	(dropped)
English is first language	0.077 (0.730)	-0.056 (0.926)	(dropped)	-0.035 (0.943)
Non-English speaking country	0.153 (0.527)	0.155 (0.804)	-0.118 (0.607)	0.165 (0.686)
NSW	0.140 (0.296)	-0.190 (0.300)	-0.063 (0.730)	0.063 (0.678)
VIC	0.020 (0.885)	-0.002 (0.993)	-0.171 (0.369)	-0.015 (0.923)
QLD	0.106 (0.554)	-0.300 (0.206)	-0.205 (0.393)	0.134 (0.640)
SA	0.025 (0.897)	-0.217 (0.347)	-0.262 (0.240)	0.293 (0.264)
WA	0.063 (0.745)	-0.452 (0.109)	-0.511* (0.054)	(dropped)
Father born overseas	-0.026 (0.894)	0.469* (0.063)	0.469 (0.158)	-0.139 (0.755)
Mother born overseas	0.124 (0.567)	-0.409 (0.127)	-0.172 (0.559)	-0.006 (0.987)
Married	0.131* (0.094)	-0.046 (0.699)	-0.118 (0.289)	-0.223* (0.062)
Child age 0 to 2	-0.355** (0.037)	-0.993*** (0.007)	-0.824** (0.041)	0.111 (0.881)
Child age 3 to 4	-0.057 (0.842)	-0.271 (0.531)	-0.072 (0.835)	-0.247 (0.549)
Child age 5 to 9	-0.113 (0.472)	-0.683** (0.019)	-0.600** (0.015)	-0.261 (0.726)
Child age 10 to 14	-0.271** (0.021)	-0.151 (0.426)	-0.041 (0.819)	-0.484** (0.034)
Union member	0.127 (0.184)	0.362*** (0.008)	0.303** (0.016)	0.069 (0.524)
Has disability	-0.125 (0.120)	-0.033 (0.788)	0.048 (0.707)	0.002 (0.986)
Constant	0.705** (0.029)	1.026 (0.158)	0.639** (0.022)	5.878*** (0.000)
Number of observations	124	100	88	46
R2	0.255	0.334	0.403	0.541

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 55c: Returns to Education for the 2001 SET (ASCED) Relative to Year 12 Completion by Field of Study – Certificate I/II Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II Engin	-0.000	-0.114	-0.356	0.129
Age 20 to 24	(dropped)	(dropped)	(dropped)	(dropped)
Age 25 to 29	1.000	(dropped)	(dropped)	(dropped)
Age 30 to 34	(dropped)	(dropped)	(dropped)	(dropped)
Age 35 to 39	(dropped)	(dropped)	(dropped)	(dropped)
Age 40 to 44	(dropped)	(dropped)	-0.156	(dropped)
Age 45 to 49	1.000	-0.451	0.007	(dropped)
Age 50 to 54	(dropped)	(dropped)	-0.593	(dropped)
Age 55 to 59	1.000	-0.599	(dropped)	(dropped)
Age 60 to 64	-0.000	-0.290	(dropped)	(dropped)
English is first language	(dropped)	(dropped)	(dropped)	(dropped)
Non-English speaking country	(dropped)	(dropped)	(dropped)	(dropped)
NSW	-1.000	0.571	(dropped)	(dropped)
VIC	(dropped)	(dropped)	(dropped)	(dropped)
QLD	0.000	(dropped)	0.644	(dropped)
SA	(dropped)	(dropped)	(dropped)	(dropped)
WA	-1.000	0.174	-0.007	(dropped)
Father born overseas	-1.000	-0.848	-1.133	(dropped)
Mother born overseas	(dropped)	(dropped)	(dropped)	(dropped)
Married	-0.000	-0.022	-0.126	(dropped)
Child age 0 to 2	(dropped)	(dropped)	(dropped)	(dropped)
Child age 3 to 4	(dropped)	(dropped)	(dropped)	(dropped)
Child age 5 to 9	1.000	(dropped)	0.015	(dropped)
Child age 10 to 14	-0.000	0.873	0.370	(dropped)
Union member	0.000	0.347	0.593	(dropped)
Has disability	0.000	0.362	0.726	-0.067
Constant	1.000	0.426	0.756	6.430
Number of observations	16	10	10	2
R2	1.000	0.507	0.934	1.000

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 56c: Returns to Education for the 2001 SET (ASCED) Relative to Year 12 Completion by Field of Study – Certificate I/II Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II Other	-0.029 (0.118)	-0.010 (0.709)	-0.026 (0.342)	-0.090*** (0.002)
Age 20 to 24	-0.017 (0.830)	0.109 (0.280)	0.132 (0.196)	0.403*** (0.000)
Age 25 to 29	-0.018 (0.820)	0.165 (0.102)	0.129 (0.203)	0.611*** (0.000)
Age 30 to 34	0.061 (0.444)	0.113 (0.268)	0.166 (0.109)	0.616*** (0.000)
Age 35 to 39	-0.085 (0.299)	0.065 (0.535)	0.135 (0.208)	0.697*** (0.000)
Age 40 to 44	0.016 (0.841)	-0.015 (0.887)	0.139 (0.191)	0.683*** (0.000)
Age 45 to 49	-0.002 (0.984)	0.055 (0.592)	0.174* (0.096)	0.690*** (0.000)
Age 50 to 54	-0.054 (0.503)	-0.171* (0.098)	0.040 (0.704)	0.493*** (0.000)
Age 55 to 59	-0.071 (0.394)	-0.328*** (0.002)	0.063 (0.584)	0.580*** (0.000)
Age 60 to 64	0.017 (0.881)	-0.534*** (0.000)	(dropped)	(dropped)
English is first language	-0.010 (0.827)	-0.013 (0.838)	-0.163** (0.015)	0.061 (0.410)
Non-English speaking country	-0.214*** (0.000)	0.196** (0.021)	-0.024 (0.777)	-0.002 (0.985)
NSW	0.001 (0.967)	-0.063 (0.136)	-0.048 (0.291)	0.049 (0.307)
VIC	-0.014 (0.674)	-0.094** (0.036)	0.044 (0.363)	-0.034 (0.495)
QLD	0.011 (0.730)	-0.122*** (0.005)	-0.093** (0.049)	-0.146*** (0.003)
SA	-0.026 (0.484)	-0.083 (0.104)	-0.025 (0.627)	-0.111** (0.043)
WA	0.044 (0.197)	-0.111** (0.017)	-0.005 (0.916)	-0.055 (0.292)
Father born overseas	0.029 (0.333)	0.025 (0.540)	-0.021 (0.634)	0.001 (0.987)
Mother born overseas	0.017 (0.596)	0.017 (0.698)	0.043 (0.355)	0.044 (0.401)
Married	0.075*** (0.001)	-0.079** (0.012)	0.022 (0.489)	-0.018 (0.580)
Child age 0 to 2	-0.315*** (0.000)	-0.385*** (0.000)	-0.197*** (0.000)	-0.116** (0.045)
Child age 3 to 4	-0.229*** (0.000)	-0.518*** (0.000)	-0.261*** (0.000)	-0.015 (0.891)
Child age 5 to 9	-0.164*** (0.000)	-0.375*** (0.000)	-0.250*** (0.000)	0.003 (0.963)
Child age 10 to 14	-0.076** (0.029)	-0.330*** (0.000)	-0.124** (0.020)	-0.151** (0.017)
Union member	0.183*** (0.000)	0.077** (0.042)	0.188*** (0.000)	0.003 (0.942)
Has disability	-0.124*** (0.000)	0.007 (0.811)	-0.018 (0.580)	-0.089*** (0.010)
Constant	0.898*** (0.000)	0.721*** (0.000)	0.772*** (0.000)	5.939*** (0.000)
Number of observations	1,522	1,254	1,115	559
R2	0.145	0.209	0.088	0.208

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 57c: Returns to Education for the 2005 SET (ASCED) Relative to Year 12 Completion by Field of Study – Advanced Diploma/Diploma Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma Business	0.050 (0.182)	0.092* (0.076)	0.160*** (0.002)	0.160*** (0.002)
Age 20 to 24	0.219* (0.057)	0.215 (0.179)	0.167 (0.326)	-0.328 (0.126)
Age 25 to 29	0.093 (0.349)	0.484*** (0.001)	0.346** (0.023)	-0.161 (0.433)
Age 30 to 34	0.137 (0.172)	0.331** (0.019)	0.384** (0.013)	-0.056 (0.784)
Age 35 to 39	0.130 (0.200)	0.341** (0.019)	0.384** (0.012)	-0.035 (0.867)
Age 40 to 44	0.083 (0.435)	0.329** (0.029)	0.238 (0.127)	-0.218 (0.305)
Age 45 to 49	0.165 (0.119)	0.070 (0.639)	0.062 (0.689)	-0.035 (0.868)
Age 50 to 54	0.157 (0.134)	0.071 (0.644)	0.269* (0.095)	0.046 (0.833)
Age 55 to 59	(dropped)	(dropped)	(dropped)	-0.104 (0.689)
Age 60 to 64	-0.388*** (0.008)	0.251 (0.324)	0.314 (0.324)	(dropped)
English is first language	-0.126* (0.086)	0.055 (0.589)	0.009 (0.921)	0.005 (0.956)
Non-English speaking country	-0.089 (0.283)	-0.103 (0.375)	-0.133 (0.325)	0.049 (0.730)
NSW	0.001 (0.986)	-0.175* (0.084)	-0.033 (0.722)	-0.069 (0.486)
VIC	-0.050 (0.493)	-0.093 (0.361)	-0.049 (0.597)	-0.091 (0.308)
QLD	-0.105 (0.170)	-0.074 (0.493)	-0.186* (0.067)	-0.161 (0.106)
SA	-0.046 (0.600)	-0.243** (0.048)	-0.155 (0.167)	0.063 (0.579)
WA	-0.005 (0.957)	-0.237* (0.050)	-0.095 (0.416)	-0.043 (0.750)
Father born overseas	-0.011 (0.871)	0.026 (0.771)	-0.138 (0.131)	0.113 (0.208)
Mother born overseas	-0.012 (0.867)	0.056 (0.529)	0.040 (0.663)	-0.188** (0.040)
Married	0.142*** (0.003)	-0.123* (0.063)	0.029 (0.665)	-0.038 (0.505)
Child age 0 to 2	-0.194*** (0.002)	-0.420*** (0.000)	-0.244*** (0.008)	-0.068 (0.532)
Child age 3 to 4	-0.192** (0.036)	-0.396*** (0.004)	-0.063 (0.642)	-0.119 (0.536)
Child age 5 to 9	-0.032 (0.627)	-0.501*** (0.000)	-0.226*** (0.007)	0.151 (0.113)
Child age 10 to 14	-0.072 (0.343)	-0.215** (0.037)	-0.151 (0.138)	-0.080 (0.396)
Union member	0.114** (0.038)	0.211*** (0.003)	0.232*** (0.001)	0.024 (0.699)
Has disability	-0.068 (0.206)	0.025 (0.741)	0.030 (0.699)	0.013 (0.862)
Constant	0.827*** (0.000)	0.514*** (0.006)	0.512*** (0.005)	6.801*** (0.000)
Number of observations	313	285	253	171
R2	0.170	0.319	0.232	0.237

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 58c: Returns to Education for the 2005 SET (ASCED) Relative to Year 12 Completion by Field of Study – Advanced Diploma/Diploma Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma Engin	0.011 (0.979)	0.382 (0.593)	-0.036 (0.942)	0.194 .
Age 20 to 24	0.230 (0.849)	1.010 (0.665)	0.739 (0.623)	-0.999 .
Age 25 to 29	(dropped)	(dropped)	(dropped)	(dropped)
Age 30 to 34	-0.156 (0.903)	0.386 (0.887)	0.044 (0.977)	-0.057 .
Age 35 to 39	-0.011 (0.994)	1.524 (0.507)	0.749 (0.649)	0.248 .
Age 40 to 44	(dropped)	(dropped)	(dropped)	(dropped)
Age 45 to 49	-0.197 (0.898)	0.532 (0.843)	-0.076 (0.965)	0.145 .
Age 50 to 54	0.048 (0.972)	1.283 (0.579)	1.028 (0.534)	-0.439 .
Age 55 to 59	-0.148 (0.935)	0.399 (0.924)	-0.365 (0.855)	0.344 .
Age 60 to 64	(dropped)	(dropped)	(dropped)	(dropped)
English is first language	0.304 (0.830)	0.967 (0.609)	-0.818 (0.569)	(dropped) .
Non-English speaking country	0.251 (0.892)	1.012 (0.635)	(dropped) .	(dropped) .
NSW	(dropped)	(dropped)	(dropped)	(dropped)
VIC	-0.064 (0.925)	-0.673 (0.388)	-0.521 (0.515)	0.035 .
QLD	-0.113 (0.922)	-1.033 (0.591)	-0.963 (0.401)	0.411 .
SA	0.088 (0.889)	-1.058 (0.671)	-0.284 (0.702)	(dropped) .
WA	0.262 (0.816)	-0.394 (0.888)	0.518 (0.678)	-0.667 .
Father born overseas	-0.005 (0.994)	-0.836 (0.388)	-0.449 (0.546)	-0.152 .
Mother born overseas	-0.095 (0.910)	0.014 (0.993)	-0.226 (0.792)	0.451 .
Married	0.104 (0.792)	-0.067 (0.927)	-0.107 (0.824)	0.124 .
Child age 0 to 2	0.085 (0.916)	-0.082 (0.948)	0.313 (0.735)	-0.233 .
Child age 3 to 4	0.129 (0.936)	-0.776 (0.746)	0.779 (0.461)	(dropped) .
Child age 5 to 9	0.057 (0.936)	0.214 (0.867)	0.522 (0.540)	0.039 .
Child age 10 to 14	0.082 (0.873)	-0.471 (0.528)	0.090 (0.883)	(dropped) .
Union member	0.144 (0.788)	-0.363 (0.688)	0.106 (0.871)	-0.110 .
Has disability	0.003 (0.995)	0.155 (0.882)	-0.056 (0.916)	-0.140 .
Constant	0.619 (0.729)	-0.509 (0.881)	1.666 (0.508)	6.698 .
Number of observations	25	26	26	17
R2	0.171	0.600	0.591	0.878

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 59c: Returns to Education for the 2005 SET (ASCED) Relative to Year 12 Completion by Field of Study – Advanced Diploma/Diploma Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma Other	0.010 (0.644)	-0.018 (0.587)	0.064* (0.053)	0.128*** (0.001)
Age 20 to 24	-0.025 (0.913)	0.017 (0.957)	0.110 (0.717)	0.075 (0.752)
Age 25 to 29	0.005 (0.983)	0.127 (0.694)	0.109 (0.720)	0.287 (0.226)
Age 30 to 34	0.002 (0.994)	0.068 (0.833)	0.263 (0.385)	0.362 (0.127)
Age 35 to 39	0.014 (0.953)	-0.005 (0.989)	0.207 (0.498)	0.422* (0.084)
Age 40 to 44	-0.064 (0.781)	-0.037 (0.908)	0.198 (0.514)	0.369 (0.123)
Age 45 to 49	-0.004 (0.985)	-0.191 (0.553)	0.081 (0.788)	0.351 (0.139)
Age 50 to 54	-0.023 (0.921)	-0.259 (0.424)	0.049 (0.873)	0.458* (0.059)
Age 55 to 59	-0.085 (0.711)	-0.409 (0.206)	0.013 (0.965)	0.471* (0.064)
Age 60 to 64	-0.281 (0.227)	-0.181 (0.580)	-0.064 (0.837)	0.474* (0.072)
English is first language	-0.077 (0.216)	-0.005 (0.951)	0.063 (0.461)	0.019 (0.835)
Non-English speaking country	-0.228*** (0.001)	-0.000 (0.999)	-0.180* (0.067)	0.107 (0.417)
NSW	-0.004 (0.927)	-0.083 (0.149)	-0.038 (0.509)	-0.091 (0.201)
VIC	0.005 (0.909)	-0.015 (0.797)	0.128** (0.030)	-0.018 (0.791)
QLD	-0.033 (0.394)	-0.066 (0.245)	-0.008 (0.893)	-0.138** (0.040)
SA	-0.041 (0.384)	-0.118* (0.089)	-0.074 (0.284)	-0.151** (0.042)
WA	0.016 (0.707)	-0.166*** (0.009)	0.067 (0.303)	-0.041 (0.595)
Father born overseas	0.051 (0.134)	0.013 (0.809)	0.038 (0.494)	-0.035 (0.574)
Mother born overseas	-0.007 (0.839)	-0.024 (0.651)	-0.058 (0.269)	-0.001 (0.985)
Married	0.055** (0.044)	-0.176*** (0.000)	-0.015 (0.719)	-0.053 (0.215)
Child age 0 to 2	-0.246*** (0.000)	-0.298*** (0.000)	-0.265*** (0.000)	0.103 (0.188)
Child age 3 to 4	-0.256*** (0.000)	-0.381*** (0.000)	-0.181* (0.068)	0.009 (0.956)
Child age 5 to 9	-0.092** (0.022)	-0.371*** (0.000)	-0.267*** (0.000)	0.061 (0.448)
Child age 10 to 14	-0.088** (0.022)	-0.191*** (0.000)	-0.171*** (0.003)	0.050 (0.483)
Union member	0.140*** (0.000)	0.127*** (0.001)	0.273*** (0.000)	0.049 (0.259)
Has disability	-0.088*** (0.001)	-0.100** (0.017)	-0.061 (0.162)	-0.021 (0.676)
Constant	0.988*** (0.000)	0.855** (0.010)	0.533* (0.088)	6.321*** (0.000)
Number of observations	857	764	652	316
R2	0.142	0.217	0.173	0.217

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 60c: Returns to Education for the 2005 SET (ASCED) Relative to Year 12 Completion by Field of Study – Certificate III/IV Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV Business	0.051*	0.161***	0.173***	0.019
	(0.059)	(0.000)	(0.000)	(0.527)
Age 20 to 24	-0.010	0.047	0.195	0.122
	(0.935)	(0.780)	(0.214)	(0.285)
Age 25 to 29	-0.022	0.153	0.310**	0.297**
	(0.855)	(0.362)	(0.048)	(0.010)
Age 30 to 34	-0.046	-0.044	0.287*	0.266**
	(0.703)	(0.803)	(0.081)	(0.033)
Age 35 to 39	-0.082	-0.063	0.251	0.388***
	(0.503)	(0.722)	(0.130)	(0.002)
Age 40 to 44	-0.047	-0.030	0.264	0.340***
	(0.709)	(0.867)	(0.118)	(0.008)
Age 45 to 49	-0.018	-0.251	0.235	0.292**
	(0.883)	(0.146)	(0.149)	(0.016)
Age 50 to 54	0.005	-0.093	0.211	0.432***
	(0.971)	(0.594)	(0.199)	(0.000)
Age 55 to 59	-0.046	-0.487***	0.030	0.287**
	(0.719)	(0.008)	(0.860)	(0.044)
Age 60 to 64	-0.130	-0.031	0.452*	0.396**
	(0.474)	(0.911)	(0.063)	(0.041)
English is first language	-0.127**	0.042	0.096	0.095
	(0.048)	(0.661)	(0.310)	(0.206)
Non-English speaking country	-0.145*	-0.109	-0.092	-0.143
	(0.051)	(0.361)	(0.437)	(0.231)
NSW	-0.103**	-0.085	-0.040	-0.032
	(0.034)	(0.227)	(0.554)	(0.573)
VIC	-0.067	-0.063	0.114	-0.054
	(0.174)	(0.385)	(0.104)	(0.350)
QLD	-0.012	0.028	-0.058	-0.158***
	(0.791)	(0.666)	(0.363)	(0.002)
SA	-0.078	-0.030	-0.156**	-0.105
	(0.175)	(0.718)	(0.048)	(0.102)
WA	0.005	-0.100	-0.009	-0.164**
	(0.934)	(0.251)	(0.912)	(0.014)
Father born overseas	0.009	0.157**	0.032	0.008
	(0.838)	(0.024)	(0.642)	(0.887)
Mother born overseas	-0.007	-0.133*	-0.033	0.004
	(0.891)	(0.075)	(0.665)	(0.950)
Married	0.034	-0.084*	0.039	-0.050
	(0.280)	(0.073)	(0.397)	(0.140)
Child age 0 to 2	-0.177***	-0.314***	-0.155**	0.022
	(0.000)	(0.000)	(0.022)	(0.723)
Child age 3 to 4	-0.257***	-0.600***	-0.357***	-0.237
	(0.000)	(0.000)	(0.006)	(0.236)
Child age 5 to 9	-0.045	-0.258***	-0.114	0.079
	(0.381)	(0.001)	(0.156)	(0.266)
Child age 10 to 14	0.004	-0.192***	-0.086	-0.087
	(0.934)	(0.009)	(0.271)	(0.230)
Union member	0.116***	0.121**	0.188***	0.037
	(0.003)	(0.030)	(0.000)	(0.390)
Has disability	-0.075**	-0.102**	-0.027	-0.041
	(0.025)	(0.047)	(0.581)	(0.303)
_cons	1.074***	0.684***	0.358*	6.315***
	(0.000)	(0.001)	(0.058)	(0.000)
Number of observations	551	511	461	330
R2	0.121	0.248	0.152	0.225

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 61c: Returns to Education for the 2005 SET (ASCED) Relative to Year 12 Completion by Field of Study – Certificate III/IV Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV Engin	0.061 (0.370)	-0.020 (0.849)	-0.010 (0.935)	-0.053 (0.763)
Age 20 to 24	(dropped)	0.398 (0.232)	-0.423 (0.394)	0.169 (0.826)
Age 25 to 29	0.019 (0.925)	0.135 (0.625)	-0.216 (0.625)	0.628 (0.372)
Age 30 to 34	0.067 (0.768)	-0.021 (0.942)	-0.245 (0.583)	0.569 (0.501)
Age 35 to 39	0.080 (0.702)	-0.040 (0.887)	-0.284 (0.528)	0.997 (0.214)
Age 40 to 44	-0.031 (0.885)	0.056 (0.827)	-0.360 (0.377)	0.754 (0.254)
Age 45 to 49	0.097 (0.651)	-0.293 (0.281)	-0.492 (0.270)	(dropped)
Age 50 to 54	0.024 (0.914)	-0.011 (0.967)	-0.150 (0.714)	0.751 (0.256)
Age 55 to 59	-0.127 (0.585)	(dropped)	(dropped)	(dropped)
Age 60 to 64	(dropped)	(dropped)	(dropped)	(dropped)
English is first language	-0.044 (0.842)	0.255 (0.430)	0.190 (0.563)	(dropped)
Non-English speaking country	0.091 (0.736)	-1.097** (0.044)	0.519 (0.374)	(dropped)
NSW	-0.091 (0.494)	-0.023 (0.910)	0.017 (0.949)	0.017 (0.966)
VIC	-0.046 (0.778)	0.136 (0.566)	0.293 (0.298)	-0.273 (0.589)
QLD	-0.061 (0.686)	0.073 (0.748)	0.235 (0.381)	0.074 (0.870)
SA	-0.107 (0.442)	-0.189 (0.367)	-0.046 (0.856)	0.154 (0.738)
WA	-0.115 (0.454)	-0.021 (0.924)	0.200 (0.455)	-0.280 (0.613)
Father born overseas	0.022 (0.882)	0.275 (0.185)	-0.034 (0.879)	0.509 (0.332)
Mother born overseas	0.104 (0.469)	-0.347 (0.108)	0.231 (0.259)	0.402 (0.519)
Married	0.022 (0.819)	-0.095 (0.495)	0.149 (0.359)	-0.083 (0.695)
Child age 0 to 2	-0.225* (0.067)	-0.293 (0.137)	-0.324 (0.159)	0.271 (0.505)
Child age 3 to 4	-0.199 (0.309)	-0.508 (0.101)	-0.506 (0.177)	-0.282 (0.843)
Child age 5 to 9	-0.206 (0.147)	-0.397* (0.068)	-0.336 (0.142)	0.335 (0.675)
Child age 10 to 14	-0.047 (0.689)	-0.240 (0.142)	-0.160 (0.407)	-0.318 (0.343)
Union member	0.086 (0.414)	0.149 (0.322)	0.349** (0.025)	0.432 (0.170)
Has disability	-0.002 (0.987)	-0.212 (0.141)	-0.259 (0.111)	-0.025 (0.945)
_cons	0.979*** (0.002)	0.370 (0.410)	0.621 (0.219)	5.944*** (0.000)
Number of observations	94	90	80	34
R2	0.163	0.381	0.290	0.514

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 62c: Returns to Education for the 2005 SET (ASCED) Relative to Year 12 Completion by Field of Study – Certificate III/IV Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV Other	0.004 (0.869)	-0.096*** (0.003)	-0.016 (0.659)	-0.087** (0.018)
Age 20 to 24	0.076 (0.308)	0.115 (0.294)	0.092 (0.428)	0.258*** (0.002)
Age 25 to 29	0.107 (0.163)	0.191* (0.091)	0.122 (0.313)	0.443*** (0.000)
Age 30 to 34	0.094 (0.220)	0.039 (0.733)	0.231* (0.064)	0.474*** (0.000)
Age 35 to 39	0.082 (0.292)	0.049 (0.673)	0.201 (0.114)	0.522*** (0.000)
Age 40 to 44	0.073 (0.345)	0.036 (0.755)	0.158 (0.205)	0.517*** (0.000)
Age 45 to 49	0.118 (0.122)	-0.167 (0.140)	0.092 (0.450)	0.420*** (0.000)
Age 50 to 54	0.091 (0.242)	-0.099 (0.386)	0.225* (0.070)	0.361*** (0.001)
Age 55 to 59	0.033 (0.678)	-0.312*** (0.009)	-0.010 (0.937)	0.559*** (0.000)
Age 60 to 64	-0.243** (0.025)	-0.006 (0.969)	-0.044 (0.832)	0.308** (0.046)
English is first language	0.066 (0.279)	-0.148* (0.095)	-0.082 (0.507)	0.060 (0.591)
Non-English speaking country	0.014 (0.836)	-0.013 (0.886)	0.069 (0.528)	-0.044 (0.724)
NSW	0.024 (0.570)	-0.006 (0.926)	0.048 (0.484)	0.020 (0.757)
VIC	0.086** (0.036)	-0.071 (0.227)	0.059 (0.365)	-0.105 (0.120)
QLD	0.009 (0.833)	-0.056 (0.335)	-0.062 (0.328)	-0.110* (0.091)
SA	0.057 (0.222)	-0.083 (0.202)	-0.049 (0.491)	-0.095 (0.214)
WA	0.040 (0.350)	-0.056 (0.374)	-0.019 (0.776)	-0.137* (0.053)
Father born overseas	-0.027 (0.436)	0.040 (0.448)	0.021 (0.713)	-0.132** (0.046)
Mother born overseas	0.027 (0.495)	-0.021 (0.715)	-0.092 (0.153)	0.111 (0.132)
Married	0.042* (0.099)	-0.157*** (0.000)	0.002 (0.966)	0.010 (0.798)
Child age 0 to 2	-0.244*** (0.000)	-0.313*** (0.000)	-0.094 (0.210)	-0.075 (0.360)
Child age 3 to 4	-0.205*** (0.000)	-0.460*** (0.000)	-0.209** (0.033)	-0.153 (0.290)
Child age 5 to 9	-0.043 (0.258)	-0.309*** (0.000)	-0.232*** (0.000)	-0.019 (0.821)
Child age 10 to 14	-0.008 (0.843)	-0.251*** (0.000)	-0.074 (0.233)	-0.015 (0.857)
Union member	0.141*** (0.000)	0.062 (0.134)	0.207*** (0.000)	0.046 (0.317)
Has disability	-0.099*** (0.000)	-0.065* (0.096)	-0.088** (0.045)	-0.014 (0.783)
Constant	0.701*** (0.000)	0.906*** (0.000)	0.670*** (0.000)	6.199*** (0.000)
Number of observations	910	804	667	294
R2	0.125	0.223	0.101	0.240

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 63c: Returns to Education for the 2005 SET (ASCED) Relative to Year 12 Completion by Field of Study – Certificate I/II Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II Business	-0.022 (0.315)	0.005 (0.878)	0.061* (0.067)	0.023 (0.504)
Age 20 to 24	0.038 (0.700)	0.115 (0.468)	-0.039 (0.779)	0.226** (0.050)
Age 25 to 29	-0.035 (0.727)	0.092 (0.567)	0.154 (0.267)	0.477*** (0.000)
Age 30 to 34	0.024 (0.805)	0.074 (0.632)	0.108 (0.421)	0.562*** (0.000)
Age 35 to 39	0.095 (0.322)	-0.023 (0.880)	0.103 (0.436)	0.638*** (0.000)
Age 40 to 44	-0.040 (0.677)	-0.082 (0.592)	-0.024 (0.856)	0.458*** (0.000)
Age 45 to 49	0.019 (0.837)	-0.195 (0.197)	-0.047 (0.715)	0.531*** (0.000)
Age 50 to 54	-0.007 (0.938)	-0.122 (0.427)	0.116 (0.383)	0.556*** (0.000)
Age 55 to 59	-0.064 (0.511)	-0.240 (0.127)	-0.113 (0.415)	0.571*** (0.000)
Age 60 to 64	-0.135 (0.212)	-0.315* (0.066)	-0.293* (0.058)	0.573*** (0.000)
English is first language	0.056 (0.375)	0.038 (0.668)	-0.020 (0.844)	0.158 (0.139)
Non-English speaking country	-0.011 (0.855)	-0.009 (0.914)	0.085 (0.329)	0.026 (0.797)
NSW	0.009 (0.821)	-0.090 (0.117)	-0.040 (0.497)	-0.063 (0.252)
VIC	0.023 (0.627)	-0.132* (0.059)	0.029 (0.693)	-0.114 (0.131)
QLD	0.034 (0.424)	-0.102 (0.107)	-0.073 (0.249)	-0.161** (0.010)
SA	-0.033 (0.514)	-0.192** (0.014)	-0.164** (0.036)	-0.087 (0.303)
WA	0.023 (0.609)	-0.088 (0.185)	-0.059 (0.374)	-0.169*** (0.009)
Father born overseas	-0.011 (0.770)	0.025 (0.663)	0.026 (0.668)	-0.019 (0.771)
Mother born overseas	0.083** (0.049)	-0.017 (0.783)	-0.032 (0.601)	0.008 (0.902)
Married	0.085*** (0.002)	-0.120*** (0.005)	-0.061 (0.157)	-0.137*** (0.001)
Child age 0 to 2	-0.321*** (0.000)	-0.327*** (0.000)	-0.228*** (0.002)	-0.029 (0.701)
Child age 3 to 4	-0.262*** (0.000)	-0.455*** (0.000)	-0.185** (0.032)	-0.110 (0.423)
Child age 5 to 9	-0.048 (0.216)	-0.322*** (0.000)	-0.115** (0.040)	-0.061 (0.350)
Child age 10 to 14	-0.152*** (0.000)	-0.172*** (0.001)	-0.060 (0.272)	-0.063 (0.316)
Union member	0.142*** (0.000)	0.144*** (0.002)	0.256*** (0.000)	-0.005 (0.908)
Has disability	-0.053* (0.054)	-0.051 (0.223)	0.016 (0.704)	-0.047 (0.325)
Constant	0.784*** (0.000)	0.792*** (0.000)	0.766*** (0.000)	6.171*** (0.000)
Number of observations	933	806	698	355
R2	0.127	0.151	0.128	0.211

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 64c: Returns to Education for the 2005 SET (ASCED) Relative to Year 12 Completion by Field of Study – Certificate I/II Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II Engin	0.007 (0.966)	-0.234 (0.517)	-0.040 (0.925)	-0.707 .
Age 20 to 24	(dropped)	(dropped)	(dropped)	(dropped)
Age 25 to 29	(dropped)	(dropped)	(dropped)	(dropped)
Age 30 to 34	-0.475 (0.682)	(dropped)	(dropped)	(dropped)
Age 35 to 39	0.483 (0.376)	0.033 (0.978)	-0.208 (0.857)	-0.085 .
Age 40 to 44	(dropped)	-0.575 (0.708)	-1.252 (0.392)	(dropped)
Age 45 to 49	0.294 (0.534)	-0.534 (0.511)	-0.579 (0.448)	(dropped)
Age 50 to 54	0.144 (0.757)	0.085 (0.920)	(dropped)	-0.306 .
Age 55 to 59	0.486 (0.551)	(dropped)	(dropped)	(dropped)
Age 60 to 64	-0.336 (0.591)	(dropped)	(dropped)	(dropped)
English is first language	-0.321 (0.565)	-0.783 (0.470)	-0.566 (0.623)	(dropped)
Non-English speaking country	0.136 (0.846)	-1.659 (0.313)	-0.956 (0.580)	(dropped)
NSW	-0.388 (0.446)	-0.321 (0.869)	-0.604 (0.666)	(dropped)
VIC	-0.465 (0.530)	-0.699 (0.719)	-0.403 (0.791)	(dropped)
QLD	-0.148 (0.808)	-0.543 (0.712)	-0.648 (0.594)	(dropped)
SA	(dropped)	(dropped)	(dropped)	(dropped)
WA	(dropped)	(dropped)	(dropped)	(dropped)
Father born overseas	-0.055 (0.939)	0.214 (0.881)	-0.310 (0.678)	(dropped)
Mother born overseas	-0.082 (0.922)	-0.222 (0.837)	(dropped)	(dropped)
Married	0.206 (0.378)	-0.336 (0.508)	0.171 (0.771)	-0.204 .
Child age 0 to 2	-0.255 (0.622)	-0.365 (0.752)	-0.226 (0.853)	(dropped)
Child age 3 to 4	-0.029 (0.951)	-0.239 (0.800)	0.178 (0.853)	(dropped)
Child age 5 to 9	-0.118 (0.791)	-0.937 (0.236)	-0.044 (0.964)	(dropped)
Child age 10 to 14	0.085 (0.774)	-0.201 (0.694)	0.166 (0.748)	0.463 .
Union member	0.139 (0.648)	0.015 (0.979)	0.183 (0.746)	(dropped)
Has disability	-0.123 (0.644)	0.154 (0.790)	0.419 (0.485)	0.717 .
Constant	1.096 (0.117)	2.279 (0.270)	1.906 (0.330)	7.208 .
Number of observations	31	25	22	5
R2	0.614	0.502	0.541	0.902

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 65c: Returns to Education for the 2005 SET (ASCED) Relative to Year 12 Completion by Field of Study – Certificate I/II Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II Other	-0.085** (0.026)	-0.063 (0.269)	-0.001 (0.988)	-0.084 (0.158)
Age 20 to 24	0.004 (0.964)	0.175 (0.214)	0.065 (0.642)	0.230* (0.051)
Age 25 to 29	0.008 (0.943)	0.252* (0.094)	0.103 (0.531)	0.607*** (0.000)
Age 30 to 34	0.093 (0.372)	0.090 (0.558)	0.119 (0.451)	0.412*** (0.003)
Age 35 to 39	0.064 (0.536)	-0.103 (0.503)	0.150 (0.335)	0.372** (0.046)
Age 40 to 44	0.047 (0.650)	-0.065 (0.661)	-0.076 (0.635)	0.586*** (0.000)
Age 45 to 49	-0.009 (0.926)	-0.122 (0.391)	0.048 (0.750)	0.447*** (0.001)
Age 50 to 54	0.041 (0.714)	-0.013 (0.933)	0.075 (0.639)	0.430*** (0.003)
Age 55 to 59	-0.084 (0.452)	-0.236 (0.156)	0.077 (0.658)	0.390 (0.127)
Age 60 to 64	-0.355** (0.020)	-0.049 (0.840)	-0.362 (0.308)	0.502 (0.180)
English is first language	-0.059 (0.546)	0.022 (0.873)	0.133 (0.418)	-0.305 (0.149)
Non-English speaking country	-0.084 (0.447)	0.266* (0.082)	-0.112 (0.562)	0.065 (0.704)
NSW	0.003 (0.958)	-0.103 (0.270)	-0.166 (0.106)	-0.011 (0.917)
VIC	0.021 (0.735)	0.006 (0.951)	0.100 (0.307)	0.001 (0.994)
QLD	-0.018 (0.780)	-0.068 (0.488)	-0.278*** (0.009)	-0.195* (0.067)
SA	0.064 (0.393)	-0.159 (0.158)	-0.267** (0.023)	-0.161 (0.196)
WA	0.011 (0.879)	-0.093 (0.377)	0.008 (0.940)	-0.110 (0.313)
Father born overseas	-0.102 (0.146)	-0.002 (0.985)	-0.154 (0.159)	0.078 (0.514)
Mother born overseas	0.051 (0.533)	-0.083 (0.469)	0.153 (0.222)	-0.088 (0.485)
Married	0.114** (0.014)	-0.050 (0.464)	0.081 (0.281)	0.060 (0.395)
Child age 0 to 2	-0.438*** (0.000)	-0.393*** (0.002)	-0.335** (0.016)	-0.150 (0.393)
Child age 3 to 4	-0.417*** (0.000)	-0.575*** (0.006)	-0.280 (0.171)	0.004 (0.993)
Child age 5 to 9	-0.199*** (0.008)	-0.294** (0.010)	-0.249** (0.033)	0.051 (0.734)
Child age 10 to 14	0.013 (0.835)	-0.277*** (0.003)	-0.075 (0.460)	-0.222* (0.083)
Union member	0.172*** (0.001)	-0.064 (0.376)	0.208*** (0.005)	-0.005 (0.956)
Has disability	-0.143*** (0.002)	0.030 (0.674)	-0.123 (0.118)	0.003 (0.970)
Constant	0.918*** (0.000)	0.701*** (0.000)	0.571*** (0.008)	6.510*** (0.000)
Number of observations	354	280	236	119
R2	0.250	0.220	0.186	0.420

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Section D: Using Less than Year 12 as the Comparison Group, Females

Table 1d: Aggregate Returns to Education for the 1993 SET (ABSCQ) Relative to Less than Year 12 – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	0.149*** (0.000)	0.078*** (0.001)	0.109*** (0.000)	0.451*** (0.000)
Age 20 to 24	0.052 (0.237)	0.127* (0.059)	-0.031 (0.667)	-0.085 (0.235)
Age 25 to 29	0.040 (0.334)	0.236*** (0.000)	0.054 (0.436)	0.069 (0.308)
Age 30 to 34	0.077* (0.069)	0.204*** (0.002)	0.017 (0.808)	0.089 (0.203)
Age 35 to 39	0.112*** (0.007)	0.129** (0.049)	0.028 (0.687)	0.159** (0.023)
Age 40 to 44	0.055 (0.199)	0.132* (0.051)	-0.012 (0.872)	0.153** (0.032)
Age 45 to 49	0.050 (0.249)	0.068 (0.316)	0.060 (0.413)	0.129* (0.072)
Age 50 to 54	(dropped)	0.014 (0.842)	-0.052 (0.498)	0.170** (0.023)
Age 55 to 64	-0.075 (0.162)	(dropped)	(dropped)	(dropped)
Capital City	0.027 (0.203)	0.078*** (0.006)	0.065** (0.016)	0.063** (0.033)
Non-English speaking country	0.078* (0.065)	-0.014 (0.815)	0.044 (0.392)	-0.045 (0.420)
English is first language	0.051 (0.150)	-0.028 (0.574)	-0.003 (0.949)	0.118** (0.018)
NSW	-0.012 (0.656)	0.060* (0.094)	0.004 (0.917)	-0.012 (0.720)
VIC	-0.011 (0.697)	0.059 (0.107)	0.024 (0.501)	-0.076** (0.034)
QLD	-0.021 (0.508)	0.035 (0.394)	-0.067* (0.092)	-0.067 (0.106)
SA	-0.012 (0.723)	-0.015 (0.724)	-0.080** (0.048)	-0.075* (0.078)
WA	0.001 (0.968)	0.021 (0.613)	0.070* (0.086)	-0.028 (0.497)
Married	0.097*** (0.000)	-0.098*** (0.000)	0.005 (0.841)	0.043* (0.077)
Child age 0 to 2	-0.246*** (0.000)	-0.380*** (0.000)	-0.171*** (0.000)	0.019 (0.684)
Child age 3 to 4	-0.207*** (0.000)	-0.391*** (0.000)	-0.210*** (0.000)	0.032 (0.641)
Child age 5 to 9	-0.139*** (0.000)	-0.326*** (0.000)	-0.203*** (0.000)	-0.069 (0.139)
Child age 10 to 14	-0.066** (0.050)	-0.222*** (0.000)	-0.110*** (0.007)	-0.024 (0.597)
Union member	0.208*** (0.000)	0.108*** (0.000)	0.235*** (0.000)	0.033 (0.155)
Constant	0.564*** (0.000)	0.526*** (0.000)	0.584*** (0.000)	5.817*** (0.000)
Number of observations	1,589	1,486	1,423	856
R2	0.195	0.180	0.153	0.377

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 2d: Aggregate Returns to Education for the 1993 SET (ABSCQ) Relative to Less than Year 12 – Associate Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma	0.097*** (0.006)	0.090** (0.037)	0.031 (0.487)	0.067 (0.218)
Age 20 to 24	0.146 (0.374)	0.244 (0.288)	0.099 (0.669)	0.516* (0.082)
Age 25 to 29	0.147 (0.374)	0.204 (0.375)	0.169 (0.468)	0.615** (0.039)
Age 30 to 34	0.163 (0.342)	0.228 (0.337)	0.102 (0.675)	0.639** (0.041)
Age 35 to 39	0.195 (0.254)	0.115 (0.626)	0.174 (0.469)	0.692** (0.025)
Age 40 to 44	0.082 (0.634)	0.042 (0.861)	-0.009 (0.972)	0.826** (0.011)
Age 45 to 49	0.080 (0.640)	-0.079 (0.741)	-0.011 (0.964)	0.782** (0.013)
Age 50 to 54	0.093 (0.596)	0.114 (0.637)	0.112 (0.649)	0.574* (0.068)
Age 55 to 64	-0.039 (0.829)	-0.107 (0.663)	-0.035 (0.888)	0.503 (0.130)
Capital City	0.032 (0.436)	0.057 (0.262)	0.053 (0.335)	0.128* (0.074)
Non-English speaking country	0.057 (0.677)	0.002 (0.993)	0.096 (0.590)	0.033 (0.927)
English is first language	0.134 (0.288)	0.062 (0.688)	0.031 (0.855)	0.082 (0.780)
NSW	0.061 (0.286)	-0.068 (0.350)	-0.037 (0.629)	0.060 (0.493)
VIC	0.016 (0.794)	-0.029 (0.711)	0.015 (0.853)	-0.032 (0.730)
QLD	0.046 (0.484)	-0.003 (0.969)	-0.137 (0.107)	-0.061 (0.551)
SA	0.028 (0.688)	-0.184** (0.038)	-0.184** (0.038)	-0.205* (0.081)
WA	0.045 (0.520)	-0.057 (0.525)	0.149 (0.125)	-0.051 (0.655)
Married	0.098** (0.015)	-0.047 (0.358)	-0.018 (0.729)	0.064 (0.297)
Child age 0 to 2	-0.372*** (0.000)	-0.365*** (0.000)	-0.161* (0.058)	-0.003 (0.984)
Child age 3 to 4	-0.296*** (0.000)	-0.358*** (0.001)	-0.397*** (0.001)	0.141 (0.438)
Child age 5 to 9	-0.205*** (0.002)	-0.412*** (0.000)	-0.329*** (0.000)	0.057 (0.740)
Child age 10 to 14	0.007 (0.920)	-0.280*** (0.001)	-0.068 (0.429)	-0.068 (0.612)
Union member	0.243*** (0.000)	0.046 (0.357)	0.203*** (0.000)	0.080 (0.161)
Constant	0.383* (0.069)	0.523* (0.064)	0.535* (0.069)	5.230*** (0.000)
Number of observations	494	429	397	222
R2	0.206	0.220	0.164	0.145

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 3d: Aggregate Returns to Education for the 1993 SET (ABSCQ) Relative to Less than Year 12 – Skilled Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications	0.115***	0.020	0.028	0.167***
	(0.000)	(0.550)	(0.444)	(0.000)
Age 20 to 24	-0.007	0.065	0.018	0.370***
	(0.963)	(0.742)	(0.926)	(0.008)
Age 25 to 29	-0.054	0.061	-0.028	0.429***
	(0.724)	(0.759)	(0.884)	(0.002)
Age 30 to 34	-0.042	-0.034	-0.186	0.439***
	(0.781)	(0.863)	(0.347)	(0.003)
Age 35 to 39	-0.052	-0.095	-0.121	0.573***
	(0.736)	(0.641)	(0.547)	(0.001)
Age 40 to 44	-0.037	-0.083	-0.084	0.512***
	(0.808)	(0.678)	(0.668)	(0.001)
Age 45 to 49	-0.091	-0.148	-0.138	0.576***
	(0.549)	(0.461)	(0.485)	(0.000)
Age 50 to 54	-0.113	-0.182	-0.078	0.509***
	(0.463)	(0.367)	(0.696)	(0.001)
Age 55 to 64	-0.111	-0.235	-0.130	0.402**
	(0.474)	(0.251)	(0.541)	(0.014)
Capital City	0.033	0.043	0.093**	0.136***
	(0.265)	(0.251)	(0.021)	(0.003)
Non-English speaking country	-0.119	0.077	0.062	-0.142
	(0.204)	(0.543)	(0.636)	(0.361)
English is first language	-0.058	0.001	0.036	-0.006
	(0.464)	(0.990)	(0.730)	(0.966)
NSW	0.004	0.014	0.007	-0.037
	(0.936)	(0.801)	(0.901)	(0.562)
VIC	-0.050	0.047	0.061	-0.053
	(0.304)	(0.433)	(0.342)	(0.474)
QLD	-0.022	0.075	0.021	-0.067
	(0.651)	(0.220)	(0.749)	(0.362)
SA	-0.027	-0.045	-0.103	-0.082
	(0.631)	(0.508)	(0.171)	(0.301)
WA	-0.050	0.022	0.102	-0.048
	(0.379)	(0.753)	(0.151)	(0.517)
Married	0.085***	-0.116***	-0.062	0.052
	(0.009)	(0.005)	(0.145)	(0.206)
Child age 0 to 2	-0.295***	-0.427***	-0.258***	-0.029
	(0.000)	(0.000)	(0.000)	(0.782)
Child age 3 to 4	-0.179***	-0.356***	-0.180*	-0.049
	(0.005)	(0.000)	(0.058)	(0.768)
Child age 5 to 9	-0.114**	-0.303***	-0.182***	-0.180**
	(0.022)	(0.000)	(0.007)	(0.028)
Child age 10 to 14	-0.047	-0.256***	-0.104	0.057
	(0.334)	(0.000)	(0.131)	(0.550)
Union member	0.267***	0.094**	0.242***	0.074*
	(0.000)	(0.019)	(0.000)	(0.068)
Constant	0.780***	0.722***	0.633***	5.499***
	(0.000)	(0.001)	(0.004)	(0.000)
Number of observations	843	721	613	277
R2	0.154	0.176	0.160	0.247

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 4d: Aggregate Returns to Education for the 1993 SET (ABSCQ) Relative to Less than Year 12 – Basic Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications	0.082*** (0.000)	-0.016 (0.539)	0.074*** (0.004)	0.075*** (0.007)
Age 20 to 24	0.061 (0.274)	0.095 (0.170)	0.027 (0.683)	0.474*** (0.000)
Age 25 to 29	0.124** (0.030)	0.081 (0.257)	0.030 (0.664)	0.621*** (0.000)
Age 30 to 34	0.108* (0.077)	0.048 (0.542)	0.005 (0.946)	0.616*** (0.000)
Age 35 to 39	0.136** (0.024)	0.006 (0.934)	-0.026 (0.722)	0.592*** (0.000)
Age 40 to 44	0.108* (0.071)	-0.034 (0.649)	0.015 (0.832)	0.618*** (0.000)
Age 45 to 49	0.097 (0.123)	-0.178** (0.023)	-0.048 (0.532)	0.588*** (0.000)
Age 50 to 54	0.095 (0.153)	-0.166** (0.044)	0.006 (0.937)	0.598*** (0.000)
Age 55 to 64	0.006 (0.934)	-0.234*** (0.009)	-0.045 (0.632)	0.558*** (0.000)
Capital City	0.036 (0.103)	0.065** (0.022)	0.081*** (0.004)	0.107*** (0.001)
Non-English speaking country	-0.124** (0.019)	0.038 (0.620)	0.069 (0.329)	-0.012 (0.897)
English is first language	-0.073* (0.098)	0.015 (0.804)	0.047 (0.390)	0.093 (0.152)
NSW	-0.012 (0.720)	-0.056 (0.193)	-0.039 (0.360)	-0.005 (0.914)
VIC	-0.015 (0.695)	-0.027 (0.562)	0.008 (0.871)	0.014 (0.782)
QLD	-0.002 (0.956)	-0.040 (0.425)	-0.081* (0.099)	-0.022 (0.689)
SA	-0.032 (0.437)	-0.126** (0.017)	-0.066 (0.204)	-0.063 (0.274)
WA	-0.041 (0.316)	-0.035 (0.518)	0.043 (0.415)	-0.042 (0.467)
Married	0.080*** (0.001)	-0.113*** (0.000)	-0.016 (0.599)	-0.005 (0.866)
Child age 0 to 2	-0.328*** (0.000)	-0.313*** (0.000)	-0.242*** (0.000)	-0.007 (0.920)
Child age 3 to 4	-0.225*** (0.000)	-0.356*** (0.000)	-0.254*** (0.000)	-0.014 (0.877)
Child age 5 to 9	-0.139*** (0.000)	-0.384*** (0.000)	-0.218*** (0.000)	-0.073 (0.320)
Child age 10 to 14	-0.098** (0.011)	-0.201*** (0.000)	-0.155*** (0.001)	0.036 (0.545)
Union member	0.283*** (0.000)	0.010 (0.747)	0.207*** (0.000)	0.019 (0.519)
Constant	0.654*** (0.000)	0.748*** (0.000)	0.585*** (0.000)	5.321*** (0.000)
Number of observations	1,567	1,287	1,261	547
R2	0.172	0.164	0.119	0.215

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 5d: Aggregate Returns to Education for the 1997 SET (ABSCQ) Relative to Less than Year 12 – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	0.142*** (0.000)	0.120*** (0.000)	0.176*** (0.000)	0.421*** (0.000)
Age 20 to 24	0.065 (0.180)	0.424*** (0.000)	0.101 (0.121)	-0.246*** (0.000)
Age 25 to 29	0.074 (0.110)	0.501*** (0.000)	0.149** (0.019)	-0.078 (0.242)
Age 30 to 34	0.089* (0.062)	0.426*** (0.000)	0.148** (0.024)	-0.014 (0.838)
Age 35 to 39	0.111** (0.019)	0.339*** (0.003)	0.155** (0.017)	0.019 (0.782)
Age 40 to 44	0.102** (0.031)	0.298** (0.010)	0.172*** (0.008)	0.055 (0.424)
Age 45 to 49	0.087* (0.071)	0.314*** (0.007)	0.128* (0.051)	0.062 (0.366)
Age 50 to 54	0.072 (0.144)	0.219* (0.061)	0.140** (0.036)	0.053 (0.446)
Age 55 to 59	(dropped)	0.096 (0.445)	(dropped)	(dropped)
Age 60 to 64	0.032 (0.690)	(dropped)	-0.239** (0.041)	-0.190 (0.309)
English is first language	-0.048 (0.113)	-0.019 (0.651)	-0.064* (0.091)	0.021 (0.535)
Non-English speaking country	-0.051 (0.180)	-0.008 (0.878)	-0.129*** (0.009)	0.050 (0.244)
NSW	-0.003 (0.907)	-0.047 (0.160)	0.026 (0.410)	-0.007 (0.807)
VIC	0.030 (0.225)	-0.018 (0.580)	0.065** (0.039)	0.013 (0.641)
QLD	0.017 (0.525)	-0.008 (0.837)	-0.025 (0.464)	-0.012 (0.695)
SA	0.008 (0.788)	-0.117*** (0.006)	-0.058 (0.139)	-0.001 (0.975)
WA	0.021 (0.499)	-0.054 (0.210)	0.032 (0.419)	0.010 (0.792)
Married	0.099*** (0.000)	-0.066*** (0.009)	0.049** (0.033)	-0.005 (0.789)
Child age 0 to 2	-0.243*** (0.000)	-0.360*** (0.000)	-0.148*** (0.000)	0.003 (0.941)
Child age 3 to 4	-0.164*** (0.000)	-0.306*** (0.000)	-0.212*** (0.000)	-0.062 (0.197)
Child age 5 to 9	-0.173*** (0.000)	-0.240*** (0.000)	-0.216*** (0.000)	-0.042 (0.231)
Child age 10 to 14	-0.118*** (0.000)	-0.133*** (0.000)	-0.093*** (0.010)	-0.056* (0.087)
Union member	0.183*** (0.000)	0.167*** (0.000)	0.231*** (0.000)	0.039** (0.044)
Has disability	-0.062*** (0.002)	-0.054* (0.059)	-0.056** (0.037)	-0.028 (0.274)
Constant	0.677*** (0.000)	0.268** (0.029)	0.494*** (0.000)	6.216*** (0.000)
Number of observations	2,028	1,893	1,814	1,134
R2	0.177	0.173	0.165	0.386

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 6d: Aggregate Returns to Education for the 1997 SET (ABSCQ) Relative to Less than Year 12 – Associate Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma	0.103*** (0.002)	0.129*** (0.002)	0.129*** (0.002)	0.141*** (0.000)
Age 20 to 24	0.062 (0.752)	-0.043 (0.855)	0.302 (0.181)	0.291* (0.075)
Age 25 to 29	0.045 (0.819)	-0.055 (0.817)	0.318 (0.163)	0.431*** (0.010)
Age 30 to 34	0.016 (0.936)	-0.089 (0.713)	0.243 (0.293)	0.618*** (0.000)
Age 35 to 39	0.081 (0.689)	-0.204 (0.397)	0.245 (0.292)	0.481*** (0.006)
Age 40 to 44	0.046 (0.820)	-0.141 (0.561)	0.377 (0.109)	0.540*** (0.002)
Age 45 to 49	0.005 (0.978)	-0.315 (0.189)	0.285 (0.220)	0.543*** (0.002)
Age 50 to 54	-0.022 (0.916)	-0.320 (0.190)	0.204 (0.389)	0.503*** (0.005)
Age 55 to 59	0.045 (0.850)	-0.207 (0.463)	0.224 (0.410)	0.441** (0.033)
Age 60 to 64	-0.068 (0.776)	-0.678** (0.039)	-0.203 (0.487)	(dropped) .
English is first language	0.073 (0.294)	-0.057 (0.507)	-0.127 (0.131)	-0.052 (0.457)
Non-English speaking country	0.093 (0.325)	0.017 (0.886)	-0.033 (0.774)	-0.057 (0.587)
NSW	-0.021 (0.736)	-0.114 (0.149)	-0.008 (0.909)	-0.058 (0.371)
VIC	0.018 (0.776)	-0.086 (0.284)	0.010 (0.900)	-0.033 (0.612)
QLD	0.017 (0.806)	-0.239*** (0.005)	-0.178** (0.033)	0.008 (0.923)
SA	-0.096 (0.203)	-0.218** (0.025)	-0.111 (0.221)	-0.038 (0.661)
WA	0.022 (0.760)	-0.085 (0.352)	-0.044 (0.619)	0.048 (0.522)
Married	0.131*** (0.001)	-0.032 (0.518)	0.045 (0.332)	-0.036 (0.384)
Child age 0 to 2	-0.267*** (0.000)	-0.299*** (0.000)	-0.172** (0.014)	0.031 (0.671)
Child age 3 to 4	-0.242*** (0.001)	-0.505*** (0.000)	-0.358*** (0.000)	0.032 (0.835)
Child age 5 to 9	-0.274*** (0.000)	-0.268*** (0.005)	-0.234*** (0.006)	-0.042 (0.647)
Child age 10 to 14	-0.060 (0.341)	-0.090 (0.254)	-0.116 (0.137)	-0.069 (0.335)
Union member	0.265*** (0.000)	0.034 (0.505)	0.206*** (0.000)	0.080* (0.076)
Has disability	-0.121*** (0.005)	-0.060 (0.297)	-0.040 (0.457)	-0.042 (0.416)
Constant	0.604*** (0.005)	0.930*** (0.000)	0.491** (0.048)	5.809*** (0.000)
Number of observations	539	485	488	299
R2	0.184	0.188	0.153	0.190

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 7d: Aggregate Returns to Education for the 1997 SET (ABSCQ) Relative to Less than Year 12 – Skilled Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications	0.111***	-0.036	0.063	0.028
	(0.002)	(0.434)	(0.219)	(0.575)
Age 20 to 24	0.019	0.069	0.232	0.274**
	(0.888)	(0.667)	(0.159)	(0.028)
Age 25 to 29	0.090	0.045	0.166	0.318**
	(0.508)	(0.790)	(0.334)	(0.018)
Age 30 to 34	0.172	-0.016	0.312*	0.531***
	(0.199)	(0.921)	(0.064)	(0.000)
Age 35 to 39	0.135	-0.210	0.236	0.621**
	(0.328)	(0.221)	(0.188)	(0.016)
Age 40 to 44	0.163	-0.140	0.288*	0.532***
	(0.236)	(0.406)	(0.097)	(0.000)
Age 45 to 49	0.101	-0.217	0.171	0.459***
	(0.461)	(0.194)	(0.319)	(0.002)
Age 50 to 54	0.087	-0.278*	0.189	0.326**
	(0.528)	(0.098)	(0.286)	(0.023)
Age 55 to 59	-0.045	-0.261	0.027	0.592**
	(0.810)	(0.282)	(0.924)	(0.022)
Age 60 to 64	-0.603**	(dropped)	0.022	(dropped)
	(0.045)	.	(0.952)	.
English is first language	0.128*	0.127	0.059	0.148
	(0.080)	(0.227)	(0.594)	(0.280)
Non-English speaking country	-0.020	0.027	0.067	0.208
	(0.835)	(0.844)	(0.670)	(0.201)
NSW	-0.023	0.009	0.052	0.054
	(0.722)	(0.916)	(0.584)	(0.526)
VIC	-0.010	-0.053	-0.019	0.089
	(0.879)	(0.521)	(0.835)	(0.321)
QLD	0.002	0.044	-0.096	-0.045
	(0.971)	(0.576)	(0.277)	(0.567)
SA	-0.024	-0.111	-0.206**	-0.004
	(0.725)	(0.215)	(0.034)	(0.968)
WA	0.063	-0.024	-0.038	0.086
	(0.372)	(0.791)	(0.699)	(0.384)
Married	0.121***	-0.051	0.008	0.010
	(0.003)	(0.365)	(0.895)	(0.860)
Child age 0 to 2	-0.390***	-0.299***	-0.226**	-0.016
	(0.000)	(0.000)	(0.012)	(0.858)
Child age 3 to 4	-0.227***	-0.451***	-0.210**	-0.119
	(0.002)	(0.000)	(0.044)	(0.525)
Child age 5 to 9	-0.302***	-0.290***	-0.297***	-0.122
	(0.000)	(0.001)	(0.002)	(0.311)
Child age 10 to 14	-0.165**	-0.206**	-0.251***	-0.186*
	(0.010)	(0.012)	(0.006)	(0.084)
Union member	0.239***	0.112*	0.199***	0.044
	(0.000)	(0.071)	(0.003)	(0.472)
Has disability	-0.103**	-0.074	-0.106	-0.092
	(0.021)	(0.215)	(0.113)	(0.192)
Constant	0.531***	0.589***	0.426**	5.607***
	(0.001)	(0.003)	(0.038)	(0.000)
Number of observations	479	411	349	166
R2	0.225	0.184	0.133	0.242

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 8d: Aggregate Returns to Education for the 1997 SET (ABSCQ) Relative to Less than Year 12 – Basic Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications	0.090***	0.037*	0.074***	0.088***
	(0.000)	(0.075)	(0.000)	(0.000)
Age 20 to 24	0.038	0.068	0.185***	0.423***
	(0.432)	(0.246)	(0.001)	(0.000)
Age 25 to 29	0.045	0.105*	0.174***	0.559***
	(0.365)	(0.081)	(0.003)	(0.000)
Age 30 to 34	0.064	-0.006	0.192***	0.569***
	(0.210)	(0.918)	(0.002)	(0.000)
Age 35 to 39	0.077	-0.096	0.137**	0.555***
	(0.130)	(0.125)	(0.027)	(0.000)
Age 40 to 44	0.087*	-0.121*	0.179***	0.616***
	(0.089)	(0.052)	(0.004)	(0.000)
Age 45 to 49	0.051	-0.240***	0.095	0.611***
	(0.327)	(0.000)	(0.134)	(0.000)
Age 50 to 54	0.009	-0.213***	0.148**	0.611***
	(0.867)	(0.001)	(0.026)	(0.000)
Age 55 to 59	-0.024	-0.307***	0.046	0.508***
	(0.698)	(0.000)	(0.550)	(0.000)
Age 60 to 64	-0.134	-0.330***	0.104	0.315**
	(0.103)	(0.004)	(0.367)	(0.030)
English is first language	-0.009	0.017	-0.053	0.002
	(0.801)	(0.710)	(0.256)	(0.968)
Non-English speaking country	-0.048	0.079	-0.034	-0.090
	(0.331)	(0.203)	(0.583)	(0.107)
NSW	0.030	-0.087**	0.021	0.016
	(0.276)	(0.015)	(0.562)	(0.624)
VIC	0.017	-0.059	0.022	0.031
	(0.578)	(0.138)	(0.585)	(0.394)
QLD	0.036	-0.041	-0.051	-0.034
	(0.222)	(0.276)	(0.196)	(0.297)
SA	0.003	-0.150***	-0.113***	-0.013
	(0.917)	(0.000)	(0.009)	(0.723)
WA	0.063**	-0.040	0.066	0.035
	(0.049)	(0.322)	(0.114)	(0.319)
Married	0.120***	-0.083***	0.013	0.012
	(0.000)	(0.001)	(0.593)	(0.537)
Child age 0 to 2	-0.307***	-0.334***	-0.162***	-0.017
	(0.000)	(0.000)	(0.000)	(0.640)
Child age 3 to 4	-0.204***	-0.336***	-0.195***	0.006
	(0.000)	(0.000)	(0.000)	(0.900)
Child age 5 to 9	-0.206***	-0.259***	-0.230***	-0.059
	(0.000)	(0.000)	(0.000)	(0.114)
Child age 10 to 14	-0.098***	-0.187***	-0.121***	-0.029
	(0.001)	(0.000)	(0.002)	(0.424)
Union member	0.254***	0.098***	0.251***	0.036*
	(0.000)	(0.000)	(0.000)	(0.088)
Has disability	-0.112***	-0.055**	-0.057**	-0.037
	(0.000)	(0.041)	(0.037)	(0.135)
Constant	0.645***	0.716***	0.507***	5.629***
	(0.000)	(0.000)	(0.000)	(0.000)
Number of observations	2,376	2,022	1,908	971
R2	0.161	0.157	0.106	0.252

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 9d: Aggregate Returns to Education for the 2001 SET (ABSCQ) Relative to Less than Year 12 – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	0.165*** (0.000)	0.098*** (0.000)	0.164*** (0.000)	0.413*** (0.000)
Age 20 to 24	-0.058 (0.278)	0.373*** (0.000)	0.020 (0.786)	-0.206*** (0.007)
Age 25 to 29	0.006 (0.902)	0.360*** (0.000)	0.069 (0.339)	-0.034 (0.651)
Age 30 to 34	0.094* (0.076)	0.370*** (0.000)	0.171** (0.020)	0.008 (0.920)
Age 35 to 39	0.103* (0.054)	0.319*** (0.000)	0.174** (0.020)	0.043 (0.581)
Age 40 to 44	0.097* (0.067)	0.256*** (0.000)	0.139* (0.060)	0.051 (0.508)
Age 45 to 49	0.048 (0.361)	0.177** (0.013)	0.088 (0.229)	0.023 (0.762)
Age 50 to 54	0.036 (0.493)	0.172** (0.016)	0.081 (0.273)	0.075 (0.325)
Age 55 to 59	-0.020 (0.728)	0.017 (0.825)	0.069 (0.392)	0.010 (0.905)
Age 60 to 64	(dropped)	(dropped)	(dropped)	(dropped)
English is first language	0.004 (0.911)	-0.077 (0.106)	0.054 (0.235)	-0.026 (0.525)
Non-English speaking country	0.061 (0.162)	-0.039 (0.500)	0.073 (0.200)	0.006 (0.904)
NSW	0.011 (0.637)	-0.041 (0.206)	0.023 (0.448)	0.048 (0.122)
VIC	-0.011 (0.620)	-0.006 (0.855)	0.057* (0.054)	-0.042 (0.152)
QLD	-0.022 (0.377)	-0.018 (0.592)	-0.033 (0.318)	-0.018 (0.565)
SA	0.011 (0.705)	-0.089** (0.021)	-0.072** (0.049)	-0.056 (0.128)
WA	0.028 (0.304)	-0.007 (0.841)	0.038 (0.273)	-0.044 (0.195)
Father born overseas	0.020 (0.319)	-0.068** (0.013)	-0.024 (0.354)	0.018 (0.515)
Mother born overseas	0.006 (0.801)	0.056* (0.068)	0.081*** (0.005)	-0.027 (0.360)
Married	0.096*** (0.000)	-0.055** (0.013)	0.047** (0.023)	0.022 (0.250)
Child age 0 to 2	-0.312*** (0.000)	-0.464*** (0.000)	-0.239*** (0.000)	-0.009 (0.819)
Child age 3 to 4	-0.238*** (0.000)	-0.465*** (0.000)	-0.314*** (0.000)	-0.053 (0.373)
Child age 5 to 9	-0.132*** (0.000)	-0.386*** (0.000)	-0.169*** (0.000)	-0.057 (0.109)
Child age 10 to 14	-0.123*** (0.000)	-0.240*** (0.000)	-0.140*** (0.000)	-0.120*** (0.001)
Union member	0.174*** (0.000)	0.141*** (0.000)	0.259*** (0.000)	0.037* (0.065)
Has disability	-0.139*** (0.000)	0.001 (0.976)	-0.065*** (0.004)	-0.061*** (0.008)
Constant	0.683*** (0.000)	0.433*** (0.000)	0.422*** (0.000)	6.429*** (0.000)
Number of observations	2,433	2,305	2,187	1,329
R2	0.243	0.202	0.182	0.364

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 10d: Aggregate Returns to Education for the 2001 SET (ABSCQ) Relative to Less than Year 12 – Associate Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma	0.197*** (0.000)	0.063 (0.127)	0.136*** (0.001)	0.197*** (0.000)
Age 20 to 24	0.093 (0.636)	0.017 (0.951)	0.204 (0.338)	0.435*** (0.002)
Age 25 to 29	0.108 (0.579)	0.004 (0.988)	0.203 (0.335)	0.584*** (0.000)
Age 30 to 34	0.201 (0.310)	-0.008 (0.976)	0.355 (0.103)	0.698*** (0.000)
Age 35 to 39	0.175 (0.378)	-0.055 (0.843)	0.296 (0.175)	0.723*** (0.000)
Age 40 to 44	0.105 (0.596)	-0.190 (0.497)	0.276 (0.219)	0.743*** (0.000)
Age 45 to 49	0.113 (0.565)	-0.249 (0.366)	0.221 (0.309)	0.620*** (0.000)
Age 50 to 54	0.103 (0.610)	-0.257 (0.360)	0.176 (0.428)	0.568*** (0.000)
Age 55 to 59	0.050 (0.802)	-0.511* (0.070)	0.067 (0.768)	0.578*** (0.005)
Age 60 to 64	-0.165 (0.480)	-0.349 (0.304)	0.046 (0.869)	0.668*** (0.010)
English is first language	-0.005 (0.951)	-0.099 (0.345)	0.032 (0.767)	-0.008 (0.930)
Non-English speaking country	-0.013 (0.889)	-0.050 (0.682)	0.132 (0.341)	-0.014 (0.899)
NSW	0.053 (0.339)	-0.089 (0.221)	0.003 (0.972)	0.040 (0.550)
VIC	0.054 (0.339)	-0.035 (0.634)	0.052 (0.482)	-0.015 (0.819)
QLD	-0.017 (0.762)	-0.124 (0.107)	-0.051 (0.509)	-0.001 (0.989)
SA	0.033 (0.638)	-0.014 (0.883)	-0.049 (0.587)	-0.076 (0.318)
WA	0.085 (0.165)	-0.117 (0.142)	0.070 (0.374)	-0.101 (0.190)
Father born overseas	-0.001 (0.989)	-0.067 (0.320)	-0.052 (0.438)	-0.108* (0.094)
Mother born overseas	-0.021 (0.710)	0.093 (0.220)	0.153** (0.042)	0.074 (0.273)
Married	0.135*** (0.000)	-0.123** (0.012)	0.023 (0.636)	-0.013 (0.753)
Child age 0 to 2	-0.325*** (0.000)	-0.401*** (0.000)	-0.231*** (0.001)	-0.006 (0.935)
Child age 3 to 4	-0.229*** (0.001)	-0.434*** (0.000)	-0.278*** (0.001)	-0.063 (0.545)
Child age 5 to 9	-0.140** (0.017)	-0.343*** (0.000)	-0.213*** (0.005)	-0.069 (0.367)
Child age 10 to 14	-0.165*** (0.008)	-0.240*** (0.005)	-0.256*** (0.002)	-0.255*** (0.005)
Union member	0.238*** (0.000)	0.077 (0.170)	0.304*** (0.000)	-0.033 (0.524)
Has disability	-0.105*** (0.006)	0.057 (0.261)	-0.033 (0.522)	-0.013 (0.777)
Constant	0.540** (0.012)	0.920*** (0.002)	0.325 (0.194)	5.819*** (0.000)
Number of observations	552	497	475	266
R2	0.234	0.222	0.165	0.268

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 11d: Aggregate Returns to Education for the 2001 SET (ABSCQ) Relative to Less than Year 12 – Skilled Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications	0.101***	-0.006	0.053	-0.011
	(0.000)	(0.868)	(0.145)	(0.745)
Age 20 to 24	-0.013	0.055	-0.066	0.324***
	(0.886)	(0.624)	(0.548)	(0.000)
Age 25 to 29	0.024	0.027	-0.019	0.524***
	(0.783)	(0.809)	(0.865)	(0.000)
Age 30 to 34	0.054	-0.050	-0.038	0.568***
	(0.560)	(0.675)	(0.762)	(0.000)
Age 35 to 39	0.076	-0.074	-0.009	0.496***
	(0.423)	(0.536)	(0.942)	(0.000)
Age 40 to 44	0.033	-0.139	-0.098	0.586***
	(0.726)	(0.248)	(0.420)	(0.000)
Age 45 to 49	0.070	-0.260**	-0.185	0.366***
	(0.452)	(0.026)	(0.120)	(0.000)
Age 50 to 54	0.085	-0.278**	-0.126	0.586***
	(0.384)	(0.024)	(0.323)	(0.000)
Age 55 to 59	-0.079	-0.424***	-0.162	0.606***
	(0.430)	(0.001)	(0.220)	(0.000)
Age 60 to 64	-0.102	-0.355*	-0.096	0.290
	(0.485)	(0.076)	(0.631)	(0.205)
English is first language	-0.080	-0.011	0.190	0.121
	(0.405)	(0.919)	(0.112)	(0.254)
Non-English speaking country	-0.153	-0.148	0.114	0.019
	(0.174)	(0.243)	(0.464)	(0.885)
NSW	0.005	-0.091	-0.008	0.061
	(0.916)	(0.149)	(0.901)	(0.356)
VIC	0.004	-0.012	0.103	0.002
	(0.934)	(0.847)	(0.115)	(0.966)
QLD	-0.016	-0.094	-0.048	-0.003
	(0.741)	(0.126)	(0.451)	(0.957)
SA	0.010	-0.097	-0.097	-0.067
	(0.850)	(0.151)	(0.178)	(0.287)
WA	0.038	-0.053	0.050	-0.042
	(0.483)	(0.426)	(0.480)	(0.489)
Father born overseas	0.014	0.007	-0.008	0.035
	(0.715)	(0.885)	(0.888)	(0.458)
Mother born overseas	0.000	0.086	0.111*	-0.012
	(0.995)	(0.130)	(0.061)	(0.811)
Married	0.129***	-0.105***	-0.031	0.027
	(0.000)	(0.007)	(0.440)	(0.443)
Child age 0 to 2	-0.378***	-0.434***	-0.305***	0.085
	(0.000)	(0.000)	(0.000)	(0.258)
Child age 3 to 4	-0.249***	-0.446***	-0.320***	-0.011
	(0.000)	(0.000)	(0.000)	(0.911)
Child age 5 to 9	-0.123***	-0.320***	-0.223***	-0.117*
	(0.009)	(0.000)	(0.000)	(0.077)
Child age 10 to 14	-0.084	-0.314***	-0.024	-0.131
	(0.115)	(0.000)	(0.740)	(0.159)
Union member	0.226***	0.118***	0.317***	0.111***
	(0.000)	(0.008)	(0.000)	(0.008)
Has disability	-0.184***	-0.066	-0.102**	-0.062
	(0.000)	(0.115)	(0.017)	(0.137)
Constant	0.777***	0.817***	0.497***	5.739***
	(0.000)	(0.000)	(0.003)	(0.000)
Number of observations	826	705	641	344
R2	0.226	0.236	0.179	0.239

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 12d: Aggregate Returns to Education for the 2001 SET (ABSCQ) Relative to Less than Year 12 – Basic Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications	0.095*** (0.000)	0.028 (0.227)	0.102*** (0.000)	0.058** (0.020)
Age 20 to 24	-0.111* (0.081)	0.164** (0.025)	0.115 (0.125)	0.394*** (0.000)
Age 25 to 29	-0.030 (0.635)	0.097 (0.186)	0.156** (0.039)	0.565*** (0.000)
Age 30 to 34	0.067 (0.298)	0.094 (0.208)	0.189** (0.014)	0.541*** (0.000)
Age 35 to 39	0.025 (0.701)	0.048 (0.531)	0.187** (0.016)	0.638*** (0.000)
Age 40 to 44	0.018 (0.771)	-0.057 (0.440)	0.137* (0.074)	0.643*** (0.000)
Age 45 to 49	-0.036 (0.567)	-0.040 (0.593)	0.155** (0.043)	0.576*** (0.000)
Age 50 to 54	-0.013 (0.841)	-0.118 (0.108)	0.094 (0.215)	0.535*** (0.000)
Age 55 to 59	-0.128* (0.057)	-0.189** (0.015)	0.123 (0.142)	0.541*** (0.000)
Age 60 to 64	-0.149* (0.076)	-0.323*** (0.002)	0.099 (0.432)	0.653*** (0.000)
English is first language	-0.013 (0.769)	0.070 (0.217)	0.057 (0.374)	-0.005 (0.938)
Non-English speaking country	-0.083 (0.130)	0.219*** (0.003)	0.157** (0.047)	-0.056 (0.457)
NSW	0.020 (0.516)	-0.096** (0.016)	0.000 (0.998)	0.020 (0.616)
VIC	0.019 (0.574)	-0.064 (0.127)	0.048 (0.273)	-0.013 (0.765)
QLD	-0.003 (0.933)	-0.104** (0.012)	-0.101** (0.018)	-0.104** (0.015)
SA	0.017 (0.640)	-0.117** (0.011)	-0.078* (0.093)	-0.095* (0.053)
WA	0.065* (0.063)	-0.117*** (0.007)	0.047 (0.303)	-0.022 (0.652)
Father born overseas	0.052* (0.061)	-0.032 (0.378)	-0.010 (0.797)	0.015 (0.734)
Mother born overseas	-0.020 (0.523)	0.059 (0.139)	0.061 (0.153)	-0.002 (0.964)
Married	0.108*** (0.000)	-0.115*** (0.000)	0.017 (0.540)	-0.009 (0.732)
Child age 0 to 2	-0.347*** (0.000)	-0.357*** (0.000)	-0.195*** (0.000)	-0.073 (0.180)
Child age 3 to 4	-0.258*** (0.000)	-0.452*** (0.000)	-0.275*** (0.000)	-0.047 (0.582)
Child age 5 to 9	-0.198*** (0.000)	-0.371*** (0.000)	-0.273*** (0.000)	-0.140*** (0.009)
Child age 10 to 14	-0.141*** (0.000)	-0.244*** (0.000)	-0.174*** (0.000)	-0.170*** (0.001)
Union member	0.244*** (0.000)	0.114*** (0.000)	0.278*** (0.000)	-0.028 (0.379)
Has disability	-0.143*** (0.000)	-0.041 (0.138)	-0.086*** (0.003)	-0.044 (0.145)
Constant	0.750*** (0.000)	0.636*** (0.000)	0.416*** (0.000)	5.900*** (0.000)
Number of observations	1,930	1,602	1,448	712
R2	0.180	0.175	0.133	0.175

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 13d: Aggregate Returns to Education for the 2001 SET (ASCED) Relative to Less than Year 12 – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	0.166*** (0.000)	0.094*** (0.000)	0.165*** (0.000)	0.406*** (0.000)
Age 20 to 24	-0.059 (0.256)	0.371*** (0.000)	-0.025 (0.735)	-0.237*** (0.001)
Age 25 to 29	0.018 (0.724)	0.380*** (0.000)	0.029 (0.695)	-0.041 (0.572)
Age 30 to 34	0.113** (0.027)	0.386*** (0.000)	0.132* (0.074)	-0.004 (0.958)
Age 35 to 39	0.115** (0.026)	0.342*** (0.000)	0.136* (0.069)	0.020 (0.785)
Age 40 to 44	0.102** (0.047)	0.264*** (0.000)	0.087 (0.239)	0.007 (0.928)
Age 45 to 49	0.064 (0.207)	0.198*** (0.004)	0.049 (0.509)	0.016 (0.830)
Age 50 to 54	0.053 (0.298)	0.189*** (0.005)	0.048 (0.518)	0.042 (0.570)
Age 55 to 59	-0.014 (0.808)	0.013 (0.864)	0.012 (0.886)	-0.004 (0.960)
Age 60 to 64	(dropped)	(dropped)	(dropped)	(dropped)
English is first language	-0.001 (0.977)	-0.114** (0.016)	-0.001 (0.986)	-0.075* (0.083)
Non-English speaking country	0.042 (0.344)	-0.035 (0.548)	0.033 (0.572)	-0.019 (0.721)
NSW	0.016 (0.491)	-0.041 (0.196)	0.012 (0.696)	0.008 (0.793)
VIC	-0.007 (0.743)	-0.011 (0.710)	0.054* (0.065)	-0.060** (0.035)
QLD	-0.019 (0.442)	-0.013 (0.706)	-0.028 (0.396)	-0.030 (0.317)
SA	0.013 (0.646)	-0.079** (0.038)	-0.069* (0.059)	-0.079** (0.030)
WA	0.038 (0.161)	-0.007 (0.850)	0.034 (0.329)	-0.060* (0.063)
Father born overseas	0.014 (0.479)	-0.051* (0.063)	-0.038 (0.138)	0.029 (0.257)
Mother born overseas	0.004 (0.868)	0.036 (0.233)	0.079*** (0.005)	-0.052* (0.068)
Married	0.091*** (0.000)	-0.063*** (0.004)	0.048** (0.019)	0.009 (0.643)
Child age 0 to 2	-0.305*** (0.000)	-0.467*** (0.000)	-0.238*** (0.000)	0.003 (0.951)
Child age 3 to 4	-0.238*** (0.000)	-0.454*** (0.000)	-0.311*** (0.000)	-0.053 (0.355)
Child age 5 to 9	-0.134*** (0.000)	-0.392*** (0.000)	-0.162*** (0.000)	-0.025 (0.498)
Child age 10 to 14	-0.120*** (0.000)	-0.235*** (0.000)	-0.150*** (0.000)	-0.071** (0.043)
Union member	0.172*** (0.000)	0.133*** (0.000)	0.246*** (0.000)	0.025 (0.206)
Has disability	-0.147*** (0.000)	-0.001 (0.958)	-0.067*** (0.003)	-0.073*** (0.001)
Constant	0.675*** (0.000)	0.460*** (0.000)	0.522*** (0.000)	6.530*** (0.000)
Number of observations	2,516	2,375	2,251	1,360
R2	0.242	0.198	0.172	0.358

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 14d: Aggregate Returns to Education for the 2001 SET (ASCED) Relative to Less than Year 12 – Advanced Diploma/Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma	0.143*** (0.000)	0.048* (0.073)	0.170*** (0.000)	0.181*** (0.000)
Age 20 to 24	-0.116 (0.260)	0.284** (0.018)	0.238* (0.061)	0.395* (0.072)
Age 25 to 29	-0.065 (0.510)	0.288** (0.013)	0.232* (0.057)	0.577*** (0.008)
Age 30 to 34	0.017 (0.867)	0.269** (0.024)	0.324*** (0.010)	0.618*** (0.005)
Age 35 to 39	0.011 (0.913)	0.188 (0.123)	0.273** (0.031)	0.748*** (0.001)
Age 40 to 44	0.023 (0.822)	0.129 (0.276)	0.273** (0.028)	0.653*** (0.003)
Age 45 to 49	0.019 (0.852)	0.024 (0.843)	0.242* (0.052)	0.620*** (0.005)
Age 50 to 54	-0.032 (0.752)	0.064 (0.598)	0.233* (0.067)	0.644*** (0.003)
Age 55 to 59	-0.073 (0.479)	-0.172 (0.161)	0.146 (0.261)	0.635*** (0.005)
Age 60 to 64	-0.135 (0.232)	-0.153 (0.263)	0.002 (0.988)	0.662*** (0.005)
English is first language	0.001 (0.980)	0.065 (0.279)	0.095 (0.138)	0.038 (0.546)
Non-English speaking country	0.036 (0.527)	0.129* (0.080)	0.150* (0.051)	0.107 (0.123)
NSW	0.026 (0.491)	0.015 (0.761)	0.032 (0.534)	0.013 (0.796)
VIC	0.000 (0.992)	0.045 (0.374)	0.097* (0.072)	-0.045 (0.379)
QLD	0.007 (0.860)	-0.047 (0.361)	-0.054 (0.325)	-0.128** (0.018)
SA	0.000 (0.994)	-0.011 (0.841)	-0.026 (0.660)	-0.035 (0.552)
WA	0.024 (0.568)	-0.102* (0.060)	0.095* (0.094)	-0.148** (0.015)
Father born overseas	-0.050 (0.130)	-0.122*** (0.004)	-0.107** (0.017)	-0.028 (0.630)
Mother born overseas	0.076** (0.037)	0.116** (0.014)	0.130*** (0.008)	0.056 (0.323)
Married	0.101*** (0.000)	-0.162*** (0.000)	-0.008 (0.801)	0.003 (0.915)
Child age 0 to 2	-0.317*** (0.000)	-0.453*** (0.000)	-0.256*** (0.000)	0.057 (0.424)
Child age 3 to 4	-0.206*** (0.000)	-0.497*** (0.000)	-0.236*** (0.000)	-0.031 (0.732)
Child age 5 to 9	-0.118*** (0.002)	-0.361*** (0.000)	-0.169*** (0.001)	-0.064 (0.262)
Child age 10 to 14	-0.152*** (0.000)	-0.256*** (0.000)	-0.154*** (0.003)	-0.103* (0.088)
Union member	0.190*** (0.000)	0.143*** (0.000)	0.276*** (0.000)	0.052 (0.114)
Has disability	-0.127*** (0.000)	-0.010 (0.756)	-0.007 (0.849)	-0.062* (0.072)
Constant	0.744*** (0.000)	0.474*** (0.001)	0.249* (0.080)	5.807*** (0.000)
Number of observations	1,186	1,082	980	498
R2	0.205	0.246	0.170	0.197

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 15d: Aggregate Returns to Education for the 2001 SET (ASCED) Relative to Less than Year 12 – Certificate III/IV Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV	0.125*** (0.000)	-0.007 (0.796)	0.057** (0.047)	0.035 (0.179)
Age 20 to 24	0.038 (0.632)	0.041 (0.684)	-0.024 (0.821)	0.362*** (0.000)
Age 25 to 29	0.073 (0.356)	0.012 (0.909)	0.024 (0.820)	0.535*** (0.000)
Age 30 to 34	0.150* (0.072)	-0.043 (0.693)	0.063 (0.574)	0.606*** (0.000)
Age 35 to 39	0.152* (0.070)	-0.093 (0.384)	0.030 (0.783)	0.563*** (0.000)
Age 40 to 44	0.085 (0.308)	-0.164 (0.124)	-0.064 (0.568)	0.592*** (0.000)
Age 45 to 49	0.095 (0.248)	-0.308*** (0.003)	-0.124 (0.256)	0.399*** (0.000)
Age 50 to 54	0.142* (0.097)	-0.291*** (0.007)	-0.090 (0.426)	0.571*** (0.000)
Age 55 to 59	-0.014 (0.872)	-0.472*** (0.000)	-0.090 (0.444)	0.565*** (0.000)
Age 60 to 64	-0.050 (0.693)	-0.411** (0.026)	-0.062 (0.719)	0.295 (0.169)
English is first language	-0.025 (0.735)	-0.028 (0.753)	0.123 (0.162)	-0.052 (0.479)
Non-English speaking country	-0.052 (0.544)	-0.059 (0.576)	0.102 (0.358)	-0.060 (0.514)
NSW	0.015 (0.722)	-0.084 (0.106)	0.018 (0.734)	0.019 (0.689)
VIC	0.039 (0.344)	-0.044 (0.380)	0.119** (0.022)	-0.051 (0.249)
QLD	-0.003 (0.950)	-0.100** (0.050)	-0.031 (0.554)	-0.078* (0.086)
SA	0.034 (0.441)	-0.141** (0.010)	-0.083 (0.140)	-0.139*** (0.004)
WA	0.069 (0.122)	-0.070 (0.197)	0.063 (0.256)	-0.103** (0.027)
Father born overseas	0.026 (0.438)	-0.006 (0.882)	-0.002 (0.960)	-0.012 (0.752)
Mother born overseas	-0.038 (0.306)	0.103** (0.024)	0.111** (0.025)	-0.002 (0.954)
Married	0.110*** (0.000)	-0.093*** (0.003)	-0.005 (0.874)	-0.002 (0.943)
Child age 0 to 2	-0.354*** (0.000)	-0.421*** (0.000)	-0.276*** (0.000)	0.035 (0.542)
Child age 3 to 4	-0.239*** (0.000)	-0.460*** (0.000)	-0.298*** (0.000)	-0.049 (0.533)
Child age 5 to 9	-0.143*** (0.000)	-0.350*** (0.000)	-0.242*** (0.000)	-0.088* (0.086)
Child age 10 to 14	-0.098** (0.019)	-0.290*** (0.000)	-0.085 (0.125)	-0.090 (0.179)
Union member	0.234*** (0.000)	0.098*** (0.006)	0.325*** (0.000)	0.057* (0.082)
Has disability	-0.176*** (0.000)	-0.037 (0.277)	-0.087** (0.012)	-0.051 (0.120)
Constant	0.646*** (0.000)	0.861*** (0.000)	0.502*** (0.000)	5.968*** (0.000)
Number of observations	1,234	1,065	984	507
R2	0.218	0.232	0.167	0.232

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 16d: Aggregate Returns to Education for the 2001 SET (ASCED) Relative to Less than Year 12 – Certificate I/II Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II	0.089*** (0.000)	0.043* (0.082)	0.106*** (0.000)	0.041 (0.131)
Age 20 to 24	-0.158* (0.056)	0.100 (0.301)	0.092 (0.334)	0.374*** (0.000)
Age 25 to 29	-0.080 (0.326)	0.079 (0.413)	0.121 (0.197)	0.593*** (0.000)
Age 30 to 34	0.035 (0.673)	0.078 (0.424)	0.187* (0.052)	0.548*** (0.000)
Age 35 to 39	-0.014 (0.870)	0.066 (0.510)	0.212** (0.032)	0.678*** (0.000)
Age 40 to 44	-0.009 (0.913)	-0.078 (0.419)	0.122 (0.203)	0.635*** (0.000)
Age 45 to 49	-0.058 (0.478)	-0.020 (0.837)	0.151 (0.114)	0.578*** (0.000)
Age 50 to 54	-0.029 (0.724)	-0.132 (0.168)	0.104 (0.273)	0.552*** (0.000)
Age 55 to 59	-0.153* (0.072)	-0.194* (0.052)	0.098 (0.330)	0.552*** (0.000)
Age 60 to 64	-0.196* (0.051)	-0.343*** (0.007)	-0.003 (0.983)	0.678*** (0.000)
English is first language	-0.025 (0.589)	0.113* (0.058)	0.038 (0.574)	0.020 (0.784)
Non-English speaking country	-0.104* (0.068)	0.244*** (0.001)	0.086 (0.292)	-0.057 (0.493)
NSW	0.024 (0.465)	-0.092** (0.029)	0.003 (0.937)	-0.006 (0.888)
VIC	0.015 (0.673)	-0.039 (0.382)	0.071 (0.134)	-0.039 (0.416)
QLD	0.015 (0.666)	-0.102** (0.021)	-0.103** (0.026)	-0.119** (0.012)
SA	0.016 (0.678)	-0.095* (0.061)	-0.061 (0.241)	-0.050 (0.345)
WA	0.076** (0.043)	-0.135*** (0.004)	0.054 (0.265)	-0.043 (0.400)
Father born overseas	0.041 (0.179)	-0.035 (0.365)	0.028 (0.518)	0.015 (0.770)
Mother born overseas	-0.011 (0.732)	0.066 (0.132)	0.022 (0.643)	0.034 (0.521)
Married	0.098*** (0.000)	-0.116*** (0.000)	0.024 (0.437)	-0.032 (0.287)
Child age 0 to 2	-0.349*** (0.000)	-0.352*** (0.000)	-0.196*** (0.000)	-0.108* (0.066)
Child age 3 to 4	-0.265*** (0.000)	-0.443*** (0.000)	-0.317*** (0.000)	-0.066 (0.453)
Child age 5 to 9	-0.197*** (0.000)	-0.362*** (0.000)	-0.277*** (0.000)	-0.123** (0.028)
Child age 10 to 14	-0.155*** (0.000)	-0.252*** (0.000)	-0.212*** (0.000)	-0.153*** (0.005)
Union member	0.251*** (0.000)	0.112*** (0.001)	0.268*** (0.000)	-0.008 (0.826)
Has disability	-0.146*** (0.000)	-0.043 (0.144)	-0.076** (0.014)	-0.055* (0.088)
Constant	0.799*** (0.000)	0.592*** (0.000)	0.425*** (0.000)	5.892*** (0.000)
Number of observations	1,668	1,377	1,226	616
R2	0.184	0.158	0.130	0.147

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 17d: Aggregate Returns to Education for the 2005 SET (ASCED) Relative to Less than Year 12 – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	0.125*** (0.000)	0.143*** (0.000)	0.151*** (0.000)	0.436*** (0.000)
Age 20 to 24	(dropped)	(dropped)	0.042 (0.393)	-0.310*** (0.000)
Age 25 to 29	0.000 (0.990)	-0.028 (0.512)	0.046 (0.299)	-0.127** (0.012)
Age 30 to 34	0.008 (0.782)	0.030 (0.467)	0.108** (0.014)	-0.051 (0.324)
Age 35 to 39	0.099*** (0.001)	-0.080* (0.064)	0.051 (0.258)	0.056 (0.310)
Age 40 to 44	0.105*** (0.001)	-0.163*** (0.000)	0.003 (0.950)	-0.020 (0.727)
Age 45 to 49	0.097*** (0.001)	-0.146*** (0.001)	0.034 (0.439)	0.026 (0.626)
Age 50 to 54	0.034 (0.290)	-0.159*** (0.001)	0.071 (0.124)	0.033 (0.547)
Age 55 to 59	0.034 (0.340)	-0.320*** (0.000)	(dropped)	(dropped)
Age 60 to 64	-0.043 (0.304)	-0.453*** (0.000)	-0.091 (0.141)	-0.080 (0.329)
English is first language	-0.059* (0.077)	-0.111** (0.012)	0.043 (0.367)	0.120** (0.026)
Non-English speaking country	-0.034 (0.327)	0.024 (0.622)	-0.073 (0.141)	0.072 (0.220)
NSW	-0.013 (0.542)	0.011 (0.727)	-0.049* (0.088)	0.071** (0.031)
VIC	-0.021 (0.309)	-0.022 (0.471)	-0.028 (0.325)	-0.047 (0.160)
QLD	-0.017 (0.431)	0.013 (0.690)	-0.066** (0.029)	-0.061* (0.070)
SA	-0.004 (0.856)	-0.046 (0.196)	-0.040 (0.225)	-0.066* (0.089)
WA	0.010 (0.679)	-0.062* (0.083)	-0.085** (0.012)	-0.059 (0.147)
Father born overseas	0.004 (0.820)	-0.020 (0.477)	-0.010 (0.717)	-0.032 (0.263)
Mother born overseas	-0.030 (0.141)	-0.018 (0.546)	0.058** (0.039)	0.030 (0.347)
Married	0.077*** (0.000)	-0.053** (0.011)	0.022 (0.255)	0.063*** (0.003)
Child age 0 to 2	-0.188*** (0.000)	-0.415*** (0.000)	-0.086*** (0.006)	0.004 (0.913)
Child age 3 to 4	-0.247*** (0.000)	-0.447*** (0.000)	-0.156*** (0.000)	-0.037 (0.618)
Child age 5 to 9	-0.160*** (0.000)	-0.312*** (0.000)	-0.136*** (0.000)	-0.010 (0.769)
Child age 10 to 14	-0.050** (0.027)	-0.210*** (0.000)	-0.103*** (0.001)	-0.025 (0.516)
Union member	0.138*** (0.000)	0.136*** (0.000)	0.206*** (0.000)	0.046** (0.033)
Has disability	-0.136*** (0.000)	-0.007 (0.762)	-0.040* (0.074)	-0.082*** (0.001)
Constant	0.820*** (0.000)	0.775*** (0.000)	0.586*** (0.000)	6.430*** (0.000)
Number of observations	2,684	2,574	2,324	1,390
R2	0.204	0.183	0.128	0.349

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 18d: Aggregate Returns to Education for the 2005 SET (ASCED) Relative to Less than Year 12 – Advanced Diploma/Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma	0.087*** (0.000)	0.103*** (0.000)	0.122*** (0.000)	0.240*** (0.000)
Age 20 to 24	-0.070 (0.783)	0.173 (0.598)	-0.041 (0.896)	0.027 (0.920)
Age 25 to 29	-0.071 (0.780)	0.150 (0.648)	-0.032 (0.919)	0.224 (0.413)
Age 30 to 34	-0.053 (0.835)	0.201 (0.539)	0.095 (0.760)	0.301 (0.270)
Age 35 to 39	-0.002 (0.994)	0.157 (0.632)	-0.005 (0.988)	0.329 (0.232)
Age 40 to 44	-0.014 (0.956)	0.077 (0.814)	0.014 (0.963)	0.391 (0.154)
Age 45 to 49	0.018 (0.943)	0.010 (0.977)	-0.036 (0.908)	0.377 (0.169)
Age 50 to 54	-0.029 (0.907)	-0.114 (0.727)	-0.039 (0.899)	0.456 (0.102)
Age 55 to 59	-0.062 (0.807)	-0.208 (0.527)	-0.093 (0.766)	0.417 (0.134)
Age 60 to 64	-0.151 (0.554)	-0.263 (0.428)	-0.113 (0.722)	0.284 (0.337)
English is first language	-0.042 (0.362)	-0.072 (0.268)	0.047 (0.455)	0.052 (0.577)
Non-English speaking country	-0.072 (0.185)	0.027 (0.729)	-0.079 (0.326)	0.085 (0.404)
NSW	-0.018 (0.629)	-0.060 (0.234)	-0.005 (0.914)	-0.023 (0.725)
VIC	-0.035 (0.362)	0.033 (0.517)	0.015 (0.769)	-0.034 (0.586)
QLD	-0.030 (0.426)	-0.002 (0.967)	-0.076 (0.143)	-0.079 (0.216)
SA	-0.001 (0.976)	-0.059 (0.323)	-0.065 (0.274)	-0.084 (0.266)
WA	-0.016 (0.709)	-0.081 (0.148)	-0.025 (0.664)	-0.086 (0.237)
Father born overseas	0.020 (0.512)	-0.047 (0.274)	-0.003 (0.954)	0.006 (0.911)
Mother born overseas	-0.012 (0.706)	-0.030 (0.488)	0.020 (0.640)	0.023 (0.677)
Married	0.077*** (0.001)	-0.086*** (0.009)	0.040 (0.221)	0.038 (0.315)
Child age 0 to 2	-0.247*** (0.000)	-0.339*** (0.000)	-0.081 (0.175)	0.133* (0.055)
Child age 3 to 4	-0.269*** (0.000)	-0.358*** (0.000)	-0.169** (0.039)	0.014 (0.911)
Child age 5 to 9	-0.171*** (0.000)	-0.356*** (0.000)	-0.137*** (0.005)	0.068 (0.315)
Child age 10 to 14	-0.065* (0.065)	-0.263*** (0.000)	-0.166*** (0.000)	0.024 (0.702)
Union member	0.165*** (0.000)	0.142*** (0.000)	0.242*** (0.000)	0.115*** (0.004)
Has disability	-0.136*** (0.000)	-0.056* (0.093)	-0.024 (0.481)	-0.122*** (0.003)
Constant	0.898*** (0.000)	0.606* (0.069)	0.613* (0.053)	6.124*** (0.000)
Number of observations	1,200	1,078	934	499
R2	0.171	0.172	0.109	0.242

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 19d: Aggregate Returns to Education for the 2005 SET (ASCED) Relative to Less than Year 12 – Certificate III/IV Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV	0.123*** (0.000)	0.070*** (0.005)	0.105*** (0.000)	0.110*** (0.000)
Age 20 to 24	0.095 (0.155)	0.075 (0.430)	0.035 (0.715)	0.332*** (0.000)
Age 25 to 29	0.085 (0.203)	0.022 (0.820)	-0.011 (0.908)	0.445*** (0.000)
Age 30 to 34	0.101 (0.136)	-0.033 (0.739)	0.052 (0.603)	0.429*** (0.000)
Age 35 to 39	0.105 (0.125)	-0.056 (0.571)	0.028 (0.780)	0.471*** (0.000)
Age 40 to 44	0.161** (0.020)	-0.069 (0.479)	-0.010 (0.923)	0.572*** (0.000)
Age 45 to 49	0.154** (0.023)	-0.125 (0.196)	0.044 (0.656)	0.496*** (0.000)
Age 50 to 54	0.153** (0.026)	-0.136 (0.164)	0.049 (0.625)	0.601*** (0.000)
Age 55 to 59	0.102 (0.152)	-0.264*** (0.009)	-0.053 (0.615)	0.528*** (0.000)
Age 60 to 64	-0.015 (0.873)	-0.201 (0.133)	-0.026 (0.850)	0.388*** (0.003)
English is first language	-0.025 (0.616)	-0.199*** (0.002)	-0.077 (0.284)	0.124 (0.138)
Non-English speaking country	-0.036 (0.510)	-0.097 (0.171)	-0.066 (0.424)	-0.031 (0.776)
NSW	-0.020 (0.548)	-0.043 (0.365)	-0.011 (0.829)	0.020 (0.710)
VIC	0.003 (0.923)	-0.044 (0.345)	0.024 (0.618)	-0.052 (0.335)
QLD	0.006 (0.844)	-0.034 (0.447)	-0.017 (0.713)	-0.022 (0.665)
SA	0.047 (0.214)	-0.024 (0.643)	-0.021 (0.702)	-0.038 (0.517)
WA	0.035 (0.343)	-0.038 (0.451)	0.026 (0.626)	-0.096* (0.091)
Father born overseas	-0.051* (0.084)	-0.001 (0.989)	0.015 (0.728)	-0.039 (0.427)
Mother born overseas	0.023 (0.476)	-0.040 (0.369)	0.029 (0.534)	0.067 (0.230)
Married	0.087*** (0.000)	-0.070** (0.012)	0.085*** (0.003)	0.064** (0.036)
Child age 0 to 2	-0.249*** (0.000)	-0.299*** (0.000)	-0.039 (0.440)	0.125** (0.039)
Child age 3 to 4	-0.294*** (0.000)	-0.408*** (0.000)	-0.194** (0.011)	-0.041 (0.697)
Child age 5 to 9	-0.152*** (0.000)	-0.344*** (0.000)	-0.162*** (0.001)	0.074 (0.255)
Child age 10 to 14	-0.010 (0.773)	-0.243*** (0.000)	-0.087* (0.060)	-0.061 (0.305)
Union member	0.171*** (0.000)	0.110*** (0.001)	0.236*** (0.000)	0.078** (0.030)
Has disability	-0.157*** (0.000)	-0.028 (0.333)	-0.045 (0.140)	-0.092*** (0.006)
Constant	0.689*** (0.000)	0.861*** (0.000)	0.620*** (0.000)	5.852*** (0.000)
Number of observations	1,553	1,406	1,208	647
R2	0.207	0.147	0.085	0.182

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 20d: Aggregate Returns to Education for the 2005 SET (ASCED) Relative to Less than Year 12 – Certificate I/II Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II	0.033 (0.107)	0.069** (0.014)	0.100*** (0.001)	0.092*** (0.008)
Age 20 to 24	0.051 (0.493)	0.137 (0.184)	-0.021 (0.845)	0.301*** (0.001)
Age 25 to 29	0.032 (0.680)	0.012 (0.914)	0.083 (0.457)	0.416*** (0.000)
Age 30 to 34	0.039 (0.591)	0.071 (0.492)	0.046 (0.665)	0.468*** (0.000)
Age 35 to 39	0.144** (0.046)	-0.015 (0.881)	0.050 (0.637)	0.614*** (0.000)
Age 40 to 44	0.113 (0.110)	-0.083 (0.407)	-0.007 (0.946)	0.601*** (0.000)
Age 45 to 49	0.109 (0.121)	-0.128 (0.196)	0.016 (0.874)	0.553*** (0.000)
Age 50 to 54	0.054 (0.458)	-0.084 (0.409)	0.118 (0.265)	0.585*** (0.000)
Age 55 to 59	0.040 (0.592)	-0.216** (0.039)	0.037 (0.739)	0.621*** (0.000)
Age 60 to 64	0.030 (0.723)	-0.400*** (0.001)	-0.077 (0.534)	0.423*** (0.005)
English is first language	-0.012 (0.822)	-0.023 (0.744)	-0.053 (0.515)	0.161* (0.094)
Non-English speaking country	-0.062 (0.266)	0.084 (0.266)	-0.096 (0.246)	0.023 (0.815)
NSW	0.013 (0.709)	-0.072 (0.130)	-0.035 (0.483)	0.041 (0.446)
VIC	0.012 (0.770)	-0.027 (0.621)	-0.022 (0.703)	-0.076 (0.251)
QLD	0.017 (0.654)	-0.074 (0.158)	-0.137** (0.012)	-0.087 (0.159)
SA	0.022 (0.628)	-0.152** (0.015)	-0.174** (0.010)	-0.073 (0.375)
WA	0.046 (0.243)	-0.029 (0.595)	-0.073 (0.202)	-0.061 (0.316)
Father born overseas	-0.043 (0.185)	0.004 (0.933)	-0.021 (0.685)	0.075 (0.196)
Mother born overseas	0.045 (0.198)	-0.075 (0.126)	0.027 (0.611)	-0.003 (0.959)
Married	0.108*** (0.000)	-0.063* (0.056)	0.027 (0.428)	-0.002 (0.966)
Child age 0 to 2	-0.358*** (0.000)	-0.254*** (0.000)	-0.078 (0.262)	0.081 (0.275)
Child age 3 to 4	-0.312*** (0.000)	-0.392*** (0.000)	-0.134* (0.094)	-0.018 (0.887)
Child age 5 to 9	-0.166*** (0.000)	-0.263*** (0.000)	-0.051 (0.319)	0.007 (0.912)
Child age 10 to 14	-0.066* (0.053)	-0.219*** (0.000)	-0.119** (0.014)	-0.036 (0.567)
Union member	0.190*** (0.000)	0.151*** (0.000)	0.203*** (0.000)	0.013 (0.777)
Has disability	-0.156*** (0.000)	-0.004 (0.901)	-0.025 (0.483)	-0.108*** (0.008)
Constant	0.725*** (0.000)	0.656*** (0.000)	0.685*** (0.000)	5.872*** (0.000)
Number of observations	1,327	1,118	959	487
R2	0.186	0.120	0.076	0.182

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 21d: Returns to Education for the 1993 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Associate Diploma Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Business	0.085 (0.227)	0.103 (0.208)	-0.031 (0.732)	0.096 (0.375)
Age 20 to 24	-0.009 (0.969)	0.275 (0.261)	0.135 (0.613)	0.330 (0.314)
Age 25 to 29	0.026 (0.912)	0.296 (0.253)	0.203 (0.474)	0.235 (0.487)
Age 30 to 34	0.109 (0.668)	0.417 (0.145)	0.257 (0.420)	0.446 (0.252)
Age 35 to 39	0.047 (0.847)	0.156 (0.569)	0.232 (0.438)	0.456 (0.218)
Age 40 to 44	0.013 (0.959)	0.171 (0.537)	0.211 (0.491)	0.523 (0.240)
Age 45 to 49	-0.124 (0.658)	-0.030 (0.930)	-0.034 (0.921)	0.654 (0.177)
Age 50 to 54	0.009 (0.973)	0.203 (0.486)	0.286 (0.372)	0.537 (0.153)
Age 55 to 64	(dropped)	(dropped)	(dropped)	(dropped)
Capital City	-0.035 (0.780)	0.020 (0.895)	-0.127 (0.496)	0.385* (0.083)
Non-English speaking country	-0.043 (0.898)	0.555 (0.157)	0.593 (0.166)	-0.265 (0.514)
English is first language	0.065 (0.824)	0.601* (0.067)	0.412 (0.248)	0.031 (0.941)
NSW	-0.088 (0.579)	-0.153 (0.396)	-0.194 (0.325)	0.131 (0.551)
VIC	-0.140 (0.368)	-0.086 (0.631)	-0.267 (0.163)	0.010 (0.965)
QLD	-0.137 (0.419)	-0.038 (0.849)	-0.296 (0.148)	-0.098 (0.677)
SA	-0.069 (0.677)	-0.274 (0.135)	-0.469** (0.019)	-0.049 (0.855)
WA	-0.144 (0.401)	-0.188 (0.346)	-0.187 (0.400)	-0.082 (0.760)
Married	0.006 (0.945)	-0.050 (0.616)	-0.057 (0.605)	0.127 (0.299)
Child age 0 to 2	-0.480*** (0.000)	-0.369** (0.024)	-0.224 (0.228)	0.050 (0.873)
Child age 3 to 4	-0.350** (0.030)	-0.568** (0.010)	-0.416* (0.088)	0.047 (0.911)
Child age 5 to 9	-0.129 (0.364)	-0.527*** (0.002)	-0.356* (0.064)	0.030 (0.935)
Child age 10 to 14	0.033 (0.819)	-0.338** (0.038)	-0.131 (0.464)	-0.099 (0.721)
Union member	0.215** (0.018)	0.063 (0.513)	0.216** (0.043)	0.130 (0.263)
Constant	0.844** (0.034)	0.040 (0.928)	0.499 (0.302)	5.197*** (0.000)
Number of observations	131	116	112	70
R2	0.278	0.327	0.218	0.377

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 22d: Returns to Education for the 1993 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Associate Diploma Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Engin	0.070	0.321	0.250	0.142
Age 20 to 24	0.230	0.160	(dropped)	(dropped)
Age 25 to 29	(dropped)	(dropped)	(dropped)	(dropped)
Age 30 to 34	(dropped)	0.088	-0.169	0.371
Age 35 to 39	(dropped)	(dropped)	(dropped)	(dropped)
Age 40 to 44	-0.217	(dropped)	-0.094	(dropped)
Age 45 to 49	(dropped)	(dropped)	(dropped)	(dropped)
Age 50 to 54	(dropped)	(dropped)	(dropped)	(dropped)
Age 55 to 64	(dropped)	(dropped)	(dropped)	(dropped)
Capital City	0.105	(dropped)	(dropped)	(dropped)
Non-English speaking country	(dropped)	(dropped)	(dropped)	(dropped)
English is first language	(dropped)	(dropped)	(dropped)	(dropped)
NSW	-0.342	-0.156	(dropped)	(dropped)
VIC	(dropped)	(dropped)	(dropped)	(dropped)
QLD	(dropped)	(dropped)	(dropped)	(dropped)
SA	(dropped)	(dropped)	(dropped)	(dropped)
WA	0.021	-0.211	0.057	-0.308
Married	0.326	-0.050	0.050	0.096
Child age 0 to 2	-0.553	-0.095	-0.234	-0.140
Child age 3 to 4	-0.566	-0.298	-0.566	0.254
Child age 5 to 9	-0.260	-0.425	-0.170	0.202
Child age 10 to 14	0.099	-0.342	-0.527	(dropped)
Union member	0.436	-0.073	0.133	0.040
Constant	0.676	0.784	0.833	6.013
Number of observations	11	10	7	5
R2	0.449	0.409	0.363	0.381

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 23d: Returns to Education for the 1993 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Associate Diploma Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Other	0.105** (0.012)	0.067 (0.204)	0.045 (0.396)	0.054 (0.406)
Age 20 to 24	0.490* (0.082)	0.235* (0.052)	0.022 (0.849)	0.097 (0.598)
Age 25 to 29	0.476* (0.090)	0.176 (0.129)	0.044 (0.689)	0.301 (0.101)
Age 30 to 34	0.494* (0.084)	0.156 (0.219)	(dropped)	0.219 (0.287)
Age 35 to 39	0.547* (0.057)	0.108 (0.371)	0.020 (0.868)	0.305 (0.134)
Age 40 to 44	0.456 (0.114)	(dropped)	-0.199 (0.112)	0.368 (0.113)
Age 45 to 49	0.416 (0.144)	-0.103 (0.389)	-0.160 (0.196)	0.357* (0.079)
Age 50 to 54	0.398 (0.172)	0.054 (0.706)	-0.126 (0.417)	(dropped)
Age 55 to 64	0.297 (0.306)	-0.089 (0.531)	-0.155 (0.280)	0.120 (0.584)
Capital City	0.058 (0.208)	0.051 (0.395)	0.099 (0.111)	0.018 (0.832)
Non-English speaking country	-0.010 (0.947)	-0.210 (0.304)	-0.004 (0.983)	0.205 (0.680)
English is first language	0.075 (0.581)	-0.268 (0.185)	-0.021 (0.911)	0.065 (0.826)
NSW	0.108* (0.089)	-0.075 (0.374)	-0.024 (0.782)	0.028 (0.774)
VIC	0.044 (0.535)	-0.031 (0.742)	0.128 (0.172)	-0.093 (0.412)
QLD	0.081 (0.272)	-0.006 (0.947)	-0.118 (0.218)	-0.095 (0.464)
SA	0.025 (0.758)	-0.165 (0.130)	-0.084 (0.424)	-0.240* (0.083)
WA	0.088 (0.324)	-0.051 (0.661)	0.280** (0.023)	0.015 (0.923)
Married	0.125** (0.010)	-0.054 (0.403)	0.006 (0.923)	0.042 (0.577)
Child age 0 to 2	-0.338*** (0.000)	-0.392*** (0.000)	-0.149 (0.136)	0.018 (0.909)
Child age 3 to 4	-0.271*** (0.004)	-0.288** (0.033)	-0.362** (0.016)	0.237 (0.259)
Child age 5 to 9	-0.221*** (0.006)	-0.359*** (0.001)	-0.321*** (0.003)	0.089 (0.662)
Child age 10 to 14	-0.015 (0.847)	-0.262*** (0.008)	-0.026 (0.794)	-0.033 (0.836)
Union member	0.256*** (0.000)	0.043 (0.482)	0.210*** (0.000)	0.055 (0.435)
Constant	0.038 (0.904)	0.886*** (0.000)	0.619*** (0.005)	5.756*** (0.000)
Number of observations	350	304	278	146
R2	0.213	0.198	0.196	0.135

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 24d: Returns to Education for the 1993 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Skilled Vocational Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Business	0.132** (0.018)	0.068 (0.352)	0.097 (0.190)	0.223*** (0.004)
Age 20 to 24	0.031 (0.891)	0.006 (0.983)	-0.061 (0.818)	0.372 (0.115)
Age 25 to 29	-0.017 (0.938)	0.116 (0.667)	-0.028 (0.911)	0.488** (0.025)
Age 30 to 34	-0.062 (0.774)	0.004 (0.989)	-0.089 (0.734)	0.421* (0.066)
Age 35 to 39	0.019 (0.933)	-0.307 (0.286)	-0.149 (0.602)	0.639* (0.051)
Age 40 to 44	0.005 (0.980)	-0.097 (0.721)	-0.056 (0.827)	0.535** (0.016)
Age 45 to 49	-0.096 (0.668)	-0.103 (0.715)	-0.157 (0.568)	0.542** (0.031)
Age 50 to 54	-0.011 (0.959)	-0.195 (0.484)	-0.089 (0.737)	0.465* (0.058)
Age 55 to 64	-0.052 (0.812)	-0.154 (0.574)	0.032 (0.915)	0.597** (0.023)
Capital City	0.071 (0.322)	0.067 (0.490)	0.049 (0.645)	0.234** (0.037)
Non-English speaking country	-0.417** (0.045)	0.119 (0.691)	-0.304 (0.316)	-0.393 (0.358)
English is first language	-0.235 (0.197)	0.071 (0.778)	-0.298 (0.230)	-0.240 (0.536)
NSW	-0.022 (0.809)	-0.113 (0.329)	0.004 (0.971)	0.003 (0.980)
VIC	-0.090 (0.405)	0.043 (0.766)	0.139 (0.326)	0.077 (0.623)
QLD	-0.038 (0.760)	-0.054 (0.737)	-0.172 (0.351)	-0.142 (0.531)
SA	-0.033 (0.775)	-0.022 (0.882)	-0.007 (0.962)	0.032 (0.831)
WA	-0.032 (0.785)	0.037 (0.805)	0.071 (0.651)	-0.069 (0.644)
Married	0.065 (0.305)	-0.096 (0.262)	-0.048 (0.568)	0.011 (0.907)
Child age 0 to 2	-0.264** (0.013)	-0.505*** (0.001)	-0.176 (0.263)	-0.084 (0.723)
Child age 3 to 4	-0.278* (0.058)	-0.451** (0.045)	-0.434* (0.053)	-0.233 (0.573)
Child age 5 to 9	-0.112 (0.215)	-0.442*** (0.000)	-0.399*** (0.001)	-0.311 (0.102)
Child age 10 to 14	-0.000 (0.997)	-0.234* (0.094)	-0.068 (0.640)	0.024 (0.902)
Union member	0.235*** (0.000)	0.050 (0.543)	0.210** (0.010)	0.037 (0.662)
Constant	0.936*** (0.001)	0.694* (0.060)	1.012*** (0.005)	5.600*** (0.000)
Number of observations	193	172	148	90
R2	0.211	0.233	0.212	0.338

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 25d: Returns to Education for the 1993 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Skilled Vocational Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Engin	0.151	0.194	0.070	0.258
	(0.550)	(0.471)	(0.808)	.
Age 20 to 24	0.161	0.127	-0.377	(dropped)
	(0.767)	(0.850)	(0.551)	.
Age 25 to 29	-0.037	-0.025	(dropped)	(dropped)
	(0.960)	(0.978)	.	.
Age 30 to 34	(dropped)	-0.064	(dropped)	(dropped)
	.	(0.919)	.	.
Age 35 to 39	0.505	(dropped)	0.116	-0.133
	(0.709)	.	(0.849)	.
Age 40 to 44	(dropped)	(dropped)	(dropped)	(dropped)

Age 45 to 49	0.140	(dropped)	0.100	0.409
	(0.813)	.	(0.882)	.
Age 50 to 54	(dropped)	(dropped)	(dropped)	(dropped)

Age 55 to 64	(dropped)	(dropped)	(dropped)	(dropped)

Capital City	-0.173	0.264	0.227	0.495
	(0.594)	(0.443)	(0.535)	.
Non-English speaking country	(dropped)	0.065	(dropped)	-0.369
	.	(0.938)	.	.
English is first language	-0.605	(dropped)	0.066	(dropped)
	(0.576)	.	(0.946)	.
NSW	-0.275	-0.009	(dropped)	0.261
	(0.800)	(0.990)	.	.
VIC	-0.406	-0.167	(dropped)	-0.087
	(0.556)	(0.910)	.	.
QLD	-0.059	0.103	0.116	(dropped)
	(0.908)	(0.849)	(0.859)	.
SA	(dropped)	(dropped)	(dropped)	(dropped)

WA	(dropped)	(dropped)	0.638	0.204
	.	.	(0.451)	.
Married	0.220	-0.135	-0.064	0.085
	(0.416)	(0.666)	(0.850)	.
Child age 0 to 2	-0.136	-0.427	-0.493	-0.154
	(0.736)	(0.408)	(0.376)	.
Child age 3 to 4	-0.165	-0.049	-0.309	0.299
	(0.749)	(0.936)	(0.737)	.
Child age 5 to 9	-0.206	-0.430	-0.495	-0.017
	(0.628)	(0.355)	(0.307)	.
Child age 10 to 14	-0.037	0.077	0.017	-0.048
	(0.939)	(0.875)	(0.973)	.
Union member	0.350	0.143	0.225	0.084
	(0.386)	(0.730)	(0.602)	.
Constant	1.184	0.549	0.472	5.570
	(0.347)	(0.506)	(0.629)	.
Number of observations	26	24	22	15
R2	0.362	0.445	0.431	0.489

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 26d: Returns to Education for the 1993 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Skilled Vocational Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Other	0.112*** (0.001)	0.001 (0.975)	0.006 (0.899)	0.133*** (0.004)
Age 20 to 24	-0.014 (0.949)	0.071 (0.836)	0.131 (0.696)	0.358 (0.126)
Age 25 to 29	-0.041 (0.856)	0.052 (0.880)	0.072 (0.832)	0.427* (0.069)
Age 30 to 34	-0.026 (0.907)	-0.055 (0.872)	-0.173 (0.610)	0.397* (0.096)
Age 35 to 39	-0.065 (0.773)	-0.058 (0.867)	-0.039 (0.909)	0.452 (0.101)
Age 40 to 44	-0.049 (0.827)	-0.074 (0.830)	-0.012 (0.971)	0.443* (0.073)
Age 45 to 49	-0.100 (0.655)	-0.148 (0.668)	-0.042 (0.901)	0.542** (0.023)
Age 50 to 54	-0.131 (0.563)	-0.172 (0.618)	0.014 (0.967)	0.519** (0.032)
Age 55 to 64	-0.132 (0.563)	-0.276 (0.431)	-0.088 (0.803)	0.222 (0.396)
Capital City	0.026 (0.468)	0.031 (0.482)	0.067 (0.164)	0.106* (0.060)
Non-English speaking country	-0.095 (0.399)	0.030 (0.842)	0.096 (0.582)	0.027 (0.886)
English is first language	-0.025 (0.785)	-0.059 (0.617)	0.081 (0.541)	0.253* (0.056)
NSW	0.006 (0.915)	0.054 (0.430)	-0.011 (0.881)	-0.047 (0.568)
VIC	-0.030 (0.591)	0.070 (0.311)	0.049 (0.512)	-0.084 (0.353)
QLD	-0.020 (0.726)	0.112 (0.120)	0.058 (0.447)	-0.037 (0.687)
SA	-0.022 (0.745)	-0.034 (0.674)	-0.129 (0.164)	-0.124 (0.230)
WA	-0.062 (0.370)	0.030 (0.735)	0.125 (0.137)	0.036 (0.715)
Married	0.090** (0.021)	-0.121** (0.015)	-0.069 (0.185)	0.069 (0.176)
Child age 0 to 2	-0.313*** (0.000)	-0.397*** (0.000)	-0.248*** (0.002)	-0.064 (0.593)
Child age 3 to 4	-0.177** (0.018)	-0.339*** (0.001)	-0.113 (0.306)	-0.062 (0.737)
Child age 5 to 9	-0.114* (0.069)	-0.236*** (0.003)	-0.069 (0.423)	-0.098 (0.315)
Child age 10 to 14	-0.059 (0.303)	-0.272*** (0.000)	-0.121 (0.139)	0.084 (0.509)
Union member	0.277*** (0.000)	0.111** (0.022)	0.254*** (0.000)	0.115** (0.024)
Constant	0.747*** (0.003)	0.759** (0.036)	0.506 (0.161)	5.281*** (0.000)
Number of observations	624	525	441	172
R2	0.150	0.171	0.173	0.279

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 27d: Returns to Education for the 1993 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Basic Vocational Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Business	0.075*** (0.005)	0.003 (0.922)	0.071** (0.034)	0.094*** (0.006)
Age 20 to 24	0.015 (0.832)	0.167** (0.042)	0.099 (0.219)	0.456*** (0.000)
Age 25 to 29	0.065 (0.384)	0.144* (0.097)	0.087 (0.309)	0.578*** (0.000)
Age 30 to 34	0.032 (0.683)	0.127 (0.186)	0.014 (0.884)	0.623*** (0.000)
Age 35 to 39	0.113 (0.147)	0.075 (0.412)	0.025 (0.783)	0.633*** (0.000)
Age 40 to 44	0.044 (0.570)	0.024 (0.791)	0.070 (0.438)	0.608*** (0.000)
Age 45 to 49	0.017 (0.838)	-0.168* (0.081)	-0.004 (0.970)	0.454*** (0.000)
Age 50 to 54	0.019 (0.834)	-0.049 (0.644)	0.049 (0.655)	0.535*** (0.000)
Age 55 to 64	-0.052 (0.567)	-0.134 (0.235)	0.074 (0.534)	0.684*** (0.000)
Capital City	0.045 (0.138)	0.053 (0.159)	0.091** (0.018)	0.104** (0.017)
Non-English speaking country	-0.099 (0.185)	-0.141 (0.147)	0.014 (0.894)	-0.059 (0.621)
English is first language	-0.068 (0.276)	-0.096 (0.207)	-0.007 (0.931)	0.120 (0.158)
NSW	-0.023 (0.587)	-0.046 (0.370)	-0.010 (0.840)	0.002 (0.977)
VIC	-0.045 (0.404)	-0.029 (0.659)	0.022 (0.738)	0.002 (0.979)
QLD	-0.009 (0.868)	-0.027 (0.673)	-0.033 (0.608)	-0.002 (0.979)
SA	-0.070 (0.213)	-0.121* (0.084)	-0.026 (0.708)	-0.062 (0.413)
WA	-0.092* (0.079)	-0.011 (0.875)	0.063 (0.352)	-0.032 (0.648)
Married	0.078** (0.015)	-0.112*** (0.007)	-0.033 (0.413)	0.012 (0.745)
Child age 0 to 2	-0.339*** (0.000)	-0.323*** (0.000)	-0.245*** (0.000)	0.010 (0.905)
Child age 3 to 4	-0.234*** (0.000)	-0.380*** (0.000)	-0.283*** (0.001)	-0.062 (0.563)
Child age 5 to 9	-0.117** (0.015)	-0.394*** (0.000)	-0.221*** (0.000)	-0.112 (0.228)
Child age 10 to 14	-0.071 (0.187)	-0.247*** (0.000)	-0.134** (0.043)	-0.046 (0.577)
Union member	0.287*** (0.000)	0.023 (0.555)	0.178*** (0.000)	0.021 (0.580)
Constant	0.713*** (0.000)	0.793*** (0.000)	0.565*** (0.000)	5.308*** (0.000)
Number of observations	934	762	743	341
R2	0.172	0.183	0.124	0.238

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 28d: Returns to Education for the 1993 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Basic Vocational Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Engin	0.080	-0.045	-0.444	-0.085
Age 20 to 24	-0.038	(dropped)	0.122	(dropped)
Age 25 to 29	(dropped)	-0.096	0.200	0.249
Age 30 to 34	(dropped)	(dropped)	(dropped)	(dropped)
Age 35 to 39	(dropped)	(dropped)	(dropped)	(dropped)
Age 40 to 44	(dropped)	(dropped)	(dropped)	(dropped)
Age 45 to 49	(dropped)	(dropped)	0.051	(dropped)
Age 50 to 54	(dropped)	(dropped)	(dropped)	(dropped)
Age 55 to 64	(dropped)	(dropped)	(dropped)	(dropped)
Capital City	-0.034	0.057	(dropped)	(dropped)
Non-English speaking country	(dropped)	(dropped)	(dropped)	(dropped)
English is first language	(dropped)	(dropped)	(dropped)	(dropped)
NSW	-0.024	-0.555	(dropped)	(dropped)
VIC	-0.282	(dropped)	(dropped)	(dropped)
QLD	(dropped)	(dropped)	0.028	(dropped)
SA	(dropped)	(dropped)	(dropped)	(dropped)
WA	(dropped)	(dropped)	(dropped)	(dropped)
Married	0.027	-0.076	-0.204	-0.034
Child age 0 to 2	-0.368	-0.018	0.129	0.065
Child age 3 to 4	-0.380	-0.494	-0.439	0.099
Child age 5 to 9	-0.471	0.068	-0.133	0.011
Child age 10 to 14	-0.340	0.056	-0.098	(dropped)
Union member	0.351	0.214	0.424	0.141
Constant	0.885	0.846	0.644	5.692
Number of observations	9	7	10	4
R2	0.492	0.344	0.570	0.337

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 29d: Returns to Education for the 1993 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Basic Vocational Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Other	0.098*** (0.002)	-0.040 (0.338)	0.087** (0.030)	0.046 (0.338)
Age 20 to 24	0.135 (0.137)	-0.012 (0.928)	-0.029 (0.804)	0.514*** (0.000)
Age 25 to 29	0.226** (0.012)	-0.029 (0.825)	-0.010 (0.933)	0.725*** (0.000)
Age 30 to 34	0.228** (0.018)	-0.075 (0.592)	0.040 (0.756)	0.643*** (0.000)
Age 35 to 39	0.181* (0.055)	-0.099 (0.472)	-0.024 (0.851)	0.567*** (0.000)
Age 40 to 44	0.174* (0.065)	-0.092 (0.507)	-0.019 (0.877)	0.664*** (0.000)
Age 45 to 49	0.205** (0.039)	-0.185 (0.188)	-0.061 (0.640)	0.719*** (0.000)
Age 50 to 54	0.192* (0.057)	-0.303** (0.032)	-0.012 (0.926)	0.662*** (0.000)
Age 55 to 64	0.128 (0.255)	-0.416*** (0.008)	-0.167 (0.295)	-0.238 (0.389)
Capital City	0.032 (0.352)	0.075 (0.108)	0.062 (0.152)	0.066 (0.261)
Non-English speaking country	-0.147* (0.062)	0.252** (0.026)	0.069 (0.509)	0.002 (0.988)
English is first language	-0.074 (0.268)	0.192** (0.036)	0.045 (0.596)	0.005 (0.966)
NSW	-0.003 (0.959)	-0.081 (0.318)	-0.066 (0.410)	-0.052 (0.570)
VIC	0.046 (0.433)	-0.070 (0.364)	-0.028 (0.704)	0.038 (0.658)
QLD	0.038 (0.545)	-0.081 (0.335)	-0.150* (0.059)	-0.056 (0.542)
SA	0.012 (0.844)	-0.149* (0.079)	-0.119 (0.146)	-0.073 (0.434)
WA	0.031 (0.652)	-0.103 (0.262)	0.026 (0.770)	-0.064 (0.619)
Married	0.111*** (0.003)	-0.146*** (0.003)	0.001 (0.983)	-0.034 (0.520)
Child age 0 to 2	-0.326*** (0.000)	-0.279*** (0.000)	-0.256*** (0.000)	-0.016 (0.874)
Child age 3 to 4	-0.213*** (0.004)	-0.314*** (0.002)	-0.166 (0.120)	0.008 (0.958)
Child age 5 to 9	-0.165*** (0.004)	-0.358*** (0.000)	-0.227*** (0.002)	-0.019 (0.879)
Child age 10 to 14	-0.136** (0.018)	-0.126* (0.095)	-0.204*** (0.004)	0.111 (0.235)
Union member	0.273*** (0.000)	0.003 (0.939)	0.220*** (0.000)	0.042 (0.404)
Constant	0.522*** (0.000)	0.707*** (0.000)	0.660*** (0.000)	5.392*** (0.000)
Number of observations	628	521	505	204
R2	0.190	0.166	0.127	0.279

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 30d: Returns to Education for the 1997 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Associate Diploma Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Business	0.140*** (0.006)	0.205*** (0.001)	0.168*** (0.005)	0.109** (0.038)
Age 20 to 24	0.058 (0.765)	0.006 (0.979)	0.318 (0.150)	0.253 (0.116)
Age 25 to 29	0.071 (0.720)	-0.074 (0.757)	0.342 (0.131)	0.361** (0.036)
Age 30 to 34	-0.045 (0.828)	0.036 (0.893)	0.383 (0.121)	0.646*** (0.000)
Age 35 to 39	0.151 (0.467)	-0.107 (0.668)	0.339 (0.154)	0.430** (0.017)
Age 40 to 44	0.089 (0.675)	0.015 (0.953)	0.505** (0.038)	0.437** (0.017)
Age 45 to 49	0.103 (0.621)	-0.186 (0.452)	0.366 (0.127)	0.554*** (0.002)
Age 50 to 54	-0.118 (0.596)	-0.215 (0.426)	0.118 (0.648)	0.436** (0.048)
Age 55 to 59	0.002 (0.994)	-0.136 (0.727)	0.384 (0.302)	0.644** (0.017)
Age 60 to 64	-0.057 (0.838)	-0.560 (0.178)	-0.275 (0.484)	(dropped) .
English is first language	0.009 (0.927)	-0.081 (0.471)	-0.140 (0.191)	-0.053 (0.517)
Non-English speaking country	0.135 (0.261)	-0.030 (0.839)	-0.016 (0.906)	0.068 (0.592)
NSW	-0.008 (0.927)	-0.118 (0.278)	0.045 (0.657)	-0.121 (0.166)
VIC	0.046 (0.621)	0.008 (0.943)	0.034 (0.750)	-0.042 (0.614)
QLD	0.017 (0.869)	-0.283** (0.023)	-0.140 (0.243)	-0.039 (0.732)
SA	-0.029 (0.807)	-0.301* (0.058)	-0.031 (0.830)	-0.052 (0.781)
WA	0.097 (0.418)	-0.051 (0.726)	-0.043 (0.756)	0.023 (0.829)
Married	0.152*** (0.008)	-0.004 (0.963)	0.060 (0.386)	-0.025 (0.670)
Child age 0 to 2	-0.332*** (0.000)	-0.218** (0.045)	-0.165 (0.104)	0.086 (0.390)
Child age 3 to 4	-0.304*** (0.009)	-0.443*** (0.008)	-0.539*** (0.000)	-0.027 (0.865)
Child age 5 to 9	-0.340*** (0.002)	-0.270* (0.095)	-0.394*** (0.009)	-0.110 (0.432)
Child age 10 to 14	-0.108 (0.256)	-0.130 (0.283)	-0.229* (0.051)	-0.001 (0.994)
Union member	0.248*** (0.000)	-0.009 (0.908)	0.139* (0.055)	0.104* (0.096)
Has disability	-0.167*** (0.008)	-0.038 (0.652)	-0.044 (0.565)	-0.017 (0.812)
Constant	0.630*** (0.006)	0.865*** (0.002)	0.448* (0.087)	5.854*** (0.000)
Number of observations	239	218	219	158
R2	0.266	0.230	0.228	0.255

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 31d: Returns to Education for the 1997 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Associate Diploma Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Engin	-0.104 (0.707)	0.270 (0.435)	0.308 (0.249)	0.325 .
Age 20 to 24	-0.596 (0.524)	(dropped) .	-0.142 (0.881)	(dropped) .
Age 25 to 29	-0.629 (0.505)	-0.020 (0.969)	-0.117 (0.913)	0.117 .
Age 30 to 34	-0.230 (0.777)	0.070 (0.931)	-0.198 (0.851)	0.425 .
Age 35 to 39	-0.765 (0.434)	(dropped) .	-0.367 (0.699)	(dropped) .
Age 40 to 44	(dropped)	-0.301 (0.793)	(dropped)	(dropped)
Age 45 to 49	(dropped)	(dropped)	(dropped)	(dropped)
Age 50 to 54	(dropped)	(dropped)	(dropped)	(dropped)
Age 55 to 59	(dropped)	(dropped)	(dropped)	(dropped)
Age 60 to 64	(dropped)	(dropped)	(dropped)	(dropped)
English is first language	0.462 (0.495)	0.165 (0.828)	-0.046 (0.942)	0.007 .
Non-English speaking country	1.088 (0.474)	0.060 (0.958)	-0.423 (0.681)	(dropped) .
NSW	-0.029 (0.950)	-0.081 (0.913)	0.031 (0.960)	-0.016 .
VIC	-0.217 (0.704)	-0.131 (0.883)	-0.004 (0.995)	-0.139 .
QLD	0.233 (0.628)	-0.152 (0.832)	-0.041 (0.946)	-0.001 .
SA	-0.158 (0.863)	-0.002 (0.999)	0.223 (0.820)	-0.225 .
WA	(dropped)	(dropped)	(dropped)	(dropped)
Married	0.175 (0.562)	-0.139 (0.733)	0.050 (0.879)	0.006 .
Child age 0 to 2	-0.407 (0.281)	-0.335 (0.507)	-0.231 (0.589)	-0.115 .
Child age 3 to 4	-0.401 (0.479)	-0.151 (0.841)	-0.609 (0.277)	-0.072 .
Child age 5 to 9	-0.132 (0.812)	-0.288 (0.709)	-0.177 (0.750)	-0.066 .
Child age 10 to 14	0.058 (0.922)	-0.466 (0.528)	-0.169 (0.767)	-0.396 .
Union member	0.354 (0.374)	-0.069 (0.871)	0.100 (0.791)	-0.001 .
Has disability	0.132 (0.728)	-0.154 (0.736)	0.013 (0.971)	-0.017 .
Constant	0.803 (0.206)	0.771 (0.463)	0.868 (0.146)	6.078 .
Number of observations	27	24	26	15
R2	0.426	0.383	0.451	0.531

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 32d: Returns to Education for the 1997 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Associate Diploma Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Other	0.095*	0.062	0.065	0.152**
	(0.051)	(0.320)	(0.294)	(0.021)
Age 20 to 24	0.121	0.172	0.471*	0.051
	(0.570)	(0.429)	(0.066)	(0.798)
Age 25 to 29	0.101	0.124	0.466*	0.083
	(0.637)	(0.580)	(0.071)	(0.692)
Age 30 to 34	0.089	0.079	0.351	0.255
	(0.682)	(0.729)	(0.180)	(0.239)
Age 35 to 39	0.128	-0.029	0.361	0.164
	(0.562)	(0.899)	(0.176)	(0.443)
Age 40 to 44	0.081	0.042	0.472*	0.293
	(0.708)	(0.853)	(0.072)	(0.178)
Age 45 to 49	0.018	-0.150	0.428*	0.194
	(0.932)	(0.498)	(0.099)	(0.375)
Age 50 to 54	0.077	-0.109	0.435	0.241
	(0.720)	(0.629)	(0.103)	(0.251)
Age 55 to 59	0.105	(dropped)	0.388	(dropped)
	(0.688)	.	(0.220)	.
Age 60 to 64	(dropped)	-0.413	(dropped)	(dropped)
	.	(0.304)	.	.
English is first language	0.319**	-0.151	-0.119	-0.486*
	(0.030)	(0.521)	(0.644)	(0.068)
Non-English speaking country	0.082	-0.038	0.014	-0.549
	(0.660)	(0.887)	(0.962)	(0.215)
NSW	-0.017	-0.177	-0.081	0.014
	(0.869)	(0.193)	(0.511)	(0.906)
VIC	0.017	-0.199	-0.015	-0.082
	(0.866)	(0.141)	(0.906)	(0.508)
QLD	0.015	-0.269*	-0.228*	0.083
	(0.890)	(0.062)	(0.096)	(0.585)
SA	-0.144	-0.213	-0.162	0.036
	(0.207)	(0.167)	(0.260)	(0.811)
WA	0.015	-0.153	-0.062	0.059
	(0.897)	(0.299)	(0.654)	(0.658)
Married	0.137**	-0.018	0.063	-0.106
	(0.016)	(0.813)	(0.372)	(0.134)
Child age 0 to 2	-0.175**	-0.319***	-0.167	0.042
	(0.038)	(0.004)	(0.127)	(0.766)
Child age 3 to 4	-0.155	-0.493***	-0.145	0.199
	(0.142)	(0.001)	(0.311)	(0.517)
Child age 5 to 9	-0.233**	-0.243*	-0.120	0.086
	(0.012)	(0.063)	(0.314)	(0.557)
Child age 10 to 14	-0.060	-0.077	-0.075	-0.038
	(0.503)	(0.514)	(0.523)	(0.744)
Union member	0.260***	0.104	0.274***	0.071
	(0.000)	(0.179)	(0.000)	(0.365)
Has disability	-0.098	-0.066	-0.061	-0.100
	(0.133)	(0.460)	(0.496)	(0.284)
Constant	0.296	0.861**	0.336	6.557***
	(0.284)	(0.014)	(0.379)	(0.000)
Number of observations	271	243	242	122
R2	0.178	0.156	0.120	0.205

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 33d: Returns to Education for the 1997 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Skilled Vocational Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Business	0.178 (0.173)	0.226 (0.234)	0.179 (0.402)	0.115 (0.576)
Age 20 to 24	0.040 (0.937)	0.415 (0.551)	0.366 (0.630)	(dropped)
Age 25 to 29	0.079 (0.857)	0.450 (0.466)	0.325 (0.647)	-0.106 (0.804)
Age 30 to 34	0.150 (0.733)	0.303 (0.623)	0.322 (0.639)	-0.017 (0.966)
Age 35 to 39	0.182 (0.703)	0.216 (0.748)	0.294 (0.722)	(dropped)
Age 40 to 44	0.007 (0.984)	0.046 (0.926)	0.446 (0.436)	-0.405 (0.601)
Age 45 to 49	0.083 (0.825)	0.041 (0.938)	0.312 (0.633)	-0.283 (0.619)
Age 50 to 54	0.110 (0.772)	-0.195 (0.715)	0.232 (0.687)	-0.383 (0.542)
Age 55 to 59	(dropped)	(dropped)	-0.181 (0.777)	-0.412 (0.607)
Age 60 to 64	-0.669 (0.102)	(dropped)	(dropped)	(dropped)
English is first language	0.489 (0.432)	0.084 (0.937)	-0.793 (0.498)	(dropped)
Non-English speaking country	0.101 (0.835)	-0.329 (0.625)	-0.428 (0.575)	(dropped)
NSW	0.000 (0.998)	-0.136 (0.625)	0.010 (0.977)	-0.080 (0.797)
VIC	0.007 (0.983)	0.376 (0.437)	0.110 (0.857)	0.149 (0.732)
QLD	0.040 (0.910)	-0.323 (0.522)	-0.519 (0.352)	(dropped)
SA	0.027 (0.928)	-0.327 (0.434)	-0.239 (0.755)	(dropped)
WA	0.147 (0.603)	0.166 (0.675)	-0.017 (0.971)	0.535 (0.414)
Married	0.106 (0.533)	-0.074 (0.769)	-0.023 (0.932)	-0.006 (0.982)
Child age 0 to 2	-0.171 (0.503)	-0.569 (0.128)	-0.053 (0.914)	-0.012 (0.982)
Child age 3 to 4	-0.144 (0.633)	-0.494 (0.319)	-0.506 (0.369)	0.149 (0.863)
Child age 5 to 9	-0.300 (0.310)	-0.226 (0.607)	-0.380 (0.446)	-0.107 (0.826)
Child age 10 to 14	-0.087 (0.787)	-0.121 (0.790)	-0.096 (0.851)	0.091 (0.849)
Union member	0.294 (0.145)	0.124 (0.653)	0.225 (0.458)	0.064 (0.815)
Has disability	-0.163 (0.373)	0.048 (0.859)	-0.024 (0.936)	-0.040 (0.899)
Constant	0.128 (0.865)	0.380 (0.756)	1.220 (0.346)	6.267*** (0.000)
Number of observations	46	43	40	26
R2	0.426	0.432	0.331	0.269

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 34d: Returns to Education for the 1997 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Skilled Vocational Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Engin	0.123	0.017	0.133	0.018
	(0.361)	(0.927)	(0.529)	(0.951)
Age 20 to 24	0.050	-0.277	-0.187	-0.448
	(0.886)	(0.601)	(0.785)	(0.455)
Age 25 to 29	-0.079	(dropped)	0.056	-0.292
	(0.877)	.	(0.932)	(0.756)
Age 30 to 34	-0.094	0.031	0.051	-0.157
	(0.813)	(0.951)	(0.926)	(0.857)
Age 35 to 39	-0.000	-0.314	0.007	(dropped)
	(1.000)	(0.557)	(0.990)	.
Age 40 to 44	-0.429	(dropped)	(dropped)	(dropped)
	(0.338)	.	.	.
Age 45 to 49	(dropped)	-0.787	-0.611	(dropped)
	.	(0.219)	(0.370)	.
Age 50 to 54	0.066	-0.234	-0.153	-0.514
	(0.868)	(0.667)	(0.792)	(0.548)
Age 55 to 59	(dropped)	(dropped)	(dropped)	(dropped)

Age 60 to 64	(dropped)	(dropped)	(dropped)	(dropped)

English is first language	-0.096	0.193	0.069	(dropped)
	(0.828)	(0.742)	(0.918)	.
Non-English speaking country	-0.120	-0.218	-0.000	(dropped)
	(0.824)	(0.757)	(1.000)	.
NSW	-0.145	-0.351	-0.308	0.203
	(0.650)	(0.412)	(0.630)	(0.801)
VIC	-0.050	-0.236	-0.024	0.254
	(0.865)	(0.523)	(0.957)	(0.674)
QLD	0.120	-0.261	-0.337	-0.035
	(0.712)	(0.524)	(0.513)	(0.962)
SA	0.022	-0.039	-0.194	(dropped)
	(0.952)	(0.933)	(0.703)	.
WA	0.337	-0.427	-0.620	0.135
	(0.394)	(0.388)	(0.356)	(0.873)
Married	0.067	-0.086	-0.095	-0.029
	(0.677)	(0.700)	(0.726)	(0.932)
Child age 0 to 2	-0.421*	-0.192	-0.288	0.033
	(0.073)	(0.542)	(0.422)	(0.941)
Child age 3 to 4	-0.289	-0.244	-0.050	-0.182
	(0.298)	(0.541)	(0.904)	(0.838)
Child age 5 to 9	-0.252	-0.453	-0.359	-0.151
	(0.297)	(0.195)	(0.302)	(0.788)
Child age 10 to 14	-0.144	0.143	-0.366	-0.414
	(0.581)	(0.686)	(0.322)	(0.438)
Union member	0.279	0.033	0.208	-0.030
	(0.275)	(0.913)	(0.533)	(0.942)
Has disability	-0.171	-0.075	-0.171	-0.143
	(0.278)	(0.736)	(0.528)	(0.726)
Constant	0.905*	0.893	0.976	6.424***
	(0.077)	(0.250)	(0.256)	(0.000)
Number of observations	54	48	40	21
R2	0.310	0.224	0.341	0.542

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 35d: Returns to Education for the 1997 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Skilled Vocational Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Other	0.102** (0.011)	-0.075 (0.147)	0.049 (0.404)	0.015 (0.794)
Age 20 to 24	0.004 (0.974)	0.072 (0.657)	0.218 (0.200)	0.246* (0.055)
Age 25 to 29	0.074 (0.603)	-0.016 (0.926)	0.134 (0.461)	0.248* (0.091)
Age 30 to 34	0.176 (0.209)	-0.094 (0.575)	0.305* (0.088)	0.492*** (0.001)
Age 35 to 39	0.091 (0.526)	-0.269 (0.127)	0.141 (0.469)	(dropped) .
Age 40 to 44	0.181 (0.208)	-0.183 (0.282)	0.241 (0.189)	0.410*** (0.009)
Age 45 to 49	0.082 (0.571)	-0.212 (0.216)	0.167 (0.358)	0.417*** (0.006)
Age 50 to 54	0.026 (0.856)	-0.336* (0.053)	0.125 (0.516)	0.317* (0.060)
Age 55 to 59	-0.095 (0.645)	-0.450 (0.104)	0.190 (0.618)	(dropped) .
Age 60 to 64	(dropped)	(dropped)	(dropped)	(dropped)
English is first language	0.153* (0.060)	0.082 (0.484)	0.145 (0.261)	0.133 (0.399)
Non-English speaking country	-0.021 (0.850)	0.018 (0.916)	0.162 (0.445)	0.234 (0.297)
NSW	0.018 (0.813)	0.041 (0.675)	0.054 (0.638)	0.035 (0.746)
VIC	-0.004 (0.952)	-0.059 (0.527)	-0.039 (0.713)	0.093 (0.390)
QLD	0.017 (0.805)	0.060 (0.491)	-0.081 (0.426)	-0.049 (0.590)
SA	-0.018 (0.817)	-0.108 (0.267)	-0.210* (0.056)	-0.019 (0.870)
WA	0.059 (0.485)	-0.106 (0.318)	-0.053 (0.648)	-0.036 (0.778)
Married	0.138*** (0.003)	-0.055 (0.384)	0.047 (0.483)	0.048 (0.479)
Child age 0 to 2	-0.399*** (0.000)	-0.289*** (0.001)	-0.227** (0.028)	-0.036 (0.734)
Child age 3 to 4	-0.193** (0.017)	-0.441*** (0.000)	-0.216* (0.074)	-0.150 (0.498)
Child age 5 to 9	-0.275*** (0.000)	-0.236** (0.014)	-0.253** (0.023)	-0.094 (0.532)
Child age 10 to 14	-0.153** (0.033)	-0.222** (0.013)	-0.221** (0.036)	-0.068 (0.628)
Union member	0.234*** (0.000)	0.138** (0.039)	0.185** (0.013)	0.050 (0.481)
Has disability	-0.082 (0.112)	-0.103 (0.126)	-0.097 (0.212)	-0.086 (0.329)
Constant	0.492*** (0.003)	0.672*** (0.001)	0.344 (0.127)	5.660*** (0.000)
Number of observations	379	320	269	118
R2	0.226	0.216	0.128	0.236

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 36d: Returns to Education for the 1997 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Basic Vocational Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Business	0.093*** (0.000)	0.077*** (0.002)	0.100*** (0.000)	0.100*** (0.000)
Age 20 to 24	0.052 (0.342)	0.080 (0.219)	0.211*** (0.001)	0.430*** (0.000)
Age 25 to 29	0.026 (0.649)	0.137** (0.044)	0.186*** (0.006)	0.556*** (0.000)
Age 30 to 34	0.070 (0.230)	-0.021 (0.772)	0.189*** (0.009)	0.612*** (0.000)
Age 35 to 39	0.080 (0.170)	-0.105 (0.141)	0.111 (0.124)	0.572*** (0.000)
Age 40 to 44	0.086 (0.142)	-0.113 (0.107)	0.193*** (0.007)	0.633*** (0.000)
Age 45 to 49	0.036 (0.546)	-0.242*** (0.001)	0.057 (0.428)	0.603*** (0.000)
Age 50 to 54	0.007 (0.914)	-0.231*** (0.002)	0.127* (0.099)	0.610*** (0.000)
Age 55 to 59	-0.053 (0.454)	-0.308*** (0.000)	-0.010 (0.909)	0.499*** (0.000)
Age 60 to 64	-0.139 (0.134)	-0.410*** (0.001)	0.091 (0.449)	0.368* (0.071)
English is first language	-0.004 (0.938)	0.015 (0.785)	-0.058 (0.313)	0.026 (0.619)
Non-English speaking country	-0.032 (0.589)	0.105 (0.162)	-0.067 (0.391)	-0.057 (0.400)
NSW	0.036 (0.307)	-0.101** (0.020)	0.023 (0.607)	0.003 (0.940)
VIC	0.027 (0.530)	-0.076 (0.151)	-0.003 (0.963)	0.039 (0.407)
QLD	0.033 (0.373)	-0.053 (0.259)	-0.072 (0.145)	-0.059 (0.145)
SA	-0.012 (0.782)	-0.154*** (0.004)	-0.113** (0.041)	-0.025 (0.571)
WA	0.064 (0.109)	-0.056 (0.257)	0.068 (0.183)	0.019 (0.650)
Married	0.113*** (0.000)	-0.076** (0.012)	0.008 (0.787)	0.017 (0.483)
Child age 0 to 2	-0.321*** (0.000)	-0.353*** (0.000)	-0.144*** (0.002)	-0.015 (0.731)
Child age 3 to 4	-0.174*** (0.000)	-0.397*** (0.000)	-0.241*** (0.000)	-0.048 (0.454)
Child age 5 to 9	-0.248*** (0.000)	-0.285*** (0.000)	-0.235*** (0.000)	-0.046 (0.323)
Child age 10 to 14	-0.090** (0.013)	-0.223*** (0.000)	-0.128*** (0.008)	-0.035 (0.434)
Union member	0.249*** (0.000)	0.082*** (0.008)	0.211*** (0.000)	0.016 (0.517)
Has disability	-0.109*** (0.000)	-0.030 (0.369)	-0.066* (0.052)	-0.027 (0.359)
Constant	0.650*** (0.000)	0.728*** (0.000)	0.538*** (0.000)	5.615*** (0.000)
Number of observations	1,536	1,322	1,269	695
R2	0.168	0.187	0.108	0.275

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 37d: Returns to Education for the 1997 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Basic Vocational Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Engin	0.126 (0.259)	-0.040 (0.800)	0.059 (0.707)	0.025 (0.915)
Age 20 to 24	-0.091 (0.761)	-0.165 (0.778)	-0.353 (0.481)	0.342 (0.663)
Age 25 to 29	0.026 (0.937)	-0.038 (0.948)	-0.288 (0.571)	0.612 (0.465)
Age 30 to 34	-0.020 (0.946)	-0.008 (0.988)	-0.206 (0.672)	0.347 (0.553)
Age 35 to 39	-0.040 (0.892)	-0.051 (0.927)	-0.426 (0.437)	(dropped) .
Age 40 to 44	-0.037 (0.912)	-0.230 (0.665)	-0.122 (0.823)	(dropped) .
Age 45 to 49	-0.273 (0.452)	(dropped) .	-0.350 (0.615)	-0.122 (0.814)
Age 50 to 54	0.147 (0.744)	0.078 (0.913)	(dropped) .	0.716 (0.386)
Age 55 to 59	(dropped) .	-0.342 (0.586)	(dropped) .	(dropped) .
Age 60 to 64	(dropped) .	(dropped) .	(dropped) .	(dropped) .
English is first language	(dropped) .	(dropped) .	(dropped) .	(dropped) .
Non-English speaking country	(dropped) .	(dropped) .	(dropped) .	(dropped) .
NSW	0.000 (0.998)	0.006 (0.985)	0.010 (0.976)	0.025 (0.964)
VIC	0.122 (0.614)	-0.283 (0.399)	-0.211 (0.519)	(dropped) .
QLD	0.097 (0.639)	0.113 (0.681)	0.189 (0.522)	0.010 (0.986)
SA	0.121 (0.619)	-0.125 (0.697)	0.157 (0.632)	0.039 (0.960)
WA	0.300 (0.288)	0.101 (0.803)	0.307 (0.449)	0.645 (0.426)
Married	0.199 (0.123)	-0.092 (0.631)	0.097 (0.600)	-0.004 (0.989)
Child age 0 to 2	-0.360* (0.052)	-0.013 (0.961)	-0.227 (0.388)	0.066 (0.869)
Child age 3 to 4	-0.178 (0.481)	-0.348 (0.345)	-0.100 (0.789)	-0.021 (0.977)
Child age 5 to 9	-0.094 (0.603)	-0.225 (0.375)	-0.282 (0.282)	0.027 (0.958)
Child age 10 to 14	-0.106 (0.633)	-0.226 (0.461)	-0.185 (0.551)	0.267 (0.573)
Union member	0.284* (0.073)	0.136 (0.503)	0.167 (0.404)	-0.001 (0.996)
Has disability	-0.183 (0.164)	-0.033 (0.864)	0.082 (0.672)	-0.021 (0.953)
Constant	0.621* (0.079)	0.687 (0.270)	0.769* (0.058)	5.740*** (0.000)
Number of observations	68	58	52	22
R2	0.268	0.157	0.237	0.400

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 38d: Returns to Education for the 1997 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Basic Vocational Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Other	0.077*** (0.008)	-0.032 (0.394)	0.011 (0.769)	0.041 (0.258)
Age 20 to 24	0.053 (0.614)	0.104 (0.436)	0.178 (0.156)	0.384*** (0.000)
Age 25 to 29	0.115 (0.277)	0.098 (0.468)	0.164 (0.200)	0.516*** (0.000)
Age 30 to 34	0.093 (0.388)	0.083 (0.549)	0.212 (0.106)	0.488*** (0.000)
Age 35 to 39	0.111 (0.303)	-0.039 (0.781)	0.185 (0.163)	0.507*** (0.000)
Age 40 to 44	0.126 (0.248)	-0.103 (0.459)	0.154 (0.249)	0.512*** (0.000)
Age 45 to 49	0.107 (0.327)	-0.201 (0.153)	0.218 (0.111)	0.628*** (0.000)
Age 50 to 54	0.045 (0.691)	-0.139 (0.332)	0.219 (0.114)	0.556*** (0.000)
Age 55 to 59	0.057 (0.649)	-0.245 (0.126)	0.201 (0.215)	0.536*** (0.002)
Age 60 to 64	-0.106 (0.541)	0.022 (0.934)	0.275 (0.436)	0.217 (0.343)
English is first language	-0.039 (0.540)	0.054 (0.522)	-0.107 (0.234)	0.000 (0.995)
Non-English speaking country	-0.100 (0.318)	0.020 (0.876)	0.019 (0.885)	-0.061 (0.602)
NSW	0.020 (0.703)	-0.091 (0.174)	-0.002 (0.979)	0.077 (0.276)
VIC	0.010 (0.835)	0.001 (0.989)	0.092 (0.172)	0.081 (0.240)
QLD	0.057 (0.283)	-0.043 (0.527)	-0.018 (0.794)	0.026 (0.707)
SA	0.012 (0.821)	-0.126* (0.074)	-0.090 (0.214)	0.057 (0.455)
WA	0.054 (0.362)	-0.051 (0.506)	0.017 (0.836)	0.066 (0.384)
Married	0.112*** (0.001)	-0.108** (0.017)	0.033 (0.464)	-0.006 (0.880)
Child age 0 to 2	-0.286*** (0.000)	-0.327*** (0.000)	-0.108 (0.108)	0.014 (0.852)
Child age 3 to 4	-0.274*** (0.000)	-0.211** (0.018)	-0.137 (0.137)	0.112 (0.201)
Child age 5 to 9	-0.142*** (0.006)	-0.206*** (0.002)	-0.189*** (0.007)	-0.067 (0.316)
Child age 10 to 14	-0.108** (0.033)	-0.102 (0.118)	-0.069 (0.304)	0.006 (0.928)
Union member	0.263*** (0.000)	0.131*** (0.004)	0.341*** (0.000)	0.090** (0.030)
Has disability	-0.117*** (0.001)	-0.094** (0.047)	-0.028 (0.577)	-0.068 (0.175)
Constant	0.637*** (0.000)	0.623*** (0.000)	0.459*** (0.004)	5.623*** (0.000)
Number of observations	771	638	585	253
R2	0.155	0.137	0.135	0.176

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 39d: Returns to Education for the 2001 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Associate Diploma Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Business	0.219*** (0.000)	0.142** (0.018)	0.171*** (0.004)	0.198*** (0.000)
Age 20 to 24	0.005 (0.985)	0.087 (0.722)	0.119 (0.616)	0.402** (0.010)
Age 25 to 29	0.043 (0.859)	0.105 (0.663)	0.077 (0.751)	0.552*** (0.001)
Age 30 to 34	0.116 (0.640)	0.108 (0.661)	0.264 (0.288)	0.653*** (0.000)
Age 35 to 39	0.072 (0.775)	0.051 (0.841)	0.185 (0.463)	0.759*** (0.000)
Age 40 to 44	0.006 (0.983)	-0.091 (0.734)	0.304 (0.284)	0.830*** (0.000)
Age 45 to 49	0.054 (0.828)	-0.157 (0.532)	0.088 (0.724)	0.644*** (0.000)
Age 50 to 54	0.121 (0.657)	-0.150 (0.592)	-0.024 (0.931)	0.714*** (0.000)
Age 55 to 59	-0.007 (0.978)	-0.444* (0.094)	-0.127 (0.641)	0.481* (0.068)
Age 60 to 64	-0.172 (0.556)	-0.001 (0.999)	0.107 (0.739)	0.725*** (0.007)
English is first language	0.046 (0.687)	0.003 (0.982)	0.027 (0.849)	0.113 (0.387)
Non-English speaking country	-0.010 (0.940)	-0.012 (0.942)	0.091 (0.550)	-0.116 (0.404)
NSW	0.027 (0.751)	-0.096 (0.357)	0.047 (0.634)	0.037 (0.676)
VIC	0.060 (0.517)	-0.015 (0.894)	0.078 (0.465)	0.018 (0.831)
QLD	-0.042 (0.663)	-0.114 (0.333)	-0.072 (0.530)	-0.113 (0.302)
SA	0.012 (0.914)	-0.028 (0.829)	-0.086 (0.462)	-0.031 (0.748)
WA	0.017 (0.871)	-0.042 (0.740)	0.068 (0.572)	-0.131 (0.192)
Father born overseas	0.049 (0.540)	-0.019 (0.851)	0.025 (0.791)	0.124 (0.158)
Mother born overseas	-0.005 (0.951)	0.096 (0.361)	0.102 (0.304)	-0.083 (0.348)
Married	0.108* (0.071)	-0.126* (0.081)	0.036 (0.607)	0.002 (0.967)
Child age 0 to 2	-0.310*** (0.000)	-0.379*** (0.000)	-0.312*** (0.001)	0.036 (0.671)
Child age 3 to 4	-0.235** (0.019)	-0.474*** (0.000)	-0.260** (0.039)	-0.116 (0.373)
Child age 5 to 9	-0.072 (0.421)	-0.423*** (0.000)	-0.239** (0.024)	-0.083 (0.418)
Child age 10 to 14	-0.143 (0.163)	-0.300** (0.028)	-0.288** (0.028)	-0.160 (0.234)
Union member	0.245*** (0.001)	0.151* (0.075)	0.290*** (0.001)	-0.020 (0.780)
Has disability	-0.094 (0.119)	0.040 (0.598)	-0.082 (0.277)	0.003 (0.963)
Constant	0.554** (0.050)	0.711** (0.015)	0.464 (0.110)	5.725*** (0.000)
Number of observations	260	235	227	143
R2	0.219	0.281	0.214	0.356

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 40d: Returns to Education for the 2001 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Associate Diploma Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Engin	0.330 (0.170)	0.112 (0.714)	0.092 (0.794)	0.182 (0.700)
Age 20 to 24	(dropped)	(dropped)	(dropped)	(dropped)
Age 25 to 29	-0.018 (0.971)	0.769 (0.393)	0.122 (0.900)	-0.190 (0.855)
Age 30 to 34	-0.204 (0.811)	1.108 (0.398)	(dropped)	(dropped)
Age 35 to 39	-0.005 (0.992)	0.662 (0.426)	0.122 (0.913)	0.172 (0.843)
Age 40 to 44	(dropped)	(dropped)	-1.000 (0.489)	(dropped)
Age 45 to 49	(dropped)	0.623 (0.419)	0.136 (0.908)	-0.098 (0.920)
Age 50 to 54	(dropped)	(dropped)	(dropped)	(dropped)
Age 55 to 59	-0.704 (0.385)	(dropped)	(dropped)	(dropped)
Age 60 to 64	(dropped)	(dropped)	(dropped)	(dropped)
English is first language	-0.172 (0.854)	0.164 (0.889)	0.192 (0.908)	(dropped)
Non-English speaking country	(dropped)	(dropped)	(dropped)	(dropped)
NSW	-0.113 (0.844)	0.157 (0.849)	0.620 (0.716)	(dropped)
VIC	-0.180 (0.716)	0.131 (0.831)	0.044 (0.948)	-0.060 (0.934)
QLD	0.552 (0.495)	(dropped)	0.173 (0.906)	(dropped)
SA	-0.085 (0.872)	-0.060 (0.927)	0.057 (0.938)	-0.276 (0.734)
WA	0.066 (0.924)	-0.296 (0.726)	0.153 (0.870)	(dropped)
Father born overseas	-0.063 (0.958)	0.853 (0.566)	-0.210 (0.882)	(dropped)
Mother born overseas	0.054 (0.962)	-1.457 (0.296)	(dropped)	(dropped)
Married	0.200 (0.469)	-0.072 (0.849)	-0.101 (0.807)	-0.152 (0.776)
Child age 0 to 2	-0.253 (0.524)	-0.345 (0.509)	-0.125 (0.849)	-0.371 (0.729)
Child age 3 to 4	-0.018 (0.974)	-0.642 (0.339)	-0.372 (0.691)	0.010 (0.997)
Child age 5 to 9	0.009 (0.985)	-0.364 (0.554)	-0.592 (0.410)	-0.338 (0.696)
Child age 10 to 14	0.039 (0.935)	-0.020 (0.974)	0.052 (0.939)	-0.284 (0.727)
Union member	0.532 (0.337)	0.101 (0.882)	0.194 (0.755)	-0.289 (0.793)
Has disability	-0.088 (0.779)	0.094 (0.824)	0.008 (0.986)	0.024 (0.964)
Constant	0.846 (0.413)	-0.121 (0.933)	0.497 (0.850)	6.723*** (0.000)
Number of observations	30	28	26	15
R2	0.400	0.390	0.299	0.530

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 41d: Returns to Education for the 2001 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Associate Diploma Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma Other	0.158*** (0.001)	-0.050 (0.411)	0.053 (0.413)	0.105* (0.066)
Age 20 to 24	0.213 (0.255)	0.487* (0.094)	0.044 (0.807)	-0.301 (0.181)
Age 25 to 29	0.274 (0.126)	0.413 (0.146)	0.092 (0.571)	-0.068 (0.755)
Age 30 to 34	0.340* (0.079)	0.373 (0.221)	0.114 (0.552)	-0.107 (0.673)
Age 35 to 39	0.357* (0.061)	0.327 (0.273)	0.147 (0.414)	0.089 (0.734)
Age 40 to 44	0.291 (0.117)	0.219 (0.461)	0.136 (0.444)	-0.070 (0.772)
Age 45 to 49	0.256 (0.166)	0.165 (0.572)	0.019 (0.914)	-0.279 (0.267)
Age 50 to 54	0.237 (0.213)	0.164 (0.580)	0.131 (0.465)	-0.117 (0.627)
Age 55 to 59	0.232 (0.230)	-0.107 (0.724)	(dropped)	(dropped)
Age 60 to 64	(dropped)	(dropped)	-0.346 (0.355)	(dropped)
English is first language	-0.109 (0.418)	-0.234 (0.164)	-0.185 (0.369)	0.120 (0.423)
Non-English speaking country	-0.029 (0.859)	-0.164 (0.443)	-0.077 (0.785)	0.281 (0.213)
NSW	0.069 (0.442)	-0.088 (0.488)	-0.033 (0.802)	-0.003 (0.985)
VIC	0.031 (0.712)	0.008 (0.948)	0.075 (0.549)	-0.049 (0.738)
QLD	-0.011 (0.897)	-0.133 (0.256)	-0.032 (0.791)	0.003 (0.983)
SA	0.088 (0.434)	-0.001 (0.997)	-0.105 (0.511)	-0.034 (0.848)
WA	0.094 (0.299)	-0.149 (0.241)	0.106 (0.415)	-0.177 (0.283)
Father born overseas	-0.056 (0.462)	-0.002 (0.983)	-0.176 (0.141)	-0.068 (0.550)
Mother born overseas	0.064 (0.452)	0.007 (0.949)	0.266* (0.053)	0.144 (0.280)
Married	0.164*** (0.002)	-0.101 (0.169)	0.022 (0.770)	-0.067 (0.291)
Child age 0 to 2	-0.268*** (0.001)	-0.521*** (0.000)	-0.214* (0.071)	0.074 (0.642)
Child age 3 to 4	-0.244** (0.013)	-0.431*** (0.001)	-0.188 (0.165)	-0.035 (0.839)
Child age 5 to 9	-0.223*** (0.009)	-0.309*** (0.007)	-0.166 (0.167)	0.107 (0.445)
Child age 10 to 14	-0.192** (0.028)	-0.256** (0.033)	-0.225* (0.075)	-0.137 (0.401)
Union member	0.226*** (0.001)	0.023 (0.774)	0.344*** (0.000)	0.013 (0.867)
Has disability	-0.139** (0.013)	0.077 (0.309)	-0.044 (0.587)	-0.022 (0.750)
Constant	0.502** (0.028)	0.660* (0.058)	0.666** (0.018)	6.433*** (0.000)
Number of observations	258	235	215	104
R2	0.253	0.246	0.175	0.248

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 42d: Returns to Education for the 2001 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Skilled Vocational Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Business	0.154** (0.010)	0.167** (0.018)	0.159** (0.031)	0.054 (0.313)
Age 20 to 24	0.046 (0.686)	0.135 (0.341)	0.032 (0.833)	0.337*** (0.001)
Age 25 to 29	0.124 (0.341)	0.220 (0.167)	0.149 (0.385)	0.491*** (0.000)
Age 30 to 34	0.330** (0.045)	-0.002 (0.990)	0.046 (0.820)	0.717*** (0.000)
Age 35 to 39	0.161 (0.278)	0.147 (0.408)	0.036 (0.845)	0.483*** (0.000)
Age 40 to 44	0.119 (0.471)	-0.026 (0.895)	0.083 (0.689)	0.668*** (0.000)
Age 45 to 49	0.050 (0.741)	-0.133 (0.453)	-0.200 (0.289)	0.327** (0.016)
Age 50 to 54	0.116 (0.539)	-0.191 (0.384)	-0.134 (0.627)	0.559** (0.018)
Age 55 to 59	0.170 (0.457)	-0.252 (0.339)	-0.234 (0.395)	0.673*** (0.003)
Age 60 to 64	-0.383 (0.198)	(dropped)	0.171 (0.623)	(dropped)
English is first language	-0.197 (0.235)	0.009 (0.961)	0.326* (0.097)	0.200 (0.213)
Non-English speaking country	0.035 (0.901)	0.089 (0.771)	0.617 (0.137)	0.624** (0.013)
NSW	0.055 (0.633)	-0.213 (0.119)	-0.121 (0.401)	0.088 (0.466)
VIC	-0.035 (0.789)	0.063 (0.691)	0.017 (0.920)	-0.117 (0.296)
QLD	0.078 (0.443)	-0.130 (0.277)	-0.080 (0.507)	-0.082 (0.319)
SA	-0.009 (0.937)	-0.158 (0.272)	-0.024 (0.875)	-0.088 (0.410)
WA	0.110 (0.374)	-0.086 (0.551)	-0.054 (0.723)	-0.160 (0.127)
Father born overseas	0.080 (0.365)	0.170 (0.146)	0.084 (0.491)	0.063 (0.554)
Mother born overseas	-0.162 (0.123)	-0.235* (0.089)	0.002 (0.990)	-0.024 (0.839)
Married	0.095 (0.149)	-0.084 (0.285)	-0.033 (0.675)	0.049 (0.395)
Child age 0 to 2	-0.465*** (0.000)	-0.517*** (0.000)	-0.363*** (0.003)	0.125 (0.420)
Child age 3 to 4	-0.453*** (0.001)	-0.342* (0.064)	-0.571*** (0.002)	0.084 (0.562)
Child age 5 to 9	-0.199* (0.070)	-0.462*** (0.001)	-0.266* (0.057)	-0.226* (0.058)
Child age 10 to 14	-0.124 (0.368)	-0.233 (0.150)	-0.019 (0.909)	-0.058 (0.693)
Union member	0.245*** (0.004)	0.129 (0.165)	0.313*** (0.001)	0.113 (0.129)
Has disability	-0.132* (0.051)	-0.050 (0.556)	-0.079 (0.360)	0.026 (0.700)
Constant	0.786*** (0.000)	0.714*** (0.002)	0.330 (0.210)	5.640*** (0.000)
Number of observations	186	161	162	116
R2	0.344	0.348	0.284	0.420

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 43d: Returns to Education for the 2001 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Skilled Vocational Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Engin	0.106 (0.326)	-0.005 (0.970)	0.032 (0.864)	0.034 (0.845)
Age 20 to 24	-0.279 (0.524)	(dropped)	0.044 (0.946)	-0.545 (0.483)
Age 25 to 29	(dropped)	0.314 (0.539)	0.304 (0.687)	-0.449 (0.630)
Age 30 to 34	-0.004 (0.992)	-0.039 (0.920)	0.257 (0.581)	-0.456 (0.598)
Age 35 to 39	-0.008 (0.985)	-0.353 (0.360)	-0.083 (0.896)	(dropped)
Age 40 to 44	-0.162 (0.683)	-0.419 (0.233)	0.178 (0.784)	-0.120 (0.850)
Age 45 to 49	(dropped)	(dropped)	(dropped)	(dropped)
Age 50 to 54	0.036 (0.927)	-0.426 (0.234)	0.323 (0.534)	-0.550 (0.543)
Age 55 to 59	-0.197 (0.629)	-0.385 (0.260)	-0.020 (0.975)	-0.154 (0.848)
Age 60 to 64	-0.149 (0.712)	-0.486 (0.247)	(dropped)	(dropped)
English is first language	0.322 (0.568)	-0.892 (0.218)	-0.816 (0.441)	-0.129 (0.887)
Non-English speaking country	0.155 (0.781)	-0.618 (0.352)	-0.830 (0.398)	0.235 (0.809)
NSW	0.024 (0.905)	-0.109 (0.663)	0.168 (0.704)	(dropped)
VIC	0.132 (0.597)	0.271 (0.414)	0.425 (0.417)	-0.116 (0.833)
QLD	-0.168 (0.440)	0.513 (0.155)	0.177 (0.741)	0.073 (0.869)
SA	-0.042 (0.845)	-0.065 (0.805)	0.232 (0.595)	-0.159 (0.680)
WA	0.042 (0.879)	-0.124 (0.755)	-0.119 (0.868)	(dropped)
Father born overseas	-0.192 (0.534)	-0.401 (0.327)	-0.618 (0.453)	-0.219 (0.788)
Mother born overseas	0.301 (0.257)	-0.000 (0.999)	0.259 (0.674)	0.092 (0.849)
Married	0.099 (0.467)	0.067 (0.702)	-0.093 (0.706)	0.052 (0.823)
Child age 0 to 2	-0.188 (0.374)	-0.178 (0.492)	0.139 (0.705)	0.231 (0.446)
Child age 3 to 4	-0.328 (0.291)	-0.603 (0.169)	-0.357 (0.627)	(dropped)
Child age 5 to 9	-0.141 (0.492)	-0.205 (0.441)	0.079 (0.837)	-0.231 (0.575)
Child age 10 to 14	-0.132 (0.491)	-0.245 (0.337)	-0.006 (0.987)	-0.183 (0.815)
Union member	0.179 (0.238)	0.105 (0.545)	0.376 (0.112)	0.044 (0.861)
Has disability	-0.151 (0.231)	0.043 (0.795)	-0.108 (0.655)	-0.003 (0.989)
Constant	0.514 (0.413)	1.588** (0.032)	1.127 (0.321)	6.962*** (0.000)
Number of observations	68	60	45	27
R2	0.208	0.398	0.299	0.607

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 44d: Returns to Education for the 2001 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Skilled Vocational Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications Other	0.081** (0.014)	-0.060 (0.146)	-0.010 (0.826)	-0.083* (0.080)
Age 20 to 24	-0.066 (0.690)	-0.109 (0.574)	-0.113 (0.566)	0.355** (0.017)
Age 25 to 29	-0.063 (0.706)	-0.100 (0.608)	-0.043 (0.829)	0.588*** (0.000)
Age 30 to 34	-0.079 (0.642)	-0.146 (0.470)	-0.022 (0.917)	0.629*** (0.000)
Age 35 to 39	0.004 (0.982)	-0.240 (0.234)	-0.007 (0.975)	0.476*** (0.004)
Age 40 to 44	-0.040 (0.816)	-0.258 (0.198)	-0.119 (0.559)	0.639*** (0.000)
Age 45 to 49	-0.014 (0.933)	-0.395** (0.046)	-0.199 (0.329)	0.413** (0.023)
Age 50 to 54	0.003 (0.986)	-0.406** (0.048)	-0.140 (0.504)	0.682*** (0.000)
Age 55 to 59	-0.187 (0.284)	-0.593*** (0.005)	-0.139 (0.514)	0.026 (0.924)
Age 60 to 64	-0.031 (0.923)	-0.082 (0.824)	-0.063 (0.865)	0.312 (0.240)
English is first language	-0.111 (0.307)	0.142 (0.289)	0.072 (0.654)	0.255 (0.149)
Non-English speaking country	-0.219* (0.075)	-0.030 (0.848)	-0.039 (0.831)	0.030 (0.873)
NSW	-0.003 (0.963)	-0.062 (0.442)	0.059 (0.483)	0.108 (0.284)
VIC	0.016 (0.794)	-0.001 (0.987)	0.131* (0.096)	0.039 (0.673)
QLD	0.004 (0.954)	-0.101 (0.190)	-0.036 (0.666)	0.148 (0.142)
SA	0.033 (0.637)	-0.076 (0.372)	-0.136 (0.127)	-0.065 (0.504)
WA	0.054 (0.432)	-0.001 (0.994)	0.115 (0.183)	0.037 (0.670)
Father born overseas	-0.018 (0.705)	0.001 (0.982)	-0.032 (0.625)	0.033 (0.601)
Mother born overseas	0.021 (0.685)	0.121* (0.068)	0.171** (0.017)	-0.033 (0.643)
Married	0.147*** (0.000)	-0.098** (0.043)	-0.017 (0.732)	-0.032 (0.525)
Child age 0 to 2	-0.385*** (0.000)	-0.422*** (0.000)	-0.342*** (0.000)	0.070 (0.510)
Child age 3 to 4	-0.197*** (0.002)	-0.430*** (0.000)	-0.283*** (0.003)	-0.142 (0.311)
Child age 5 to 9	-0.124** (0.026)	-0.278*** (0.000)	-0.262*** (0.001)	-0.081 (0.363)
Child age 10 to 14	-0.074 (0.237)	-0.277*** (0.000)	-0.035 (0.690)	-0.213 (0.118)
Union member	0.229*** (0.000)	0.109** (0.045)	0.329*** (0.000)	0.105* (0.087)
Has disability	-0.214*** (0.000)	-0.087* (0.087)	-0.083 (0.122)	-0.141** (0.027)
Constant	0.880*** (0.000)	0.766*** (0.002)	0.608** (0.020)	5.610*** (0.000)
Number of observations	571	483	434	196
R2	0.234	0.232	0.203	0.248

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 45d: Returns to Education for the 2001 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Basic Vocational Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Business	0.092*** (0.000)	0.081*** (0.005)	0.124*** (0.000)	0.054* (0.100)
Age 20 to 24	-0.074 (0.435)	0.254** (0.018)	0.167 (0.130)	0.471*** (0.000)
Age 25 to 29	-0.037 (0.689)	0.243** (0.020)	0.186* (0.087)	0.665*** (0.000)
Age 30 to 34	0.046 (0.621)	0.187* (0.076)	0.162 (0.140)	0.633*** (0.000)
Age 35 to 39	0.025 (0.789)	0.184* (0.086)	0.211* (0.058)	0.752*** (0.000)
Age 40 to 44	0.023 (0.804)	0.055 (0.598)	0.138 (0.213)	0.767*** (0.000)
Age 45 to 49	-0.017 (0.853)	0.093 (0.374)	0.145 (0.182)	0.633*** (0.000)
Age 50 to 54	0.005 (0.955)	-0.005 (0.962)	0.087 (0.423)	0.634*** (0.000)
Age 55 to 59	-0.122 (0.196)	-0.107 (0.321)	0.096 (0.398)	0.666*** (0.000)
Age 60 to 64	-0.075 (0.521)	-0.241* (0.089)	-0.063 (0.712)	0.753*** (0.000)
English is first language	0.009 (0.857)	0.097 (0.150)	0.054 (0.471)	0.002 (0.978)
Non-English speaking country	-0.085 (0.168)	0.157* (0.069)	0.112 (0.217)	-0.067 (0.489)
NSW	0.013 (0.740)	-0.092* (0.054)	-0.008 (0.878)	0.032 (0.537)
VIC	0.005 (0.899)	-0.008 (0.884)	0.055 (0.338)	0.011 (0.846)
QLD	0.025 (0.548)	-0.085* (0.100)	-0.113** (0.038)	-0.073 (0.202)
SA	0.046 (0.353)	-0.105* (0.091)	-0.073 (0.268)	-0.020 (0.774)
WA	0.072* (0.097)	-0.100* (0.064)	0.029 (0.619)	-0.012 (0.852)
Father born overseas	0.052 (0.171)	0.016 (0.750)	0.021 (0.704)	-0.104 (0.100)
Mother born overseas	-0.039 (0.326)	0.036 (0.500)	0.046 (0.410)	0.149** (0.024)
Married	0.108*** (0.000)	-0.144*** (0.000)	0.007 (0.837)	-0.005 (0.900)
Child age 0 to 2	-0.322*** (0.000)	-0.366*** (0.000)	-0.183*** (0.001)	-0.122 (0.101)
Child age 3 to 4	-0.233*** (0.000)	-0.445*** (0.000)	-0.268*** (0.000)	-0.011 (0.916)
Child age 5 to 9	-0.172*** (0.000)	-0.391*** (0.000)	-0.267*** (0.000)	-0.109 (0.101)
Child age 10 to 14	-0.139*** (0.001)	-0.242*** (0.000)	-0.162*** (0.004)	-0.148** (0.029)
Union member	0.239*** (0.000)	0.113*** (0.005)	0.273*** (0.000)	-0.006 (0.889)
Has disability	-0.168*** (0.000)	-0.034 (0.336)	-0.049 (0.187)	-0.047 (0.243)
Constant	0.733*** (0.000)	0.489*** (0.000)	0.416*** (0.001)	5.763*** (0.000)
Number of observations	1,187	1,008	890	478
R2	0.170	0.183	0.132	0.163

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 46d: Returns to Education for the 2001 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Basic Vocational Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Engin	-0.126 (0.510)	-0.066 (0.847)	-0.152 (0.691)	0.162 .
Age 20 to 24	(dropped)	(dropped)	(dropped)	(dropped)
Age 25 to 29	(dropped)	-0.453 (0.834)	-0.211 (0.942)	(dropped)
Age 30 to 34	(dropped)	(dropped)	(dropped)	(dropped)
Age 35 to 39	-0.697 (0.281)	0.144 (0.930)	0.510 (0.800)	(dropped)
Age 40 to 44	-0.624 (0.323)	-0.351 (0.820)	-0.159 (0.941)	(dropped)
Age 45 to 49	-1.088 (0.148)	(dropped)	(dropped)	(dropped)
Age 50 to 54	-0.527 (0.416)	-0.034 (0.984)	0.325 (0.870)	0.150 .
Age 55 to 59	(dropped)	(dropped)	(dropped)	(dropped)
Age 60 to 64	-0.688 (0.332)	-0.349 (0.841)	(dropped)	(dropped)
English is first language	-0.545 (0.606)	-0.682 (0.727)	0.508 (0.823)	(dropped)
Non-English speaking country	0.882 (0.358)	(dropped)	(dropped)	-0.394 .
NSW	-0.305 (0.600)	(dropped)	0.471 (0.726)	(dropped)
VIC	0.166 (0.800)	-0.112 (0.910)	0.569 (0.632)	(dropped)
QLD	0.053 (0.916)	-0.108 (0.880)	0.146 (0.875)	-0.072 .
SA	0.229 (0.748)	0.133 (0.906)	0.476 (0.721)	(dropped)
WA	0.141 (0.842)	(dropped)	0.071 (0.973)	(dropped)
Father born overseas	-0.463 (0.366)	-0.202 (0.871)	0.302 (0.734)	(dropped)
Mother born overseas	-0.632 (0.265)	-0.257 (0.883)	-0.002 (0.999)	(dropped)
Married	-0.065 (0.799)	0.005 (0.991)	0.170 (0.733)	-0.143 .
Child age 0 to 2	-0.553 (0.397)	0.085 (0.950)	0.039 (0.981)	0.166 .
Child age 3 to 4	-0.287 (0.581)	-0.663 (0.620)	-0.523 (0.752)	(dropped)
Child age 5 to 9	-0.023 (0.951)	0.175 (0.778)	-0.183 (0.791)	-0.080 .
Child age 10 to 14	-0.255 (0.439)	-0.204 (0.748)	-0.383 (0.497)	-0.052 .
Union member	0.205 (0.494)	0.326 (0.507)	0.353 (0.487)	-0.056 .
Has disability	-0.113 (0.632)	-0.099 (0.821)	-0.090 (0.868)	-0.090 .
Constant	2.128 (0.114)	1.327 (0.719)	-0.246 (0.949)	6.497 .
Number of observations	39	26	25	7
R2	0.417	0.418	0.543	0.510

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 47d: Returns to Education for the 2001 SET (ABSCQ) Relative to Less than Year 12 by Field of Study – Basic Vocational Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications Other	0.123*** (0.000)	-0.051 (0.180)	0.074* (0.065)	0.072* (0.073)
Age 20 to 24	-0.100 (0.253)	0.090 (0.384)	0.094 (0.369)	0.400*** (0.000)
Age 25 to 29	0.011 (0.906)	-0.001 (0.990)	0.153 (0.162)	0.623*** (0.000)
Age 30 to 34	0.147 (0.116)	0.066 (0.557)	0.277** (0.017)	0.595*** (0.000)
Age 35 to 39	0.075 (0.426)	-0.091 (0.435)	0.159 (0.173)	0.619*** (0.000)
Age 40 to 44	0.075 (0.411)	-0.083 (0.449)	0.198* (0.078)	0.585*** (0.000)
Age 45 to 49	0.005 (0.958)	-0.166 (0.135)	0.184 (0.101)	0.585*** (0.000)
Age 50 to 54	0.032 (0.737)	-0.200* (0.072)	0.157 (0.166)	0.537*** (0.000)
Age 55 to 59	-0.072 (0.512)	-0.147 (0.288)	0.242* (0.081)	0.538*** (0.000)
Age 60 to 64	-0.212 (0.131)	-0.438** (0.036)	0.226 (0.324)	(dropped)
English is first language	-0.043 (0.654)	0.110 (0.302)	0.130 (0.286)	-0.054 (0.679)
Non-English speaking country	0.017 (0.893)	0.354** (0.011)	0.293* (0.052)	0.021 (0.882)
NSW	0.015 (0.792)	-0.022 (0.749)	0.089 (0.227)	0.006 (0.932)
VIC	0.036 (0.514)	-0.096 (0.155)	0.070 (0.340)	-0.078 (0.299)
QLD	-0.021 (0.700)	-0.128* (0.069)	-0.089 (0.213)	-0.133* (0.086)
SA	-0.007 (0.905)	-0.092 (0.187)	-0.062 (0.386)	-0.140* (0.055)
WA	0.064 (0.310)	-0.087 (0.244)	0.107 (0.183)	-0.102 (0.189)
Father born overseas	0.022 (0.620)	-0.105* (0.058)	0.027 (0.627)	0.043 (0.513)
Mother born overseas	-0.009 (0.856)	0.113* (0.082)	0.010 (0.873)	-0.108 (0.128)
Married	0.106*** (0.003)	-0.101** (0.027)	-0.011 (0.810)	-0.000 (0.992)
Child age 0 to 2	-0.355*** (0.000)	-0.348*** (0.000)	-0.171** (0.014)	-0.057 (0.473)
Child age 3 to 4	-0.278*** (0.000)	-0.470*** (0.000)	-0.227** (0.019)	-0.066 (0.699)
Child age 5 to 9	-0.232*** (0.000)	-0.384*** (0.000)	-0.267*** (0.000)	-0.176* (0.088)
Child age 10 to 14	-0.138*** (0.009)	-0.210*** (0.001)	-0.166** (0.019)	-0.187** (0.019)
Union member	0.257*** (0.000)	0.087* (0.086)	0.281*** (0.000)	0.003 (0.954)
Has disability	-0.128*** (0.000)	-0.041 (0.356)	-0.159*** (0.001)	-0.057 (0.229)
Constant	0.716*** (0.000)	0.666*** (0.000)	0.315* (0.061)	5.980*** (0.000)
Number of observations	704	580	542	224
R2	0.215	0.198	0.161	0.344

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 48d: Returns to Education for the 2001 SET (ASCED) Relative to Less than Year 12 by Field of Study – Advanced Diploma/Diploma Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma Business	0.203***	0.182***	0.271***	0.219***
	(0.000)	(0.001)	(0.000)	(0.000)
Age 20 to 24	-0.073	0.283	0.293	0.298
	(0.683)	(0.243)	(0.191)	(0.365)
Age 25 to 29	-0.110	0.269	0.275	0.494
	(0.525)	(0.259)	(0.211)	(0.128)
Age 30 to 34	0.019	0.278	0.382*	0.580*
	(0.913)	(0.250)	(0.089)	(0.077)
Age 35 to 39	-0.005	0.138	0.444*	0.710**
	(0.977)	(0.589)	(0.065)	(0.039)
Age 40 to 44	0.070	0.180	0.382*	0.683**
	(0.701)	(0.465)	(0.095)	(0.039)
Age 45 to 49	0.011	0.090	0.317	0.601*
	(0.952)	(0.720)	(0.174)	(0.070)
Age 50 to 54	-0.008	0.053	0.307	0.561*
	(0.967)	(0.831)	(0.190)	(0.091)
Age 55 to 59	-0.051	-0.197	0.087	0.781**
	(0.785)	(0.446)	(0.723)	(0.030)
Age 60 to 64	-0.061	-0.073	0.330	0.639
	(0.821)	(0.835)	(0.361)	(0.102)
English is first language	0.061	0.191*	0.211*	0.044
	(0.497)	(0.077)	(0.071)	(0.695)
Non-English speaking country	0.030	0.298**	0.198	0.102
	(0.785)	(0.047)	(0.148)	(0.421)
NSW	-0.038	0.018	0.015	0.075
	(0.653)	(0.862)	(0.887)	(0.416)
VIC	-0.074	0.051	0.036	-0.089
	(0.382)	(0.624)	(0.724)	(0.304)
QLD	-0.067	-0.069	-0.102	-0.095
	(0.438)	(0.519)	(0.343)	(0.308)
SA	-0.023	0.014	-0.027	-0.019
	(0.809)	(0.910)	(0.827)	(0.860)
WA	-0.042	-0.048	0.019	-0.100
	(0.656)	(0.680)	(0.867)	(0.377)
Father born overseas	-0.025	-0.087	-0.183**	0.115
	(0.725)	(0.333)	(0.021)	(0.303)
Mother born overseas	0.079	0.028	0.232***	-0.122
	(0.286)	(0.768)	(0.007)	(0.287)
Married	0.121**	-0.141**	0.010	0.022
	(0.011)	(0.022)	(0.864)	(0.663)
Child age 0 to 2	-0.336***	-0.418***	-0.321***	-0.049
	(0.000)	(0.000)	(0.000)	(0.660)
Child age 3 to 4	-0.211***	-0.461***	-0.318***	-0.115
	(0.008)	(0.000)	(0.002)	(0.372)
Child age 5 to 9	-0.116	-0.398***	-0.216**	-0.048
	(0.142)	(0.000)	(0.027)	(0.639)
Child age 10 to 14	-0.105	-0.151	-0.138	-0.211**
	(0.209)	(0.150)	(0.165)	(0.043)
Union member	0.186***	0.127*	0.204***	-0.010
	(0.002)	(0.061)	(0.002)	(0.864)
Has disability	-0.142***	0.026	-0.045	-0.102*
	(0.005)	(0.693)	(0.477)	(0.096)
Constant	0.708***	0.299	0.122	5.885***
	(0.001)	(0.296)	(0.659)	(0.000)
Number of observations	309	291	276	182
R2	0.283	0.308	0.271	0.285

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 49d: Returns to Education for the 2001 SET (ASCED) Relative to Less than Year 12 by Field of Study – Advanced Diploma/Diploma Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma Engin	0.129 (0.483)	0.104 (0.642)	0.283 (0.294)	0.081 .
Age 20 to 24	-0.117 (0.873)	-0.037 (0.964)	0.123 (0.925)	0.052 .
Age 25 to 29	-0.156 (0.816)	0.257 (0.716)	-0.021 (0.986)	0.444 .
Age 30 to 34	0.125 (0.862)	0.104 (0.887)	0.351 (0.787)	0.486 .
Age 35 to 39	0.134 (0.840)	-0.030 (0.971)	0.115 (0.932)	0.259 .
Age 40 to 44	(dropped)	(dropped)	(dropped)	(dropped)
Age 45 to 49	(dropped)	(dropped)	0.204 (0.893)	(dropped) .
Age 50 to 54	0.025 (0.981)	-0.168 (0.817)	(dropped)	0.130 .
Age 55 to 59	-0.142 (0.832)	-0.401 (0.578)	0.173 (0.869)	-0.046 .
Age 60 to 64	(dropped)	(dropped)	(dropped)	(dropped)
English is first language	0.227 (0.646)	0.513 (0.463)	0.791 (0.599)	(dropped) .
Non-English speaking country	0.030 (0.962)	0.986 (0.376)	1.110 (0.423)	1.090 .
NSW	0.003 (0.996)	0.140 (0.833)	-0.128 (0.903)	-0.261 .
VIC	-0.004 (0.994)	0.066 (0.907)	-0.035 (0.965)	0.143 .
QLD	-0.032 (0.960)	-0.131 (0.847)	0.337 (0.818)	(dropped) .
SA	-0.062 (0.908)	0.114 (0.864)	-0.077 (0.935)	-0.303 .
WA	0.261 (0.627)	-0.446 (0.484)	0.124 (0.876)	(dropped) .
Father born overseas	0.138 (0.743)	-0.155 (0.778)	-0.136 (0.909)	-0.297 .
Mother born overseas	-0.068 (0.879)	0.379 (0.479)	0.312 (0.730)	-0.285 .
Married	0.056 (0.789)	-0.090 (0.759)	0.022 (0.949)	-0.181 .
Child age 0 to 2	-0.444 (0.102)	-0.398 (0.331)	-0.067 (0.896)	-0.252 .
Child age 3 to 4	-0.256 (0.454)	-0.606 (0.181)	-0.213 (0.701)	-0.032 .
Child age 5 to 9	-0.214 (0.605)	-0.503 (0.301)	-0.396 (0.553)	-0.489 .
Child age 10 to 14	-0.056 (0.910)	-0.494 (0.538)	-0.246 (0.745)	-0.435 .
Union member	0.185 (0.519)	0.354 (0.278)	0.214 (0.610)	-0.005 .
Has disability	-0.091 (0.685)	0.049 (0.877)	0.111 (0.764)	0.166 .
Constant	0.634 (0.255)	0.137 (0.857)	-0.374 (0.848)	6.664 .
Number of observations	42	38	32	21
R2	0.320	0.467	0.390	0.466

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 50d: Returns to Education for the 2001 SET (ASCED) Relative to Less than Year 12 by Field of Study – Advanced Diploma/Diploma Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma Other	0.123*** (0.000)	-0.003 (0.928)	0.113*** (0.001)	0.164*** (0.000)
Age 20 to 24	-0.176 (0.203)	0.589*** (0.001)	0.316* (0.074)	-0.323*** (0.001)
Age 25 to 29	-0.060 (0.644)	0.510*** (0.002)	0.301* (0.069)	-0.140* (0.095)
Age 30 to 34	0.002 (0.986)	0.423** (0.011)	0.340** (0.047)	-0.143 (0.127)
Age 35 to 39	0.017 (0.901)	0.376** (0.023)	0.304* (0.072)	(dropped)
Age 40 to 44	0.019 (0.883)	0.341** (0.036)	0.334** (0.045)	-0.115 (0.171)
Age 45 to 49	0.010 (0.936)	0.196 (0.231)	0.294* (0.078)	-0.159* (0.082)
Age 50 to 54	-0.057 (0.663)	0.277* (0.096)	0.291* (0.087)	-0.064 (0.511)
Age 55 to 59	-0.066 (0.622)	0.047 (0.781)	0.257 (0.136)	-0.133 (0.236)
Age 60 to 64	-0.145 (0.292)	0.045 (0.801)	0.087 (0.638)	-0.082 (0.579)
English is first language	-0.006 (0.920)	0.017 (0.829)	0.044 (0.602)	0.042 (0.618)
Non-English speaking country	0.083 (0.226)	0.059 (0.497)	0.117 (0.236)	0.117 (0.212)
NSW	0.051 (0.261)	-0.009 (0.882)	0.071 (0.262)	-0.018 (0.806)
VIC	0.021 (0.674)	0.069 (0.269)	0.129* (0.064)	-0.026 (0.725)
QLD	0.026 (0.598)	-0.022 (0.728)	-0.011 (0.877)	-0.129* (0.087)
SA	0.043 (0.410)	-0.028 (0.673)	-0.053 (0.459)	-0.087 (0.313)
WA	0.035 (0.486)	-0.087 (0.171)	0.114* (0.099)	-0.183** (0.024)
Father born overseas	-0.064 (0.112)	-0.089* (0.079)	-0.070 (0.212)	-0.047 (0.532)
Mother born overseas	0.050 (0.284)	0.063 (0.273)	0.074 (0.235)	0.048 (0.539)
Married	0.082*** (0.008)	-0.189*** (0.000)	-0.028 (0.486)	-0.011 (0.798)
Child age 0 to 2	-0.272*** (0.000)	-0.416*** (0.000)	-0.193*** (0.005)	0.053 (0.610)
Child age 3 to 4	-0.200*** (0.002)	-0.469*** (0.000)	-0.191** (0.040)	-0.056 (0.673)
Child age 5 to 9	-0.112** (0.012)	-0.302*** (0.000)	-0.142** (0.017)	-0.060 (0.432)
Child age 10 to 14	-0.145*** (0.001)	-0.288*** (0.000)	-0.162*** (0.008)	-0.057 (0.475)
Union member	0.203*** (0.000)	0.153*** (0.000)	0.309*** (0.000)	0.126*** (0.005)
Has disability	-0.128*** (0.000)	-0.011 (0.786)	-0.007 (0.877)	-0.079* (0.091)
Constant	0.753*** (0.000)	0.334* (0.063)	0.230 (0.219)	6.539*** (0.000)
Number of observations	821	739	662	295
R2	0.176	0.241	0.156	0.189

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 51d: Returns to Education for the 2001 SET (ASCED) Relative to Less than Year 12 by Field of Study – Certificate III/IV Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV Business	0.176*** (0.000)	0.163*** (0.002)	0.166*** (0.001)	0.044 (0.304)
Age 20 to 24	0.011 (0.917)	0.103 (0.419)	0.071 (0.576)	0.344*** (0.000)
Age 25 to 29	0.101 (0.355)	0.147 (0.268)	0.085 (0.518)	0.534*** (0.000)
Age 30 to 34	0.260** (0.040)	0.097 (0.529)	0.238 (0.125)	0.687*** (0.000)
Age 35 to 39	0.153 (0.209)	0.046 (0.757)	0.127 (0.381)	0.549*** (0.000)
Age 40 to 44	0.043 (0.752)	-0.091 (0.597)	0.018 (0.920)	0.565*** (0.000)
Age 45 to 49	0.063 (0.618)	-0.270* (0.067)	-0.071 (0.635)	0.402*** (0.002)
Age 50 to 54	0.152 (0.295)	-0.226 (0.185)	-0.112 (0.529)	0.681*** (0.000)
Age 55 to 59	-0.024 (0.869)	-0.324* (0.057)	-0.103 (0.553)	0.561*** (0.002)
Age 60 to 64	-0.339 (0.129)	(dropped)	0.057 (0.806)	(dropped)
English is first language	-0.048 (0.668)	-0.131 (0.348)	0.158 (0.243)	0.112 (0.349)
Non-English speaking country	0.026 (0.841)	-0.003 (0.985)	0.223 (0.171)	0.017 (0.900)
NSW	-0.001 (0.985)	-0.146 (0.115)	-0.036 (0.703)	-0.045 (0.577)
VIC	0.013 (0.879)	0.019 (0.856)	0.115 (0.276)	-0.086 (0.291)
QLD	-0.019 (0.806)	-0.068 (0.469)	-0.051 (0.581)	-0.136* (0.056)
SA	-0.039 (0.668)	-0.110 (0.320)	-0.041 (0.705)	-0.139* (0.097)
WA	0.075 (0.380)	-0.079 (0.426)	-0.038 (0.705)	-0.208*** (0.007)
Father born overseas	0.094 (0.139)	0.133* (0.094)	0.063 (0.426)	0.107* (0.093)
Mother born overseas	-0.152** (0.032)	-0.107 (0.221)	0.084 (0.338)	0.029 (0.689)
Married	0.077 (0.122)	-0.091 (0.135)	0.012 (0.842)	-0.003 (0.957)
Child age 0 to 2	-0.414*** (0.000)	-0.439*** (0.000)	-0.353*** (0.000)	0.030 (0.740)
Child age 3 to 4	-0.369*** (0.000)	-0.489*** (0.000)	-0.507*** (0.000)	-0.067 (0.597)
Child age 5 to 9	-0.161** (0.036)	-0.355*** (0.000)	-0.294*** (0.002)	-0.084 (0.319)
Child age 10 to 14	-0.111 (0.232)	-0.229** (0.047)	-0.174 (0.132)	-0.067 (0.597)
Union member	0.279*** (0.000)	0.079 (0.268)	0.289*** (0.000)	0.041 (0.499)
Has disability	-0.120** (0.020)	-0.063 (0.325)	-0.099 (0.123)	-0.033 (0.556)
Constant	0.683*** (0.000)	0.854*** (0.000)	0.416** (0.029)	5.837*** (0.000)
Number of observations	342	293	294	198
R2	0.278	0.288	0.234	0.334

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 52d: Returns to Education for the 2001 SET (ASCED) Relative to Less than Year 12 by Field of Study – Certificate III/IV Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV Engin	0.154 (0.102)	0.079 (0.499)	0.032 (0.822)	0.003 (0.980)
Age 20 to 24	-0.008 (0.982)	0.520 (0.145)	0.389 (0.424)	-0.547 (0.182)
Age 25 to 29	0.017 (0.960)	0.537 (0.112)	0.473 (0.348)	-0.348 (0.400)
Age 30 to 34	0.212 (0.561)	0.427 (0.189)	0.447 (0.328)	-0.275 (0.349)
Age 35 to 39	0.148 (0.697)	0.240 (0.490)	0.264 (0.593)	(dropped) .
Age 40 to 44	0.051 (0.886)	0.090 (0.787)	0.293 (0.544)	-0.070 (0.880)
Age 45 to 49	(dropped)	0.382 (0.425)	0.562 (0.357)	-0.239 (0.610)
Age 50 to 54	0.113 (0.761)	0.141 (0.662)	0.461 (0.325)	-0.436 (0.196)
Age 55 to 59	-0.086 (0.811)	0.040 (0.908)	0.376 (0.415)	-0.195 (0.678)
Age 60 to 64	-0.126 (0.739)	(dropped)	(dropped)	(dropped)
English is first language	-0.111 (0.776)	-0.418 (0.178)	-0.513 (0.321)	-0.140 (0.800)
Non-English speaking country	0.079 (0.869)	-0.327 (0.482)	-0.720 (0.287)	0.487 (0.263)
NSW	0.126 (0.432)	-0.200 (0.328)	-0.004 (0.985)	0.096 (0.807)
VIC	0.083 (0.653)	0.163 (0.496)	0.123 (0.655)	-0.040 (0.901)
QLD	-0.030 (0.869)	0.165 (0.567)	0.090 (0.752)	0.068 (0.836)
SA	0.050 (0.774)	-0.135 (0.538)	0.054 (0.842)	-0.120 (0.676)
WA	-0.002 (0.992)	-0.114 (0.688)	-0.076 (0.833)	0.087 (0.799)
Father born overseas	-0.182 (0.373)	-0.225 (0.425)	-0.312 (0.411)	-0.176 (0.718)
Mother born overseas	0.068 (0.730)	-0.069 (0.789)	0.125 (0.704)	0.088 (0.682)
Married	0.093 (0.390)	-0.062 (0.659)	-0.104 (0.527)	-0.029 (0.829)
Child age 0 to 2	-0.216 (0.201)	-0.246 (0.251)	-0.025 (0.922)	0.091 (0.642)
Child age 3 to 4	-0.358 (0.161)	-0.553 (0.114)	-0.249 (0.592)	-0.366 (0.677)
Child age 5 to 9	-0.141 (0.429)	-0.187 (0.385)	-0.152 (0.585)	-0.207 (0.376)
Child age 10 to 14	-0.150 (0.391)	-0.115 (0.605)	0.108 (0.705)	-0.004 (0.990)
Union member	0.158 (0.260)	0.157 (0.312)	0.343* (0.055)	0.112 (0.469)
Has disability	-0.047 (0.662)	0.035 (0.806)	-0.044 (0.800)	-0.025 (0.852)
Constant	0.736 (0.147)	0.704* (0.098)	0.775 (0.247)	6.904*** (0.000)
Number of observations	90	80	66	42
R2	0.202	0.310	0.213	0.553

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 53d: Returns to Education for the 2001 SET (ASCED) Relative to Less than Year 12 by Field of Study – Certificate III/IV Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV Other	0.096*** (0.000)	-0.087** (0.010)	0.031 (0.389)	-0.011 (0.772)
Age 20 to 24	-0.025 (0.878)	-0.071 (0.704)	-0.130 (0.502)	0.338** (0.012)
Age 25 to 29	-0.049 (0.760)	-0.084 (0.652)	-0.079 (0.682)	0.547*** (0.000)
Age 30 to 34	-0.033 (0.843)	-0.148 (0.444)	-0.045 (0.822)	0.497*** (0.001)
Age 35 to 39	0.030 (0.856)	-0.178 (0.355)	-0.059 (0.767)	0.475*** (0.001)
Age 40 to 44	-0.022 (0.893)	-0.227 (0.232)	-0.134 (0.496)	0.586*** (0.000)
Age 45 to 49	-0.021 (0.897)	-0.367* (0.053)	-0.207 (0.292)	0.368** (0.012)
Age 50 to 54	0.014 (0.933)	-0.357* (0.064)	-0.132 (0.507)	0.569*** (0.000)
Age 55 to 59	-0.149 (0.374)	-0.559*** (0.005)	-0.096 (0.641)	0.331* (0.098)
Age 60 to 64	-0.003 (0.989)	-0.363 (0.204)	-0.040 (0.891)	0.283 (0.249)
English is first language	-0.082 (0.408)	0.105 (0.351)	0.238* (0.074)	0.144 (0.374)
Non-English speaking country	-0.207* (0.078)	-0.063 (0.652)	0.060 (0.708)	0.034 (0.845)
NSW	-0.007 (0.899)	-0.038 (0.563)	0.021 (0.762)	-0.001 (0.984)
VIC	0.035 (0.485)	-0.054 (0.379)	0.139** (0.034)	-0.059 (0.378)
QLD	0.011 (0.831)	-0.099 (0.119)	-0.037 (0.583)	-0.058 (0.391)
SA	0.037 (0.499)	-0.127* (0.061)	-0.104 (0.142)	-0.204*** (0.006)
WA	0.061 (0.263)	-0.039 (0.559)	0.090 (0.209)	-0.130** (0.048)
Father born overseas	0.020 (0.638)	-0.042 (0.417)	-0.015 (0.788)	-0.004 (0.945)
Mother born overseas	-0.009 (0.845)	0.201*** (0.001)	0.128** (0.039)	-0.011 (0.855)
Married	0.126*** (0.000)	-0.092** (0.021)	0.004 (0.931)	0.007 (0.869)
Child age 0 to 2	-0.369*** (0.000)	-0.477*** (0.000)	-0.287*** (0.000)	0.039 (0.685)
Child age 3 to 4	-0.203*** (0.000)	-0.429*** (0.000)	-0.211*** (0.007)	-0.086 (0.421)
Child age 5 to 9	-0.155*** (0.001)	-0.351*** (0.000)	-0.223*** (0.000)	0.013 (0.859)
Child age 10 to 14	-0.085* (0.086)	-0.297*** (0.000)	-0.058 (0.392)	-0.186* (0.054)
Union member	0.222*** (0.000)	0.095** (0.028)	0.352*** (0.000)	0.053 (0.252)
Has disability	-0.210*** (0.000)	-0.033 (0.432)	-0.091** (0.039)	-0.061 (0.205)
Constant	0.830*** (0.000)	0.800*** (0.000)	0.438* (0.066)	5.829*** (0.000)
Number of observations	800	689	628	263
R2	0.226	0.238	0.189	0.198

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 54d: Returns to Education for the 2001 SET (ASCED) Relative to Less than Year 12 by Field of Study – Certificate I/II Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II Business	0.021 (0.780)	0.137 (0.192)	-0.022 (0.833)	0.099 (0.262)
Age 20 to 24	-0.504 (0.236)	(dropped)	(dropped)	(dropped)
Age 25 to 29	0.124 (0.750)	0.031 (0.952)	0.199 (0.670)	(dropped)
Age 30 to 34	0.047 (0.870)	0.020 (0.962)	0.543 (0.181)	0.417 (0.283)
Age 35 to 39	-0.068 (0.830)	-0.094 (0.846)	0.355 (0.381)	0.573 (0.172)
Age 40 to 44	-0.101 (0.692)	-0.230 (0.485)	0.193 (0.515)	0.589** (0.018)
Age 45 to 49	-0.017 (0.946)	-0.257 (0.418)	0.444 (0.123)	0.492** (0.027)
Age 50 to 54	-0.075 (0.750)	-0.277 (0.352)	0.324 (0.210)	0.630*** (0.003)
Age 55 to 59	-0.219 (0.392)	-0.401 (0.232)	0.406 (0.179)	0.606** (0.018)
Age 60 to 64	0.187 (0.593)	-0.196 (0.684)	0.638 (0.160)	0.703** (0.029)
English is first language	0.220 (0.542)	0.286 (0.620)	(dropped)	-0.028 (0.878)
Non-English speaking country	0.411 (0.305)	0.210 (0.734)	0.176 (0.472)	(dropped)
NSW	0.090 (0.592)	-0.257 (0.241)	-0.059 (0.789)	-0.023 (0.872)
VIC	-0.027 (0.877)	-0.114 (0.628)	-0.132 (0.576)	-0.037 (0.816)
QLD	-0.021 (0.918)	-0.263 (0.375)	-0.242 (0.405)	-0.001 (0.997)
SA	-0.041 (0.842)	-0.281 (0.317)	-0.361 (0.192)	0.253 (0.258)
WA	0.106 (0.630)	-0.566** (0.046)	-0.187 (0.504)	(dropped)
Father born overseas	0.075 (0.658)	0.258 (0.491)	0.887 (0.122)	-0.050 (0.744)
Mother born overseas	-0.057 (0.752)	-0.127 (0.743)	-0.770 (0.162)	(dropped)
Married	0.164* (0.056)	0.034 (0.793)	0.060 (0.638)	-0.154 (0.150)
Child age 0 to 2	-0.323 (0.105)	-0.504 (0.168)	-0.264 (0.485)	0.279 (0.603)
Child age 3 to 4	-0.264 (0.459)	-0.413 (0.554)	-0.428 (0.563)	(dropped)
Child age 5 to 9	-0.190 (0.320)	-0.494 (0.127)	-0.228 (0.447)	-0.137 (0.764)
Child age 10 to 14	-0.153 (0.259)	-0.043 (0.819)	-0.154 (0.403)	-0.271* (0.096)
Union member	0.212** (0.046)	0.193 (0.151)	0.329** (0.013)	-0.034 (0.749)
Has disability	-0.064 (0.455)	-0.052 (0.673)	0.013 (0.918)	-0.015 (0.898)
Constant	0.489 (0.300)	0.529 (0.456)	0.289 (0.370)	5.986*** (0.000)
Number of observations	124	100	90	50
R2	0.251	0.188	0.253	0.396

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 55d: Returns to Education for the 2001 SET (ASCED) Relative to Less than Year 12 by Field of Study – Certificate I/II Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II Engin	-0.087 (0.880)	0.237 .	0.257 .	-0.136 .
Age 20 to 24	(dropped)	(dropped)	(dropped)	(dropped)
Age 25 to 29	(dropped)	(dropped)	-0.849 .	(dropped)
Age 30 to 34	(dropped)	(dropped)	(dropped)	(dropped)
Age 35 to 39	(dropped)	(dropped)	(dropped)	(dropped)
Age 40 to 44	(dropped)	(dropped)	(dropped)	(dropped)
Age 45 to 49	(dropped)	0.037 .	(dropped)	(dropped)
Age 50 to 54	0.930 (0.846)	(dropped)	-0.337 .	0.234 .
Age 55 to 59	1.226 (0.803)	0.073 .	-0.199 .	(dropped)
Age 60 to 64	0.789 (0.871)	0.197 .	(dropped)	(dropped)
English is first language	(dropped)	(dropped)	(dropped)	(dropped)
Non-English speaking country	(dropped)	(dropped)	(dropped)	(dropped)
NSW	-0.224 (0.792)	(dropped)	(dropped)	(dropped)
VIC	(dropped)	(dropped)	(dropped)	(dropped)
QLD	(dropped)	-0.701 .	(dropped)	(dropped)
SA	(dropped)	(dropped)	(dropped)	(dropped)
WA	1.088 (0.822)	-0.502 .	-0.136 .	(dropped)
Father born overseas	0.382 (0.934)	(dropped)	-0.033 .	(dropped)
Mother born overseas	(dropped)	(dropped)	(dropped)	(dropped)
Married	-0.100 (0.895)	-0.381 .	0.137 .	-0.337 .
Child age 0 to 2	(dropped)	(dropped)	(dropped)	(dropped)
Child age 3 to 4	0.546 (0.828)	(dropped)	(dropped)	(dropped)
Child age 5 to 9	-0.324 (0.943)	-0.528 .	0.079 .	(dropped)
Child age 10 to 14	-0.359 (0.784)	-0.124 .	-0.998 .	-0.428 .
Union member	0.295 (0.689)	0.200 .	0.376 .	-0.020 .
Has disability	-0.231 (0.721)	-0.097 .	-0.025 .	0.058 .
Constant	0.172 (0.972)	0.891 .	0.706 .	6.662 .
Number of observations	16	9	9	4
R2	0.507	0.409	0.633	0.512

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 56d: Returns to Education for the 2001 SET (ASCED) Relative to Less than Year 12 by Field of Study – Certificate I/II Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II Other	0.098*** (0.000)	0.030 (0.250)	0.114*** (0.000)	0.043 (0.144)
Age 20 to 24	-0.150* (0.092)	0.065 (0.520)	0.065 (0.524)	0.465*** (0.000)
Age 25 to 29	-0.097 (0.268)	0.038 (0.704)	0.053 (0.591)	0.681*** (0.000)
Age 30 to 34	0.014 (0.878)	0.049 (0.630)	0.147 (0.147)	0.637*** (0.000)
Age 35 to 39	-0.023 (0.797)	0.020 (0.845)	0.159 (0.129)	0.724*** (0.000)
Age 40 to 44	-0.017 (0.851)	-0.114 (0.267)	0.085 (0.407)	0.734*** (0.000)
Age 45 to 49	-0.077 (0.387)	-0.064 (0.531)	0.090 (0.378)	0.665*** (0.000)
Age 50 to 54	-0.041 (0.647)	-0.183* (0.073)	0.055 (0.597)	0.608*** (0.000)
Age 55 to 59	-0.166* (0.069)	-0.258** (0.016)	0.025 (0.816)	0.620*** (0.000)
Age 60 to 64	-0.207* (0.063)	-0.420*** (0.003)	-0.105 (0.520)	0.721*** (0.005)
English is first language	0.028 (0.563)	0.095 (0.117)	0.088 (0.186)	0.060 (0.419)
Non-English speaking country	-0.068 (0.236)	0.266*** (0.001)	0.193** (0.019)	-0.077 (0.383)
NSW	0.018 (0.605)	-0.077* (0.077)	0.004 (0.939)	0.033 (0.504)
VIC	0.010 (0.791)	-0.024 (0.613)	0.072 (0.144)	-0.012 (0.822)
QLD	0.015 (0.681)	-0.090** (0.045)	-0.102** (0.032)	-0.077 (0.126)
SA	0.014 (0.735)	-0.089* (0.084)	-0.060 (0.273)	-0.057 (0.322)
WA	0.061 (0.110)	-0.092* (0.052)	0.062 (0.219)	-0.031 (0.577)
Father born overseas	0.043 (0.164)	-0.034 (0.410)	0.052 (0.237)	0.069 (0.178)
Mother born overseas	0.004 (0.900)	0.057 (0.201)	-0.007 (0.883)	-0.024 (0.655)
Married	0.101*** (0.000)	-0.121*** (0.000)	0.030 (0.345)	-0.027 (0.411)
Child age 0 to 2	-0.361*** (0.000)	-0.351*** (0.000)	-0.185*** (0.000)	-0.098 (0.109)
Child age 3 to 4	-0.267*** (0.000)	-0.456*** (0.000)	-0.315*** (0.000)	-0.053 (0.559)
Child age 5 to 9	-0.200*** (0.000)	-0.360*** (0.000)	-0.271*** (0.000)	-0.141** (0.021)
Child age 10 to 14	-0.156*** (0.000)	-0.258*** (0.000)	-0.202*** (0.000)	-0.148** (0.012)
Union member	0.253*** (0.000)	0.093** (0.011)	0.261*** (0.000)	-0.019 (0.639)
Has disability	-0.149*** (0.000)	-0.042 (0.180)	-0.082** (0.012)	-0.075** (0.034)
Constant	0.760*** (0.000)	0.652*** (0.000)	0.419*** (0.000)	5.759*** (0.000)
Number of observations	1,527	1,268	1,126	560
R2	0.188	0.167	0.130	0.172

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 57d: Returns to Education for the 2005 SET (ASCED) Relative to Less than Year 12 by Field of Study – Advanced Diploma/Diploma Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma Business	0.152***	0.206***	0.196***	0.236***
	(0.001)	(0.000)	(0.000)	(0.000)
Age 20 to 24	0.244	0.241	0.107	-0.294
	(0.134)	(0.150)	(0.536)	(0.211)
Age 25 to 29	0.078	0.287*	0.076	-0.155
	(0.613)	(0.057)	(0.630)	(0.481)
Age 30 to 34	0.176	0.364**	0.204	-0.128
	(0.244)	(0.014)	(0.201)	(0.566)
Age 35 to 39	0.261*	0.326**	0.179	0.010
	(0.083)	(0.030)	(0.260)	(0.965)
Age 40 to 44	0.244	0.262*	0.084	0.029
	(0.111)	(0.086)	(0.595)	(0.901)
Age 45 to 49	0.317**	0.162	0.026	0.017
	(0.039)	(0.294)	(0.873)	(0.938)
Age 50 to 54	0.254	-0.020	0.098	0.101
	(0.104)	(0.900)	(0.556)	(0.664)
Age 55 to 59	0.096	(dropped)	(dropped)	-0.064
	(0.570)	.	.	(0.811)
Age 60 to 64	(dropped)	-0.053	0.037	(dropped)
	.	(0.817)	(0.883)	.
English is first language	-0.080	-0.048	0.078	0.133
	(0.337)	(0.638)	(0.437)	(0.287)
Non-English speaking country	0.020	-0.158	-0.334**	0.022
	(0.840)	(0.209)	(0.032)	(0.889)
NSW	-0.063	-0.111	-0.045	-0.035
	(0.459)	(0.294)	(0.641)	(0.790)
VIC	-0.109	0.001	-0.074	-0.070
	(0.205)	(0.995)	(0.464)	(0.570)
QLD	-0.133	-0.002	-0.159	-0.169
	(0.137)	(0.987)	(0.150)	(0.199)
SA	-0.021	-0.143	-0.025	-0.011
	(0.835)	(0.255)	(0.834)	(0.947)
WA	-0.042	-0.193	-0.077	-0.030
	(0.685)	(0.134)	(0.523)	(0.853)
Father born overseas	-0.023	-0.028	-0.062	0.239**
	(0.751)	(0.763)	(0.488)	(0.047)
Mother born overseas	-0.033	0.067	0.154*	-0.198
	(0.655)	(0.469)	(0.093)	(0.105)
Married	0.123**	-0.098	0.042	0.064
	(0.013)	(0.128)	(0.487)	(0.315)
Child age 0 to 2	-0.122	-0.467***	-0.153	0.106
	(0.112)	(0.000)	(0.144)	(0.398)
Child age 3 to 4	-0.167*	-0.483***	-0.194	-0.056
	(0.073)	(0.000)	(0.127)	(0.760)
Child age 5 to 9	-0.113*	-0.478***	-0.164*	0.159
	(0.096)	(0.000)	(0.063)	(0.250)
Child age 10 to 14	-0.007	-0.271***	-0.219**	-0.016
	(0.934)	(0.006)	(0.023)	(0.886)
Union member	0.218***	0.134*	0.177***	0.125*
	(0.000)	(0.050)	(0.006)	(0.084)
Has disability	-0.079	0.052	0.014	-0.115
	(0.124)	(0.422)	(0.838)	(0.103)
Constant	0.633***	0.473**	0.517***	6.448***
	(0.000)	(0.011)	(0.006)	(0.000)
Number of observations	314	283	253	168
R2	0.209	0.285	0.161	0.292

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 58d: Returns to Education for the 2005 SET (ASCED) Relative to Less than Year 12 by Field of Study – Advanced Diploma/Diploma Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma Engin	0.162	0.249	-0.062	0.072
	(0.521)	(0.463)	(0.878)	.
Age 20 to 24	-1.071	0.405	(dropped)	-0.717
	(0.383)	(0.765)	.	.
Age 25 to 29	(dropped)	(dropped)	(dropped)	(dropped)

Age 30 to 34	-0.994	0.126	0.805	-0.625
	(0.538)	(0.922)	(0.783)	.
Age 35 to 39	-0.701	0.198	0.566	-0.194
	(0.511)	(0.902)	(0.782)	.
Age 40 to 44	-0.624	(dropped)	0.985	(dropped)
	(0.729)	.	(0.776)	.
Age 45 to 49	-0.890	0.786	1.264	-0.047
	(0.516)	(0.599)	(0.700)	.
Age 50 to 54	(dropped)	0.645	1.069	-0.260
	.	(0.653)	(0.801)	.
Age 55 to 59	-0.997	0.696	0.960	-0.265
	(0.596)	(0.763)	(0.761)	.
Age 60 to 64	(dropped)	(dropped)	(dropped)	(dropped)

English is first language	(dropped)	(dropped)	-1.426	(dropped)
	.	.	(0.639)	.
Non-English speaking country	0.426	-1.124	(dropped)	(dropped)
	(0.685)	(0.423)	.	.
NSW	(dropped)	(dropped)	(dropped)	(dropped)

VIC	0.192	-0.307	0.904	-0.089
	(0.869)	(0.753)	(0.779)	.
QLD	-0.943	(dropped)	-0.022	(dropped)
	(0.529)	.	(0.996)	.
SA	0.110	-0.682	-0.199	(dropped)
	(0.919)	(0.664)	(0.912)	.
WA	0.166	-0.199	-0.006	0.116
	(0.876)	(0.888)	(0.997)	.
Father born overseas	-0.326	0.119	-1.130	-0.022
	(0.583)	(0.862)	(0.620)	.
Mother born overseas	-0.077	0.384	0.239	0.405
	(0.909)	(0.698)	(0.822)	.
Married	-0.120	-0.137	-0.268	0.063
	(0.737)	(0.771)	(0.671)	.
Child age 0 to 2	0.107	0.483	0.815	0.401
	(0.872)	(0.548)	(0.425)	.
Child age 3 to 4	-0.399	-0.126	-0.347	(dropped)
	(0.763)	(0.961)	(0.880)	.
Child age 5 to 9	-0.187	0.358	0.262	0.284
	(0.735)	(0.669)	(0.786)	.
Child age 10 to 14	-0.703	-0.847	0.194	-0.127
	(0.289)	(0.438)	(0.956)	.
Union member	0.056	-0.188	0.156	0.263
	(0.876)	(0.716)	(0.775)	.
Has disability	-0.172	0.112	0.214	-0.167
	(0.613)	(0.794)	(0.736)	.
Constant	1.847	0.137	1.235	6.692
	(0.230)	(0.908)	(0.736)	.
Number of observations	26	26	24	18
R2	0.616	0.484	0.701	0.814

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 59d: Returns to Education for the 2005 SET (ASCED) Relative to Less than Year 12 by Field of Study – Advanced Diploma/Diploma Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma Other	0.065*** (0.007)	0.052 (0.122)	0.091*** (0.009)	0.245*** (0.000)
Age 20 to 24	-0.012 (0.960)	0.178 (0.592)	0.027 (0.933)	0.060 (0.832)
Age 25 to 29	0.003 (0.990)	0.112 (0.738)	-0.067 (0.836)	0.237 (0.405)
Age 30 to 34	-0.025 (0.921)	0.195 (0.559)	0.064 (0.841)	0.332 (0.245)
Age 35 to 39	0.031 (0.903)	0.092 (0.783)	-0.025 (0.937)	0.277 (0.341)
Age 40 to 44	-0.005 (0.986)	0.044 (0.895)	0.007 (0.982)	0.370 (0.197)
Age 45 to 49	0.033 (0.894)	-0.003 (0.992)	-0.018 (0.954)	0.383 (0.181)
Age 50 to 54	-0.012 (0.962)	-0.099 (0.767)	-0.048 (0.880)	0.445 (0.129)
Age 55 to 59	-0.024 (0.923)	-0.213 (0.522)	-0.063 (0.844)	0.444 (0.131)
Age 60 to 64	-0.102 (0.687)	-0.253 (0.453)	-0.125 (0.703)	0.283 (0.359)
English is first language	-0.033 (0.628)	-0.049 (0.601)	0.086 (0.361)	0.039 (0.789)
Non-English speaking country	-0.153** (0.038)	0.071 (0.514)	-0.035 (0.747)	0.081 (0.607)
NSW	-0.031 (0.463)	-0.023 (0.697)	0.037 (0.545)	0.013 (0.876)
VIC	-0.038 (0.394)	0.058 (0.341)	0.064 (0.305)	-0.020 (0.804)
QLD	-0.018 (0.671)	0.032 (0.592)	-0.014 (0.825)	-0.031 (0.709)
SA	-0.021 (0.672)	0.002 (0.977)	-0.023 (0.743)	-0.073 (0.441)
WA	-0.029 (0.537)	-0.030 (0.648)	0.008 (0.902)	-0.044 (0.644)
Father born overseas	0.050 (0.156)	-0.035 (0.503)	-0.011 (0.832)	-0.037 (0.635)
Mother born overseas	-0.020 (0.579)	-0.070 (0.174)	0.014 (0.788)	0.033 (0.650)
Married	0.066** (0.017)	-0.101** (0.010)	0.044 (0.279)	0.030 (0.553)
Child age 0 to 2	-0.305*** (0.000)	-0.288*** (0.000)	-0.045 (0.551)	0.166* (0.071)
Child age 3 to 4	-0.272*** (0.000)	-0.305*** (0.006)	-0.120 (0.260)	0.042 (0.808)
Child age 5 to 9	-0.164*** (0.000)	-0.305*** (0.000)	-0.111* (0.068)	0.065 (0.442)
Child age 10 to 14	-0.065 (0.106)	-0.218*** (0.000)	-0.143** (0.013)	0.064 (0.431)
Union member	0.163*** (0.000)	0.156*** (0.000)	0.263*** (0.000)	0.125** (0.015)
Has disability	-0.147*** (0.000)	-0.086** (0.029)	-0.029 (0.479)	-0.098* (0.072)
Constant	0.889*** (0.001)	0.577* (0.094)	0.526 (0.114)	6.086*** (0.000)
Number of observations	859	767	653	315
R2	0.174	0.149	0.104	0.239

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 60d: Returns to Education for the 2005 SET (ASCED) Relative to Less than Year 12 by Field of Study – Certificate III/IV Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV Business	0.150*** (0.000)	0.236*** (0.000)	0.237*** (0.000)	0.114*** (0.001)
Age 20 to 24	0.079 (0.536)	0.083 (0.642)	0.078 (0.628)	0.361*** (0.009)
Age 25 to 29	0.041 (0.746)	0.042 (0.812)	0.043 (0.788)	0.408*** (0.004)
Age 30 to 34	0.055 (0.673)	0.044 (0.812)	0.010 (0.953)	0.377** (0.012)
Age 35 to 39	0.024 (0.856)	-0.023 (0.900)	0.045 (0.793)	0.427*** (0.004)
Age 40 to 44	0.124 (0.355)	0.011 (0.953)	0.135 (0.436)	0.502*** (0.001)
Age 45 to 49	0.120 (0.358)	-0.042 (0.818)	0.116 (0.488)	0.448*** (0.003)
Age 50 to 54	0.113 (0.391)	-0.042 (0.819)	0.047 (0.779)	0.630*** (0.000)
Age 55 to 59	0.092 (0.497)	-0.209 (0.270)	-0.066 (0.710)	0.365** (0.025)
Age 60 to 64	-0.024 (0.893)	-0.084 (0.744)	0.172 (0.460)	0.575*** (0.006)
English is first language	-0.139* (0.059)	-0.063 (0.576)	-0.063 (0.526)	0.240** (0.013)
Non-English speaking country	-0.104 (0.220)	-0.204 (0.113)	-0.207 (0.103)	0.191* (0.090)
NSW	-0.090 (0.102)	-0.035 (0.644)	-0.046 (0.513)	-0.024 (0.735)
VIC	-0.125** (0.027)	-0.060 (0.440)	0.092 (0.203)	0.010 (0.888)
QLD	-0.035 (0.503)	0.019 (0.787)	0.002 (0.979)	-0.092 (0.146)
SA	-0.035 (0.599)	0.021 (0.817)	-0.096 (0.240)	-0.087 (0.262)
WA	-0.022 (0.749)	-0.013 (0.885)	0.032 (0.718)	-0.141* (0.095)
Father born overseas	0.032 (0.522)	0.041 (0.547)	0.022 (0.739)	0.022 (0.712)
Mother born overseas	-0.082 (0.123)	-0.044 (0.543)	0.061 (0.406)	-0.005 (0.938)
Married	0.092*** (0.006)	-0.063 (0.181)	0.071 (0.109)	0.046 (0.239)
Child age 0 to 2	-0.260*** (0.000)	-0.290*** (0.000)	-0.028 (0.693)	0.068 (0.346)
Child age 3 to 4	-0.352*** (0.000)	-0.383*** (0.001)	-0.212 (0.101)	-0.037 (0.783)
Child age 5 to 9	-0.097* (0.063)	-0.282*** (0.000)	-0.065 (0.346)	0.040 (0.594)
Child age 10 to 14	0.066 (0.246)	-0.287*** (0.000)	-0.202*** (0.005)	0.029 (0.704)
Union member	0.186*** (0.000)	0.099* (0.096)	0.263*** (0.000)	0.043 (0.356)
Has disability	-0.112*** (0.001)	0.001 (0.990)	0.039 (0.404)	-0.078* (0.058)
Constant	0.875*** (0.000)	0.617*** (0.004)	0.533*** (0.006)	5.821*** (0.000)
Number of observations	553	505	458	319
R2	0.250	0.181	0.173	0.221

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 61d: Returns to Education for the 2005 SET (ASCED) Relative to Less than Year 12 by Field of Study – Certificate III/IV Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV Engin	0.161** (0.041)	0.021 (0.851)	0.010 (0.937)	0.092 (0.510)
Age 20 to 24	(dropped)	-0.020 (0.964)	-0.094 (0.865)	0.036 (0.946)
Age 25 to 29	-0.010 (0.967)	-0.021 (0.949)	-0.198 (0.691)	0.423 (0.383)
Age 30 to 34	0.099 (0.704)	0.025 (0.945)	-0.160 (0.749)	0.890 (0.225)
Age 35 to 39	0.155 (0.524)	-0.025 (0.940)	-0.305 (0.548)	0.576 (0.287)
Age 40 to 44	0.129 (0.614)	0.121 (0.690)	-0.273 (0.542)	0.352 (0.421)
Age 45 to 49	0.196 (0.448)	-0.165 (0.610)	-0.372 (0.453)	(dropped)
Age 50 to 54	0.124 (0.637)	0.049 (0.886)	-0.093 (0.843)	0.373 (0.353)
Age 55 to 59	-0.097 (0.740)	(dropped)	(dropped)	(dropped)
Age 60 to 64	(dropped)	(dropped)	(dropped)	(dropped)
English is first language	-0.018 (0.942)	-0.017 (0.966)	-0.025 (0.945)	(dropped)
Non-English speaking country	0.086 (0.848)	-0.652 (0.294)	-0.120 (0.796)	(dropped)
NSW	-0.109 (0.486)	-0.076 (0.738)	-0.081 (0.778)	0.283 (0.426)
VIC	-0.045 (0.807)	0.173 (0.513)	0.092 (0.777)	-0.171 (0.709)
QLD	-0.035 (0.842)	0.003 (0.991)	0.032 (0.915)	-0.105 (0.776)
SA	-0.095 (0.556)	0.107 (0.638)	0.008 (0.979)	-0.184 (0.601)
WA	-0.097 (0.585)	-0.140 (0.583)	0.133 (0.655)	-0.152 (0.710)
Father born overseas	-0.160 (0.325)	0.135 (0.570)	0.133 (0.636)	-0.067 (0.860)
Mother born overseas	0.181 (0.262)	-0.219 (0.262)	-0.073 (0.754)	0.105 (0.827)
Married	0.099 (0.298)	-0.099 (0.486)	0.056 (0.716)	0.092 (0.628)
Child age 0 to 2	-0.137 (0.321)	-0.306 (0.143)	-0.194 (0.420)	0.020 (0.944)
Child age 3 to 4	-0.186 (0.336)	-0.533* (0.067)	-0.320 (0.344)	(dropped)
Child age 5 to 9	-0.349** (0.016)	-0.349 (0.160)	-0.043 (0.863)	-0.195 (0.632)
Child age 10 to 14	-0.095 (0.504)	-0.298 (0.124)	-0.182 (0.380)	-0.293 (0.356)
Union member	0.117 (0.292)	0.039 (0.792)	0.310* (0.057)	0.098 (0.590)
Has disability	-0.087 (0.392)	-0.146 (0.338)	-0.128 (0.454)	0.083 (0.657)
Constant	0.766** (0.028)	0.659 (0.200)	0.838 (0.135)	6.183*** (0.000)
Number of observations	94	88	78	34
R2	0.284	0.226	0.194	0.492

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 62d: Returns to Education for the 2005 SET (ASCED) Relative to Less than Year 12 by Field of Study – Certificate III/IV Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV Other	0.096*** (0.000)	-0.019 (0.564)	0.038 (0.296)	0.102** (0.026)
Age 20 to 24	0.039 (0.636)	0.079 (0.491)	0.001 (0.992)	0.325*** (0.003)
Age 25 to 29	0.040 (0.642)	-0.012 (0.916)	-0.092 (0.468)	0.433*** (0.000)
Age 30 to 34	0.059 (0.485)	-0.086 (0.462)	0.001 (0.992)	0.389*** (0.002)
Age 35 to 39	0.071 (0.412)	-0.109 (0.359)	0.035 (0.788)	0.474*** (0.000)
Age 40 to 44	0.112 (0.195)	-0.116 (0.324)	-0.009 (0.946)	0.551*** (0.000)
Age 45 to 49	0.115 (0.176)	-0.155 (0.182)	0.047 (0.708)	0.517*** (0.000)
Age 50 to 54	0.097 (0.261)	-0.221* (0.059)	0.041 (0.748)	0.535*** (0.000)
Age 55 to 59	0.053 (0.557)	-0.296** (0.016)	-0.051 (0.702)	0.640*** (0.000)
Age 60 to 64	-0.050 (0.654)	-0.289* (0.067)	-0.075 (0.676)	0.254 (0.172)
English is first language	0.001 (0.989)	-0.174* (0.073)	-0.172 (0.235)	-0.156 (0.270)
Non-English speaking country	0.080 (0.278)	-0.060 (0.536)	-0.002 (0.984)	-0.069 (0.687)
NSW	0.031 (0.503)	-0.004 (0.951)	0.024 (0.741)	0.016 (0.854)
VIC	0.079* (0.076)	-0.024 (0.703)	0.015 (0.834)	-0.070 (0.437)
QLD	0.041 (0.351)	-0.075 (0.219)	-0.031 (0.657)	0.005 (0.950)
SA	0.090* (0.077)	-0.025 (0.719)	0.035 (0.653)	-0.054 (0.601)
WA	0.102** (0.034)	-0.023 (0.729)	0.013 (0.859)	-0.094 (0.290)
Father born overseas	-0.050 (0.190)	0.000 (0.993)	0.001 (0.992)	-0.145* (0.070)
Mother born overseas	0.020 (0.637)	-0.071 (0.249)	0.017 (0.801)	0.108 (0.247)
Married	0.088*** (0.001)	-0.093** (0.010)	0.040 (0.327)	0.076 (0.118)
Child age 0 to 2	-0.239*** (0.000)	-0.304*** (0.000)	0.015 (0.842)	0.183* (0.059)
Child age 3 to 4	-0.261*** (0.000)	-0.381*** (0.000)	-0.113 (0.270)	0.001 (0.997)
Child age 5 to 9	-0.154*** (0.000)	-0.317*** (0.000)	-0.178*** (0.006)	0.117 (0.292)
Child age 10 to 14	-0.035 (0.427)	-0.197*** (0.001)	-0.076 (0.250)	-0.002 (0.982)
Union member	0.180*** (0.000)	0.117*** (0.007)	0.225*** (0.000)	0.084 (0.146)
Has disability	-0.164*** (0.000)	-0.033 (0.378)	-0.058 (0.177)	-0.081 (0.141)
Constant	0.668*** (0.000)	0.892*** (0.000)	0.764*** (0.000)	6.109*** (0.000)
Number of observations	912	802	664	306
R2	0.189	0.152	0.070	0.201

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 63d: Returns to Education for the 2005 SET (ASCED) Relative to Less than Year 12 by Field of Study – Certificate I/II Qualifications Business

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II Business	0.064*** (0.008)	0.114*** (0.001)	0.106*** (0.002)	0.122*** (0.002)
Age 20 to 24	0.042 (0.717)	0.056 (0.731)	0.027 (0.870)	0.330** (0.016)
Age 25 to 29	-0.010 (0.929)	-0.056 (0.739)	0.025 (0.878)	0.396*** (0.005)
Age 30 to 34	0.010 (0.932)	0.029 (0.857)	0.043 (0.784)	0.570*** (0.000)
Age 35 to 39	0.137 (0.216)	-0.073 (0.648)	0.005 (0.973)	0.650*** (0.000)
Age 40 to 44	0.100 (0.361)	-0.150 (0.343)	-0.017 (0.915)	0.602*** (0.000)
Age 45 to 49	0.094 (0.388)	-0.175 (0.264)	-0.012 (0.940)	0.592*** (0.000)
Age 50 to 54	0.028 (0.801)	-0.140 (0.376)	0.098 (0.528)	0.638*** (0.000)
Age 55 to 59	0.028 (0.801)	-0.259 (0.109)	0.004 (0.979)	0.685*** (0.000)
Age 60 to 64	0.038 (0.746)	-0.450*** (0.009)	-0.087 (0.615)	0.457** (0.018)
English is first language	0.060 (0.387)	-0.134 (0.136)	-0.118 (0.212)	0.125 (0.236)
Non-English speaking country	-0.022 (0.745)	-0.092 (0.271)	-0.075 (0.409)	-0.029 (0.792)
NSW	0.003 (0.944)	-0.059 (0.292)	-0.005 (0.938)	0.032 (0.625)
VIC	-0.007 (0.896)	-0.032 (0.641)	-0.025 (0.736)	-0.061 (0.474)
QLD	0.021 (0.655)	-0.070 (0.261)	-0.070 (0.278)	-0.077 (0.294)
SA	-0.003 (0.953)	-0.124 (0.106)	-0.093 (0.264)	-0.034 (0.736)
WA	0.045 (0.357)	-0.018 (0.776)	-0.059 (0.386)	-0.091 (0.198)
Father born overseas	-0.029 (0.470)	-0.059 (0.291)	-0.033 (0.579)	0.074 (0.238)
Mother born overseas	0.037 (0.368)	-0.018 (0.747)	0.050 (0.417)	0.008 (0.910)
Married	0.098*** (0.000)	-0.113*** (0.004)	0.018 (0.668)	-0.053 (0.211)
Child age 0 to 2	-0.326*** (0.000)	-0.252*** (0.001)	-0.105 (0.199)	0.002 (0.986)
Child age 3 to 4	-0.252*** (0.000)	-0.363*** (0.000)	-0.080 (0.387)	-0.147 (0.361)
Child age 5 to 9	-0.142*** (0.000)	-0.251*** (0.000)	-0.017 (0.774)	-0.061 (0.361)
Child age 10 to 14	-0.091** (0.025)	-0.192*** (0.001)	-0.095 (0.105)	-0.056 (0.418)
Union member	0.190*** (0.000)	0.213*** (0.000)	0.244*** (0.000)	0.006 (0.906)
Has disability	-0.144*** (0.000)	-0.030 (0.434)	-0.017 (0.671)	-0.079* (0.084)
Constant	0.662*** (0.000)	0.833*** (0.000)	0.737*** (0.000)	5.906*** (0.000)
Number of observations	940	807	700	355
R2	0.166	0.136	0.078	0.173

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 64d: Returns to Education for the 2005 SET (ASCED) Relative to Less than Year 12 by Field of Study – Certificate I/II Qualifications Engineering

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II Engin	-0.028 (0.881)	-0.226 (0.505)	-0.165 (0.706)	-0.088 .
Age 20 to 24	(dropped)	(dropped)	(dropped)	(dropped)
Age 25 to 29	(dropped)	(dropped)	(dropped)	(dropped)
Age 30 to 34	-0.115 (0.877)	(dropped)	(dropped)	(dropped)
Age 35 to 39	0.439 (0.406)	1.108 (0.565)	-0.016 (0.989)	0.111 .
Age 40 to 44	0.172 (0.812)	(dropped)	-0.001 (0.999)	-0.210 .
Age 45 to 49	0.304 (0.530)	0.508 (0.730)	-0.436 (0.604)	(dropped)
Age 50 to 54	0.169 (0.723)	1.154 (0.454)	(dropped)	-0.298 .
Age 55 to 59	0.397 (0.549)	0.692 (0.624)	(dropped)	(dropped)
Age 60 to 64	-0.009 (0.987)	0.514 (0.741)	(dropped)	(dropped)
English is first language	-0.258 (0.600)	-0.128 (0.881)	-0.360 (0.703)	(dropped)
Non-English speaking country	0.306 (0.681)	-0.961 (0.559)	0.010 (0.995)	(dropped)
NSW	-0.349 (0.496)	-0.860 (0.610)	0.356 (0.831)	(dropped)
VIC	-0.323 (0.622)	-1.092 (0.545)	0.600 (0.745)	(dropped)
QLD	0.069 (0.875)	-0.947 (0.468)	0.429 (0.772)	(dropped)
SA	(dropped)	(dropped)	(dropped)	(dropped)
WA	(dropped)	(dropped)	(dropped)	(dropped)
Father born overseas	-0.286 (0.450)	-0.007 (0.995)	0.975 (0.545)	(dropped)
Mother born overseas	0.165 (0.673)	0.130 (0.904)	-1.177 (0.509)	(dropped)
Married	0.240 (0.314)	-0.277 (0.540)	0.166 (0.782)	-0.297 .
Child age 0 to 2	-0.367 (0.523)	-0.192 (0.867)	-0.080 (0.950)	-0.550 .
Child age 3 to 4	-0.026 (0.962)	-0.474 (0.589)	0.013 (0.990)	(dropped)
Child age 5 to 9	-0.044 (0.914)	-0.473 (0.482)	-0.211 (0.777)	-0.520 .
Child age 10 to 14	0.011 (0.974)	-0.240 (0.660)	0.274 (0.679)	-0.173 .
Union member	0.185 (0.553)	0.183 (0.720)	0.060 (0.917)	-0.257 .
Has disability	-0.095 (0.721)	0.061 (0.902)	0.194 (0.757)	0.046 .
Constant	0.879 (0.283)	0.986 (0.359)	0.640 (0.579)	7.142 .
Number of observations	34	26	22	7
R2	0.492	0.524	0.531	0.646

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table 65d: Returns to Education for the 2005 SET (ASCED) Relative to Less than Year 12 by Field of Study – Certificate I/II Qualifications Other

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II Other	-0.034 (0.407)	-0.014 (0.810)	0.014 (0.820)	0.129 (0.107)
Age 20 to 24	0.016 (0.881)	0.174 (0.236)	-0.072 (0.646)	0.213 (0.188)
Age 25 to 29	0.049 (0.676)	0.039 (0.812)	0.163 (0.349)	0.536*** (0.003)
Age 30 to 34	0.089 (0.429)	-0.021 (0.894)	0.063 (0.705)	0.328* (0.084)
Age 35 to 39	0.087 (0.439)	-0.166 (0.288)	0.031 (0.855)	0.490* (0.084)
Age 40 to 44	0.103 (0.351)	-0.120 (0.423)	-0.010 (0.952)	0.545*** (0.004)
Age 45 to 49	0.083 (0.446)	-0.137 (0.341)	0.115 (0.476)	0.497*** (0.005)
Age 50 to 54	0.098 (0.420)	-0.150 (0.353)	0.138 (0.422)	0.472** (0.019)
Age 55 to 59	-0.014 (0.906)	-0.339** (0.046)	0.169 (0.389)	0.452* (0.056)
Age 60 to 64	-0.034 (0.839)	-0.478** (0.036)	-0.268 (0.345)	0.410 (0.223)
English is first language	-0.028 (0.778)	0.060 (0.655)	-0.014 (0.933)	-0.221 (0.444)
Non-English speaking country	-0.095 (0.391)	0.327** (0.038)	-0.097 (0.600)	0.027 (0.912)
NSW	0.023 (0.748)	-0.049 (0.626)	-0.131 (0.221)	0.149 (0.292)
VIC	0.013 (0.852)	0.049 (0.623)	0.003 (0.978)	-0.083 (0.492)
QLD	-0.024 (0.736)	-0.037 (0.719)	-0.282** (0.013)	-0.110 (0.402)
SA	0.059 (0.482)	-0.127 (0.270)	-0.225* (0.074)	-0.169 (0.352)
WA	0.013 (0.865)	0.017 (0.878)	-0.110 (0.337)	-0.115 (0.436)
Father born overseas	-0.074 (0.296)	0.027 (0.786)	-0.091 (0.436)	0.108 (0.482)
Mother born overseas	0.040 (0.642)	-0.133 (0.263)	0.148 (0.255)	-0.132 (0.482)
Married	0.082* (0.080)	-0.001 (0.985)	0.011 (0.876)	0.072 (0.431)
Child age 0 to 2	-0.421*** (0.000)	-0.248* (0.052)	-0.186 (0.178)	0.211 (0.213)
Child age 3 to 4	-0.462*** (0.000)	-0.391** (0.039)	-0.143 (0.416)	0.238 (0.504)
Child age 5 to 9	-0.255*** (0.001)	-0.167 (0.149)	-0.253** (0.031)	0.159 (0.369)
Child age 10 to 14	0.018 (0.796)	-0.215** (0.027)	-0.107 (0.285)	0.005 (0.977)
Union member	0.201*** (0.001)	0.035 (0.638)	0.158** (0.036)	0.065 (0.564)
Has disability	-0.180*** (0.000)	0.042 (0.544)	-0.092 (0.220)	-0.101 (0.294)
Constant	0.817*** (0.000)	0.566*** (0.004)	0.754*** (0.001)	6.175*** (0.000)
Number of observations	353	281	238	126
R2	0.258	0.130	0.135	0.270

Note: p-values in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Section E: Using Year 12 Completers in the Treatment and Comparison Groups, Males

Table 1e: Aggregate Returns to Education for the 1997 SET (ABSCQ), Males, Conditioning on School Completion – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	0.044*** (0.000)	0.064*** (0.001)	0.076*** (0.000)	0.252*** (0.000)
Age 20 to 24	0.149*** (0.000)	0.435*** (0.000)	0.105 (0.191)	-0.305*** (0.001)
Age 25 to 29	0.199*** (0.000)	0.481*** (0.000)	0.224*** (0.004)	-0.068 (0.458)
Age 30 to 34	0.202*** (0.000)	0.401*** (0.000)	0.214*** (0.007)	0.086 (0.353)
Age 35 to 39	0.132*** (0.001)	0.323*** (0.000)	0.202** (0.011)	0.157* (0.092)
Age 40 to 44	0.142*** (0.000)	0.327*** (0.000)	0.193** (0.013)	0.181** (0.049)
Age 45 to 49	0.127*** (0.001)	0.273*** (0.000)	0.199** (0.011)	0.113 (0.222)
Age 50 to 54	0.165*** (0.000)	0.190** (0.015)	0.192** (0.016)	0.201** (0.033)
Age 55 to 59	0.135*** (0.002)	0.077 (0.355)	0.239*** (0.005)	0.099 (0.323)
Age 60 to 64	(dropped)	(dropped)	(dropped)	(dropped)
English is first language	-0.013 (0.585)	0.002 (0.961)	-0.028 (0.440)	-0.023 (0.612)
Non-English speaking country	-0.057* (0.054)	-0.037 (0.487)	0.029 (0.512)	-0.047 (0.416)
NSW	0.078*** (0.000)	-0.035 (0.285)	-0.020 (0.487)	-0.000 (0.992)
VIC	0.030* (0.100)	-0.047 (0.151)	-0.027 (0.354)	-0.034 (0.318)
QLD	0.056*** (0.003)	-0.023 (0.497)	-0.011 (0.701)	-0.071** (0.037)
SA	0.002 (0.943)	-0.128*** (0.001)	-0.050 (0.152)	-0.207*** (0.000)
WA	0.062*** (0.005)	-0.079** (0.045)	-0.077** (0.024)	-0.049 (0.224)
Married	0.071*** (0.000)	0.065** (0.018)	0.070*** (0.003)	0.133*** (0.000)
Child age 0 to 2	-0.002 (0.937)	-0.027 (0.449)	0.056* (0.073)	-0.011 (0.753)
Child age 3 to 4	0.057** (0.035)	-0.083* (0.080)	0.052 (0.223)	-0.048 (0.342)
Child age 5 to 9	0.045** (0.027)	-0.056 (0.121)	0.023 (0.481)	-0.056 (0.147)
Child age 10 to 14	0.028 (0.173)	-0.022 (0.541)	0.025 (0.431)	-0.001 (0.981)
Union member	0.085*** (0.000)	0.298*** (0.000)	0.111*** (0.000)	-0.042* (0.064)
Has disability	-0.022 (0.141)	-0.040 (0.140)	0.010 (0.680)	-0.017 (0.545)
Constant	0.658*** (0.000)	0.309*** (0.000)	0.585*** (0.000)	6.524*** (0.000)
Number of observations	1,836	1,782	1,488	1,293
R2	0.096	0.155	0.086	0.267

note: *** p<0.01, ** p<0.05, * p<0.1

Table 2e: Aggregate Returns to Education for the 1997 SET (ABSCQ), Males, Conditioning on School Completion – Associate Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma	0.017 (0.554)	0.145*** (0.002)	0.056 (0.161)	0.086* (0.051)
Age 20 to 24	-0.030 (0.747)	0.115 (0.694)	-0.211 (0.176)	-0.320* (0.056)
Age 25 to 29	0.070 (0.461)	0.091 (0.754)	-0.097 (0.538)	-0.107 (0.520)
Age 30 to 34	0.019 (0.838)	0.095 (0.744)	-0.112 (0.474)	0.050 (0.765)
Age 35 to 39	0.042 (0.662)	0.086 (0.766)	-0.083 (0.601)	0.155 (0.360)
Age 40 to 44	0.019 (0.841)	-0.028 (0.924)	-0.143 (0.377)	0.126 (0.466)
Age 45 to 49	0.043 (0.668)	-0.107 (0.719)	-0.060 (0.734)	0.146 (0.425)
Age 50 to 54	0.019 (0.844)	-0.031 (0.916)	-0.057 (0.724)	0.188 (0.277)
Age 55 to 59	(dropped)	-0.275 (0.360)	(dropped)	(dropped)
Age 60 to 64	-0.378* (0.054)	(dropped)	-0.735*** (0.007)	-0.141 (0.627)
English is first language	-0.004 (0.929)	-0.025 (0.756)	-0.096 (0.167)	0.044 (0.567)
Non-English speaking country	-0.173** (0.019)	0.004 (0.976)	-0.014 (0.891)	0.010 (0.928)
NSW	0.041 (0.432)	0.014 (0.868)	-0.049 (0.487)	-0.007 (0.926)
VIC	0.021 (0.717)	-0.018 (0.848)	-0.054 (0.498)	-0.019 (0.836)
QLD	0.001 (0.991)	0.041 (0.629)	-0.028 (0.695)	-0.027 (0.731)
SA	-0.039 (0.492)	-0.059 (0.528)	-0.136* (0.073)	-0.151* (0.079)
WA	0.051 (0.387)	-0.032 (0.732)	-0.095 (0.238)	-0.005 (0.957)
Married	0.095** (0.018)	-0.032 (0.617)	0.077 (0.170)	0.105* (0.092)
Child age 0 to 2	-0.010 (0.857)	0.127 (0.142)	0.067 (0.359)	-0.035 (0.667)
Child age 3 to 4	0.019 (0.792)	0.044 (0.702)	0.086 (0.372)	-0.078 (0.453)
Child age 5 to 9	0.024 (0.684)	0.021 (0.818)	0.072 (0.380)	-0.026 (0.769)
Child age 10 to 14	0.022 (0.757)	0.147 (0.191)	0.025 (0.794)	0.037 (0.730)
Union member	0.089*** (0.006)	0.264*** (0.000)	0.124*** (0.004)	-0.043 (0.356)
Has disability	-0.011 (0.770)	0.034 (0.556)	-0.021 (0.664)	-0.084 (0.124)
Constant	0.815*** (0.000)	0.594* (0.052)	0.989*** (0.000)	6.501*** (0.000)
Number of observations	302	290	270	242
R2	0.126	0.198	0.173	0.282

note: *** p<0.01, ** p<0.05, * p<0.1

Table 3e: Aggregate Returns to Education for the 1997 SET (ABSCQ), Males, Conditioning on School Completion – Skilled Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications	0.033	0.002	0.045	0.043
	(0.126)	(0.953)	(0.240)	(0.240)
Age 20 to 24	0.217*	-0.014	0.550***	0.720***
	(0.086)	(0.947)	(0.006)	(0.000)
Age 25 to 29	0.249**	-0.069	0.577***	0.875***
	(0.048)	(0.744)	(0.004)	(0.000)
Age 30 to 34	0.276**	-0.128	0.604***	0.994***
	(0.032)	(0.554)	(0.003)	(0.000)
Age 35 to 39	0.235*	-0.214	0.618***	1.020***
	(0.068)	(0.323)	(0.003)	(0.000)
Age 40 to 44	0.246*	-0.263	0.602***	1.049***
	(0.059)	(0.230)	(0.004)	(0.000)
Age 45 to 49	0.227*	-0.267	0.531**	1.004***
	(0.083)	(0.227)	(0.013)	(0.000)
Age 50 to 54	0.192	-0.315	0.584**	1.093***
	(0.156)	(0.167)	(0.012)	(0.000)
Age 55 to 59	0.179	-0.455*	0.631**	1.074***
	(0.207)	(0.059)	(0.017)	(0.000)
Age 60 to 64	0.169	-0.408	0.295	1.109***
	(0.253)	(0.106)	(0.234)	(0.000)
English is first language	-0.046	0.013	-0.056	0.032
	(0.312)	(0.864)	(0.508)	(0.705)
Non-English speaking country	-0.180**	-0.045	0.006	-0.216*
	(0.011)	(0.718)	(0.963)	(0.098)
NSW	0.033	-0.007	-0.021	0.139**
	(0.406)	(0.922)	(0.777)	(0.039)
VIC	-0.002	-0.067	-0.077	0.099
	(0.954)	(0.345)	(0.317)	(0.165)
QLD	0.041	-0.003	-0.054	0.035
	(0.292)	(0.968)	(0.445)	(0.588)
SA	-0.011	-0.046	-0.167**	-0.108
	(0.802)	(0.518)	(0.023)	(0.105)
WA	0.029	-0.113	-0.170**	0.165**
	(0.501)	(0.125)	(0.042)	(0.041)
Married	0.107***	0.065	0.033	0.071
	(0.000)	(0.196)	(0.524)	(0.139)
Child age 0 to 2	-0.011	-0.067	-0.028	-0.021
	(0.768)	(0.281)	(0.672)	(0.737)
Child age 3 to 4	0.031	-0.052	0.106	-0.016
	(0.577)	(0.579)	(0.293)	(0.874)
Child age 5 to 9	0.010	-0.142*	-0.022	0.008
	(0.833)	(0.079)	(0.824)	(0.932)
Child age 10 to 14	-0.012	0.008	0.050	0.048
	(0.817)	(0.926)	(0.609)	(0.598)
Union member	0.096***	0.253***	0.112***	0.086**
	(0.000)	(0.000)	(0.009)	(0.031)
Has disability	-0.038	0.051	0.075	-0.091*
	(0.187)	(0.301)	(0.149)	(0.060)
Constant	0.623***	0.821***	0.271	5.438***
	(0.000)	(0.000)	(0.213)	(0.000)
Number of observations	515	503	395	359
R2	0.118	0.158	0.108	0.272

note: *** p<0.01, ** p<0.05, * p<0.1

Table 4e: Aggregate Returns to Education for the 1997 SET (ABSCQ), Males, Conditioning on School Completion – Basic Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications	0.004	-0.014	0.011	-0.009
	(0.889)	(0.749)	(0.811)	(0.859)
Age 20 to 24	0.026	0.171	0.244**	0.228*
	(0.746)	(0.128)	(0.029)	(0.091)
Age 25 to 29	0.044	0.086	0.188	0.412***
	(0.610)	(0.461)	(0.115)	(0.004)
Age 30 to 34	0.082	0.067	0.298**	0.589***
	(0.364)	(0.582)	(0.016)	(0.000)
Age 35 to 39	0.067	-0.046	0.252**	0.558***
	(0.452)	(0.706)	(0.047)	(0.000)
Age 40 to 44	0.093	-0.154	0.152	0.724***
	(0.313)	(0.229)	(0.265)	(0.000)
Age 45 to 49	-0.081	-0.121	0.264*	0.671***
	(0.405)	(0.371)	(0.058)	(0.000)
Age 50 to 54	0.035	-0.232	0.292	0.695***
	(0.744)	(0.123)	(0.150)	(0.001)
Age 55 to 59	0.064	-0.322*	-0.041	0.887***
	(0.600)	(0.056)	(0.862)	(0.000)
Age 60 to 64	-0.140	-0.281	0.218	0.733***
	(0.222)	(0.106)	(0.287)	(0.000)
English is first language	-0.018	-0.131	-0.160	-0.010
	(0.804)	(0.197)	(0.145)	(0.927)
Non-English speaking country	0.011	0.001	-0.139	-0.123
	(0.907)	(0.994)	(0.373)	(0.519)
NSW	-0.034	-0.042	-0.053	-0.043
	(0.495)	(0.548)	(0.474)	(0.592)
VIC	-0.021	-0.027	-0.068	0.031
	(0.724)	(0.736)	(0.441)	(0.742)
QLD	-0.008	-0.047	-0.135	-0.161*
	(0.881)	(0.542)	(0.114)	(0.072)
SA	-0.081	-0.169*	-0.195**	-0.185*
	(0.199)	(0.058)	(0.043)	(0.074)
WA	-0.038	-0.058	-0.101	-0.013
	(0.529)	(0.488)	(0.255)	(0.887)
Married	0.110**	0.094	0.011	0.028
	(0.012)	(0.132)	(0.877)	(0.699)
Child age 0 to 2	-0.046	-0.031	0.020	0.075
	(0.460)	(0.716)	(0.830)	(0.434)
Child age 3 to 4	0.050	0.031	0.099	0.134
	(0.581)	(0.800)	(0.450)	(0.323)
Child age 5 to 9	0.045	-0.048	0.034	-0.028
	(0.497)	(0.591)	(0.749)	(0.807)
Child age 10 to 14	-0.005	0.120	0.068	0.103
	(0.948)	(0.222)	(0.528)	(0.403)
Union member	0.127***	0.203***	0.183***	0.025
	(0.001)	(0.000)	(0.001)	(0.665)
Has disability	-0.126***	-0.057	-0.049	-0.162**
	(0.002)	(0.338)	(0.457)	(0.024)
Constant	0.827***	0.844***	0.725***	6.029***
	(0.000)	(0.000)	(0.000)	(0.000)
Number of observations	381	364	294	261
R2	0.135	0.165	0.125	0.284

note: *** p<0.01, ** p<0.05, * p<0.1

Table 5e: Aggregate Returns to Education for the 2001 SET (ABSCQ), Males, Conditioning on School Completion – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	0.038*** (0.000)	-0.010 (0.595)	0.048*** (0.002)	0.263*** (0.000)
Age 20 to 24	0.295*** (0.000)	0.350*** (0.000)	0.094 (0.132)	-0.336*** (0.000)
Age 25 to 29	0.238*** (0.000)	0.383*** (0.000)	0.095* (0.099)	-0.152** (0.027)
Age 30 to 34	0.234*** (0.000)	0.361*** (0.000)	0.118** (0.042)	0.035 (0.610)
Age 35 to 39	0.250*** (0.000)	0.321*** (0.000)	0.154*** (0.009)	0.101 (0.148)
Age 40 to 44	0.220*** (0.000)	0.232*** (0.000)	0.192*** (0.001)	0.112 (0.105)
Age 45 to 49	0.237*** (0.000)	0.215*** (0.000)	0.215*** (0.000)	0.096 (0.162)
Age 50 to 54	0.245*** (0.000)	0.128** (0.015)	0.160*** (0.006)	0.188*** (0.007)
Age 55 to 59	0.214*** (0.000)	(dropped)	0.050 (0.460)	0.150* (0.054)
Age 60 to 64	(dropped)	0.032 (0.650)	(dropped)	(dropped)
English is first language	0.047** (0.033)	0.009 (0.841)	-0.011 (0.775)	0.054 (0.166)
Non-English speaking country	0.039 (0.123)	0.088* (0.064)	-0.025 (0.541)	-0.034 (0.435)
NSW	0.010 (0.533)	-0.068** (0.028)	0.008 (0.747)	0.128*** (0.000)
VIC	0.002 (0.893)	-0.119*** (0.000)	0.008 (0.738)	0.081*** (0.003)
QLD	-0.002 (0.897)	-0.120*** (0.000)	-0.021 (0.435)	0.015 (0.625)
SA	-0.005 (0.783)	-0.040 (0.264)	-0.003 (0.927)	-0.058* (0.060)
WA	-0.003 (0.887)	-0.089** (0.020)	-0.003 (0.921)	0.084*** (0.009)
Father born overseas	0.001 (0.930)	-0.014 (0.634)	0.033 (0.158)	-0.009 (0.745)
Mother born overseas	0.014 (0.359)	-0.014 (0.646)	0.013 (0.600)	0.055* (0.060)
Married	0.097*** (0.000)	0.088*** (0.001)	0.087*** (0.000)	0.096*** (0.000)
Child age 0 to 2	-0.007 (0.670)	-0.059* (0.081)	0.019 (0.476)	0.052* (0.080)
Child age 3 to 4	-0.012 (0.614)	-0.073 (0.129)	0.057 (0.145)	0.069 (0.112)
Child age 5 to 9	0.005 (0.787)	-0.057 (0.102)	-0.037 (0.200)	0.078** (0.016)
Child age 10 to 14	-0.030* (0.096)	-0.024 (0.496)	-0.065** (0.025)	0.062* (0.056)
Union member	0.064*** (0.000)	0.231*** (0.000)	0.083*** (0.000)	-0.030 (0.127)
Has disability	-0.019 (0.137)	-0.095*** (0.000)	-0.056*** (0.007)	-0.006 (0.807)
Constant	0.576*** (0.000)	0.477*** (0.000)	0.653*** (0.000)	6.511*** (0.000)
Number of observations	2,033	2,001	1,597	1,431
R2	0.105	0.114	0.080	0.328

note: *** p<0.01, ** p<0.05, * p<0.1

Table 6e: Aggregate Returns to Education for the 2001 SET (ABSCQ), Males, Conditioning on School Completion – Associate Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma	0.008 (0.785)	0.009 (0.845)	0.004 (0.931)	0.132*** (0.003)
Age 20 to 24	0.002 (0.980)	0.124 (0.399)	0.129 (0.552)	-0.414* (0.057)
Age 25 to 29	-0.055 (0.532)	0.182 (0.188)	0.199 (0.347)	-0.220 (0.300)
Age 30 to 34	-0.083 (0.344)	-0.023 (0.868)	0.157 (0.469)	-0.100 (0.642)
Age 35 to 39	-0.118 (0.209)	0.003 (0.984)	0.221 (0.321)	-0.024 (0.913)
Age 40 to 44	-0.062 (0.485)	0.018 (0.900)	0.287 (0.184)	0.040 (0.850)
Age 45 to 49	0.003 (0.970)	-0.037 (0.800)	0.252 (0.247)	0.076 (0.726)
Age 50 to 54	(dropped)	(dropped)	0.360 (0.117)	0.018 (0.939)
Age 55 to 59	-0.066 (0.506)	-0.028 (0.851)	0.183 (0.425)	0.201 (0.376)
Age 60 to 64	-0.246** (0.028)	-0.055 (0.792)	(dropped)	(dropped)
English is first language	0.026 (0.679)	0.093 (0.334)	0.115 (0.240)	0.107 (0.306)
Non-English speaking country	-0.062 (0.380)	0.152 (0.145)	0.161 (0.130)	-0.046 (0.668)
NSW	0.042 (0.388)	-0.000 (0.996)	0.010 (0.889)	0.028 (0.717)
VIC	-0.016 (0.780)	-0.013 (0.885)	-0.037 (0.656)	-0.013 (0.887)
QLD	-0.042 (0.419)	0.049 (0.546)	0.044 (0.563)	-0.027 (0.738)
SA	-0.077 (0.207)	0.131 (0.175)	0.027 (0.751)	-0.110 (0.217)
WA	-0.032 (0.602)	0.024 (0.808)	0.016 (0.862)	0.060 (0.540)
Father born overseas	-0.022 (0.634)	-0.042 (0.558)	-0.064 (0.364)	0.108 (0.158)
Mother born overseas	0.004 (0.933)	0.013 (0.860)	0.081 (0.223)	0.026 (0.731)
Married	0.058 (0.128)	-0.022 (0.731)	0.045 (0.439)	0.104* (0.097)
Child age 0 to 2	0.064 (0.193)	0.011 (0.883)	0.113 (0.139)	-0.005 (0.945)
Child age 3 to 4	0.063 (0.413)	0.084 (0.509)	0.058 (0.629)	-0.025 (0.838)
Child age 5 to 9	0.037 (0.515)	0.060 (0.500)	0.058 (0.469)	0.033 (0.702)
Child age 10 to 14	0.036 (0.570)	0.077 (0.447)	0.054 (0.557)	-0.026 (0.793)
Union member	0.078** (0.035)	0.177*** (0.003)	0.063 (0.221)	-0.008 (0.883)
Has disability	-0.055 (0.124)	-0.045 (0.432)	-0.116** (0.038)	-0.051 (0.357)
Constant	0.918*** (0.000)	0.618*** (0.001)	0.454* (0.074)	6.599*** (0.000)
Number of observations	327	313	269	246
R2	0.110	0.088	0.113	0.284

note: *** p<0.01, ** p<0.05, * p<0.1

Table 7e: Aggregate Returns to Education for the 2001 SET (ABSCQ), Males, Conditioning on School Completion – Skilled Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications	0.020	-0.014	0.039	0.022
	(0.290)	(0.692)	(0.279)	(0.509)
Age 20 to 24	0.144	-0.044	0.120	0.234
	(0.170)	(0.840)	(0.485)	(0.132)
Age 25 to 29	0.155	-0.025	0.157	0.348**
	(0.140)	(0.907)	(0.366)	(0.026)
Age 30 to 34	0.163	-0.053	0.218	0.478***
	(0.126)	(0.808)	(0.218)	(0.003)
Age 35 to 39	0.135	-0.134	0.198	0.631***
	(0.213)	(0.545)	(0.275)	(0.000)
Age 40 to 44	0.146	-0.166	0.301	0.618***
	(0.181)	(0.458)	(0.103)	(0.000)
Age 45 to 49	0.165	-0.244	0.174	0.598***
	(0.134)	(0.278)	(0.360)	(0.001)
Age 50 to 54	0.182	-0.225	0.212	0.599***
	(0.106)	(0.325)	(0.269)	(0.001)
Age 55 to 59	0.098	-0.524**	-0.005	0.424*
	(0.415)	(0.031)	(0.981)	(0.054)
Age 60 to 64	0.063	-0.067	-0.003	0.493**
	(0.643)	(0.823)	(0.992)	(0.031)
English is first language	0.004	0.045	-0.007	0.071
	(0.935)	(0.617)	(0.935)	(0.418)
Non-English speaking country	0.058	-0.090	-0.052	-0.063
	(0.412)	(0.500)	(0.700)	(0.704)
NSW	0.056*	0.016	0.025	-0.010
	(0.082)	(0.788)	(0.684)	(0.859)
VIC	-0.002	-0.023	0.031	0.007
	(0.947)	(0.732)	(0.650)	(0.906)
QLD	0.016	0.007	-0.030	-0.098*
	(0.616)	(0.907)	(0.619)	(0.083)
SA	0.034	0.058	0.075	-0.114*
	(0.353)	(0.387)	(0.274)	(0.066)
WA	0.005	-0.048	0.040	-0.028
	(0.902)	(0.497)	(0.574)	(0.676)
Father born overseas	-0.003	-0.012	0.017	-0.117**
	(0.930)	(0.820)	(0.751)	(0.020)
Mother born overseas	-0.001	-0.028	-0.054	0.137**
	(0.969)	(0.647)	(0.367)	(0.018)
Married	0.078***	0.013	0.105**	0.067
	(0.002)	(0.786)	(0.024)	(0.131)
Child age 0 to 2	-0.018	-0.093	-0.028	-0.054
	(0.579)	(0.133)	(0.665)	(0.355)
Child age 3 to 4	0.001	-0.018	-0.028	0.006
	(0.987)	(0.832)	(0.737)	(0.942)
Child age 5 to 9	0.030	-0.060	-0.104	0.042
	(0.442)	(0.401)	(0.173)	(0.561)
Child age 10 to 14	-0.005	-0.120	-0.073	-0.072
	(0.914)	(0.150)	(0.447)	(0.434)
Union member	0.068***	0.246***	0.096**	0.106***
	(0.006)	(0.000)	(0.025)	(0.006)
Has disability	-0.003	-0.083*	-0.101**	0.067
	(0.886)	(0.060)	(0.022)	(0.114)
Constant	0.699***	0.804***	0.586***	6.085***
	(0.000)	(0.001)	(0.003)	(0.000)
Number of observations	574	566	452	410
R2	0.068	0.131	0.088	0.265

note: *** p<0.01, ** p<0.05, * p<0.1

Table 8e: Aggregate Returns to Education for the 2001 SET (ABSCQ), Males, Conditioning on School Completion – Basic Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications	-0.020	0.027	0.020	-0.054
	(0.563)	(0.621)	(0.702)	(0.299)
Age 20 to 24	0.285***	0.205	0.394***	0.421***
	(0.002)	(0.181)	(0.003)	(0.008)
Age 25 to 29	0.354***	0.169	0.417***	0.470***
	(0.000)	(0.280)	(0.003)	(0.004)
Age 30 to 34	0.265***	0.171	0.389**	0.795***
	(0.009)	(0.313)	(0.012)	(0.000)
Age 35 to 39	0.342***	0.159	0.433***	0.903***
	(0.002)	(0.372)	(0.007)	(0.000)
Age 40 to 44	0.337***	0.072	0.486***	0.866***
	(0.001)	(0.668)	(0.001)	(0.000)
Age 45 to 49	0.160	0.024	0.425**	0.924***
	(0.130)	(0.897)	(0.013)	(0.000)
Age 50 to 54	0.373***	0.063	0.501***	0.926***
	(0.001)	(0.725)	(0.003)	(0.000)
Age 55 to 59	0.326**	-0.085	0.483**	0.931***
	(0.013)	(0.715)	(0.032)	(0.000)
Age 60 to 64	0.369*	-0.144	0.432	0.948**
	(0.099)	(0.680)	(0.328)	(0.023)
English is first language	-0.056	0.093	0.090	0.109
	(0.535)	(0.517)	(0.541)	(0.497)
Non-English speaking country	-0.087	0.461*	-0.141	0.100
	(0.485)	(0.068)	(0.463)	(0.629)
NSW	-0.004	-0.118	-0.114	0.014
	(0.942)	(0.242)	(0.211)	(0.886)
VIC	-0.052	-0.128	-0.126	-0.118
	(0.449)	(0.252)	(0.215)	(0.260)
QLD	-0.037	-0.086	-0.121	-0.017
	(0.549)	(0.407)	(0.189)	(0.863)
SA	-0.036	-0.034	-0.054	-0.207*
	(0.629)	(0.774)	(0.610)	(0.066)
WA	-0.011	-0.160	0.004	-0.207*
	(0.890)	(0.201)	(0.971)	(0.096)
Father born overseas	-0.009	0.017	0.036	-0.098
	(0.865)	(0.827)	(0.624)	(0.202)
Mother born overseas	0.031	-0.077	-0.028	0.118
	(0.546)	(0.340)	(0.735)	(0.137)
Married	0.015	0.047	0.015	0.035
	(0.754)	(0.537)	(0.837)	(0.631)
Child age 0 to 2	-0.060	-0.010	0.110	0.082
	(0.385)	(0.927)	(0.317)	(0.437)
Child age 3 to 4	0.040	-0.122	-0.052	0.015
	(0.673)	(0.390)	(0.724)	(0.918)
Child age 5 to 9	0.049	-0.051	0.072	0.115
	(0.530)	(0.669)	(0.572)	(0.351)
Child age 10 to 14	0.023	0.005	0.075	0.127
	(0.776)	(0.968)	(0.584)	(0.321)
Union member	0.096**	0.185***	0.141**	0.081
	(0.038)	(0.009)	(0.034)	(0.203)
Has disability	-0.057	-0.109	-0.005	-0.035
	(0.189)	(0.114)	(0.945)	(0.622)
Constant	0.680***	0.588***	0.332	5.860***
	(0.000)	(0.009)	(0.126)	(0.000)
Number of observations	277	266	226	198
R2	0.143	0.104	0.137	0.446

note: *** p<0.01, ** p<0.05, * p<0.1

Table 9e: Aggregate Returns to Education for the 2001 SET (ASCED), Males, Conditioning on School Completion – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	0.036*** (0.000)	-0.013 (0.502)	0.048*** (0.001)	0.268*** (0.000)
Age 20 to 24	0.272*** (0.000)	0.326*** (0.000)	0.020 (0.719)	-0.442*** (0.000)
Age 25 to 29	0.220*** (0.000)	0.347*** (0.000)	0.015 (0.755)	-0.280*** (0.000)
Age 30 to 34	0.215*** (0.000)	0.314*** (0.000)	0.058 (0.230)	-0.083 (0.131)
Age 35 to 39	0.228*** (0.000)	0.273*** (0.000)	0.088* (0.080)	0.008 (0.884)
Age 40 to 44	0.201*** (0.000)	0.186*** (0.006)	0.123** (0.014)	-0.005 (0.930)
Age 45 to 49	0.217*** (0.000)	0.181*** (0.006)	0.139*** (0.004)	-0.030 (0.580)
Age 50 to 54	0.219*** (0.000)	0.092 (0.173)	0.072 (0.143)	0.056 (0.319)
Age 55 to 59	0.192*** (0.000)	-0.071 (0.343)	(dropped)	(dropped)
Age 60 to 64	(dropped)	(dropped)	-0.170** (0.015)	-0.157** (0.045)
English is first language	0.035 (0.117)	0.014 (0.752)	-0.016 (0.655)	0.060 (0.117)
Non-English speaking country	0.027 (0.292)	0.039 (0.448)	-0.046 (0.262)	-0.036 (0.393)
NSW	0.006 (0.703)	-0.041 (0.184)	0.027 (0.258)	0.114*** (0.000)
VIC	0.007 (0.625)	-0.108*** (0.000)	0.035 (0.146)	0.050* (0.064)
QLD	-0.003 (0.876)	-0.105*** (0.002)	-0.006 (0.835)	0.004 (0.885)
SA	-0.000 (0.979)	-0.021 (0.557)	0.017 (0.544)	-0.064** (0.041)
WA	0.004 (0.838)	-0.066* (0.079)	0.021 (0.482)	0.062* (0.056)
Father born overseas	0.001 (0.952)	-0.020 (0.493)	0.005 (0.818)	0.006 (0.837)
Mother born overseas	0.012 (0.451)	0.004 (0.902)	0.029 (0.254)	0.037 (0.193)
Married	0.093*** (0.000)	0.096*** (0.000)	0.088*** (0.000)	0.099*** (0.000)
Child age 0 to 2	-0.008 (0.646)	-0.060* (0.075)	-0.000 (0.999)	0.027 (0.366)
Child age 3 to 4	-0.013 (0.593)	-0.070 (0.145)	0.051 (0.191)	0.053 (0.219)
Child age 5 to 9	0.004 (0.845)	-0.054 (0.114)	-0.044 (0.128)	0.076** (0.018)
Child age 10 to 14	-0.033* (0.068)	-0.002 (0.957)	-0.060** (0.037)	0.035 (0.292)
Union member	0.064*** (0.000)	0.234*** (0.000)	0.079*** (0.000)	-0.025 (0.211)
Has disability	-0.016 (0.197)	-0.078*** (0.002)	-0.064*** (0.002)	-0.027 (0.270)
Constant	0.610*** (0.000)	0.489*** (0.000)	0.723*** (0.000)	6.643*** (0.000)
Number of observations	2,037	2,005	1,607	1,433
R2	0.098	0.112	0.083	0.322

note: *** p<0.01, ** p<0.05, * p<0.1

Table 10e: Aggregate Returns to Education for the 2001 SET (ASCED), Males, Conditioning on School Completion – Advanced Diploma/Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma	0.016 (0.416)	0.048 (0.194)	0.019 (0.558)	0.165*** (0.000)
Age 20 to 24	0.221* (0.086)	0.308 (0.181)	0.369** (0.045)	0.200 (0.446)
Age 25 to 29	0.261** (0.041)	0.372 (0.104)	0.422** (0.021)	0.340 (0.190)
Age 30 to 34	0.219* (0.087)	0.235 (0.304)	0.444** (0.016)	0.428* (0.099)
Age 35 to 39	0.214* (0.099)	0.190 (0.415)	0.509*** (0.007)	0.568** (0.032)
Age 40 to 44	0.178 (0.165)	0.231 (0.318)	0.510*** (0.006)	0.600** (0.023)
Age 45 to 49	0.232* (0.071)	0.245 (0.288)	0.516*** (0.005)	0.597** (0.022)
Age 50 to 54	0.250* (0.053)	0.148 (0.524)	0.501*** (0.007)	0.688*** (0.009)
Age 55 to 59	0.193 (0.137)	-0.009 (0.971)	0.399** (0.038)	0.758*** (0.005)
Age 60 to 64	0.067 (0.640)	-0.029 (0.913)	0.274 (0.235)	0.587* (0.061)
English is first language	0.075 (0.172)	0.106 (0.314)	0.025 (0.769)	0.177* (0.079)
Non-English speaking country	0.055 (0.358)	0.026 (0.820)	0.025 (0.784)	0.007 (0.951)
NSW	0.002 (0.947)	-0.095 (0.136)	0.009 (0.869)	0.043 (0.479)
VIC	-0.013 (0.720)	-0.050 (0.465)	0.019 (0.739)	0.019 (0.759)
QLD	0.003 (0.934)	-0.085 (0.201)	0.018 (0.754)	-0.095 (0.122)
SA	0.024 (0.596)	-0.005 (0.954)	-0.015 (0.825)	-0.055 (0.448)
WA	-0.001 (0.973)	-0.081 (0.299)	-0.004 (0.949)	-0.077 (0.305)
Father born overseas	-0.005 (0.883)	0.015 (0.791)	0.083* (0.098)	-0.079 (0.144)
Mother born overseas	0.035 (0.306)	-0.011 (0.853)	-0.007 (0.889)	0.088 (0.118)
Married	0.052** (0.046)	0.063 (0.196)	0.077* (0.072)	0.094** (0.050)
Child age 0 to 2	0.019 (0.593)	-0.008 (0.903)	0.087 (0.142)	-0.011 (0.854)
Child age 3 to 4	0.022 (0.685)	0.070 (0.476)	0.032 (0.712)	0.059 (0.480)
Child age 5 to 9	0.017 (0.669)	-0.015 (0.831)	0.029 (0.655)	0.103 (0.159)
Child age 10 to 14	0.005 (0.909)	0.040 (0.591)	-0.013 (0.839)	-0.003 (0.967)
Union member	0.071*** (0.007)	0.213*** (0.000)	0.064* (0.093)	0.029 (0.472)
Has disability	-0.043* (0.090)	-0.105** (0.025)	-0.078* (0.057)	-0.092** (0.049)
Constant	0.585*** (0.000)	0.361 (0.156)	0.266 (0.192)	5.977*** (0.000)
Number of observations	595	575	484	420
R2	0.065	0.108	0.100	0.280

note: *** p<0.01, ** p<0.05, * p<0.1

Table 11e: Aggregate Returns to Education for the 2001 SET (ASCED), Males, Conditioning on School Completion – Certificate III/IV Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV	0.016 (0.348)	-0.016 (0.619)	0.037 (0.249)	0.039 (0.206)
Age 20 to 24	0.346*** (0.003)	-0.016 (0.957)	0.011 (0.955)	0.208 (0.393)
Age 25 to 29	0.327*** (0.006)	-0.011 (0.972)	0.008 (0.964)	0.327 (0.180)
Age 30 to 34	0.336*** (0.005)	-0.014 (0.962)	0.070 (0.716)	0.480* (0.051)
Age 35 to 39	0.297** (0.013)	-0.121 (0.688)	0.043 (0.825)	0.588** (0.017)
Age 40 to 44	0.328*** (0.006)	-0.142 (0.639)	0.175 (0.370)	0.612** (0.014)
Age 45 to 49	0.357*** (0.003)	-0.157 (0.604)	0.061 (0.756)	0.539** (0.030)
Age 50 to 54	0.382*** (0.002)	-0.193 (0.528)	0.087 (0.668)	0.527** (0.038)
Age 55 to 59	0.369*** (0.003)	-0.363 (0.249)	-0.173 (0.410)	0.478* (0.085)
Age 60 to 64	0.267* (0.063)	-0.258 (0.440)	-0.146 (0.611)	0.580* (0.063)
English is first language	0.042 (0.304)	0.124 (0.118)	0.037 (0.610)	-0.001 (0.994)
Non-English speaking country	-0.022 (0.689)	0.106 (0.304)	-0.039 (0.678)	-0.077 (0.437)
NSW	0.043 (0.147)	0.012 (0.830)	0.017 (0.757)	0.015 (0.777)
VIC	-0.018 (0.584)	-0.038 (0.540)	-0.025 (0.677)	0.025 (0.665)
QLD	-0.019 (0.542)	0.002 (0.971)	-0.061 (0.257)	-0.100* (0.060)
SA	-0.005 (0.883)	0.050 (0.442)	0.041 (0.498)	-0.111* (0.063)
WA	0.011 (0.771)	-0.028 (0.671)	-0.017 (0.790)	0.008 (0.898)
Father born overseas	-0.012 (0.654)	-0.049 (0.294)	-0.007 (0.892)	-0.080* (0.083)
Mother born overseas	-0.009 (0.765)	0.039 (0.450)	-0.028 (0.604)	0.080 (0.124)
Married	0.079*** (0.001)	0.006 (0.889)	0.129*** (0.002)	0.077* (0.053)
Child age 0 to 2	0.010 (0.746)	-0.067 (0.219)	-0.009 (0.875)	-0.061 (0.250)
Child age 3 to 4	0.018 (0.676)	-0.005 (0.947)	0.015 (0.841)	0.006 (0.938)
Child age 5 to 9	0.052 (0.142)	-0.034 (0.602)	-0.067 (0.317)	0.032 (0.620)
Child age 10 to 14	0.026 (0.517)	-0.119 (0.109)	-0.078 (0.354)	-0.043 (0.567)
Union member	0.067*** (0.002)	0.244*** (0.000)	0.092** (0.012)	0.095*** (0.007)
Has disability	-0.014 (0.532)	-0.078** (0.049)	-0.105*** (0.008)	0.057 (0.144)
Constant	0.496*** (0.000)	0.712** (0.021)	0.693*** (0.001)	6.160*** (0.000)
Number of observations	693	678	547	497
R2	0.095	0.115	0.100	0.252

note: *** p<0.01, ** p<0.05, * p<0.1

Table 12e: Aggregate Returns to Education for the 2001 SET (ASCED), Males, Conditioning on School Completion – Certificate I/II Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II	-0.021 (0.603)	0.042 (0.482)	0.008 (0.895)	0.006 (0.918)
Age 20 to 24	0.244** (0.011)	0.220 (0.230)	0.299* (0.055)	0.479** (0.017)
Age 25 to 29	0.296*** (0.003)	0.186 (0.324)	0.399** (0.013)	0.601*** (0.003)
Age 30 to 34	0.231** (0.030)	0.193 (0.325)	0.298* (0.083)	0.818*** (0.000)
Age 35 to 39	0.256** (0.039)	0.093 (0.668)	0.427** (0.028)	0.932*** (0.000)
Age 40 to 44	0.244** (0.028)	0.137 (0.513)	0.437** (0.016)	0.948*** (0.000)
Age 45 to 49	0.141 (0.227)	0.146 (0.495)	0.509*** (0.007)	1.011*** (0.000)
Age 50 to 54	0.314*** (0.009)	-0.047 (0.825)	0.408** (0.043)	0.993*** (0.000)
Age 55 to 59	0.276* (0.075)	-0.179 (0.470)	0.385 (0.103)	1.049*** (0.000)
Age 60 to 64	0.273 (0.242)	-0.147 (0.686)	0.446 (0.332)	1.045** (0.016)
English is first language	0.000 (0.999)	-0.013 (0.929)	0.134 (0.410)	0.179 (0.275)
Non-English speaking country	-0.002 (0.986)	0.183 (0.412)	-0.025 (0.903)	-0.154 (0.488)
NSW	0.013 (0.857)	-0.092 (0.398)	-0.044 (0.673)	-0.011 (0.921)
VIC	-0.096 (0.263)	-0.097 (0.443)	-0.050 (0.679)	-0.135 (0.258)
QLD	-0.025 (0.722)	-0.051 (0.632)	-0.176* (0.078)	-0.093 (0.369)
SA	-0.055 (0.523)	-0.027 (0.830)	-0.049 (0.676)	-0.199* (0.088)
WA	-0.077 (0.418)	-0.146 (0.342)	-0.041 (0.783)	-0.071 (0.663)
Father born overseas	0.002 (0.970)	0.035 (0.676)	0.090 (0.253)	-0.016 (0.845)
Mother born overseas	0.065 (0.290)	-0.104 (0.238)	-0.074 (0.403)	0.098 (0.251)
Married	0.031 (0.564)	0.131 (0.108)	-0.035 (0.656)	0.000 (0.996)
Child age 0 to 2	-0.074 (0.371)	-0.090 (0.481)	0.093 (0.447)	0.149 (0.201)
Child age 3 to 4	0.056 (0.618)	-0.341** (0.036)	-0.107 (0.552)	0.090 (0.600)
Child age 5 to 9	0.059 (0.518)	-0.090 (0.473)	-0.002 (0.990)	0.105 (0.412)
Child age 10 to 14	0.035 (0.699)	-0.025 (0.847)	-0.022 (0.890)	0.011 (0.939)
Union member	0.092* (0.087)	0.147* (0.063)	0.130* (0.078)	0.099 (0.145)
Has disability	-0.107** (0.033)	-0.157** (0.043)	-0.090 (0.246)	-0.017 (0.822)
Constant	0.674*** (0.000)	0.645*** (0.008)	0.379 (0.112)	5.703*** (0.000)
Number of observations	234	220	195	166
R2	0.140	0.124	0.134	0.424

note: *** p<0.01, ** p<0.05, * p<0.1

Table 13e: Aggregate Returns to Education for the 2005 SET (ASCED), Males, Conditioning on School Completion – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	0.039*** (0.000)	0.067*** (0.001)	0.062*** (0.000)	0.279*** (0.000)
Age 20 to 24	(dropped)	0.282*** (0.000)	(dropped)	-0.470*** (0.000)
Age 25 to 29	-0.016 (0.521)	0.280*** (0.000)	0.083* (0.058)	-0.301*** (0.000)
Age 30 to 34	-0.012 (0.637)	0.321*** (0.000)	0.085* (0.056)	-0.164** (0.048)
Age 35 to 39	0.000 (0.988)	0.190*** (0.003)	0.106** (0.018)	-0.009 (0.917)
Age 40 to 44	-0.006 (0.831)	0.125** (0.046)	0.001 (0.986)	0.092 (0.280)
Age 45 to 49	-0.017 (0.506)	0.113* (0.065)	0.105** (0.018)	0.144* (0.079)
Age 50 to 54	-0.044* (0.099)	0.031 (0.605)	0.052 (0.249)	0.150* (0.070)
Age 55 to 59	-0.180*** (0.000)	0.044 (0.498)	-0.065 (0.203)	-0.079 (0.358)
Age 60 to 64	-0.116*** (0.001)	(dropped)	-0.017 (0.810)	(dropped)
English is first language	-0.046** (0.034)	0.154*** (0.000)	-0.008 (0.825)	0.114** (0.013)
Non-English speaking country	-0.021 (0.381)	0.126*** (0.006)	-0.021 (0.604)	-0.077* (0.094)
NSW	-0.027 (0.111)	-0.111*** (0.001)	-0.088*** (0.003)	0.067** (0.048)
VIC	-0.010 (0.558)	-0.061* (0.059)	-0.013 (0.654)	0.058* (0.065)
QLD	-0.049*** (0.005)	-0.101*** (0.004)	-0.056* (0.067)	-0.044 (0.199)
SA	0.000 (0.993)	-0.044 (0.289)	-0.018 (0.633)	0.002 (0.968)
WA	0.000 (0.985)	-0.068* (0.078)	-0.027 (0.414)	0.024 (0.531)
Father born overseas	-0.008 (0.607)	0.019 (0.547)	0.002 (0.933)	-0.026 (0.418)
Mother born overseas	0.007 (0.665)	-0.015 (0.645)	-0.029 (0.333)	0.037 (0.287)
Married	0.071*** (0.000)	0.075*** (0.006)	0.088*** (0.000)	0.109*** (0.000)
Child age 0 to 2	-0.015 (0.390)	-0.097*** (0.007)	0.008 (0.794)	0.090** (0.010)
Child age 3 to 4	-0.004 (0.879)	-0.149*** (0.003)	0.022 (0.628)	0.040 (0.451)
Child age 5 to 9	0.019 (0.304)	0.020 (0.579)	0.015 (0.636)	0.065* (0.080)
Child age 10 to 14	0.014 (0.467)	-0.041 (0.287)	-0.079** (0.016)	0.008 (0.832)
Union member	0.068*** (0.000)	0.233*** (0.000)	0.151*** (0.000)	-0.045* (0.064)
Has disability	-0.079*** (0.000)	0.013 (0.621)	-0.006 (0.794)	-0.119*** (0.000)
Constant	0.963*** (0.000)	0.330*** (0.000)	0.698*** (0.000)	6.754*** (0.000)
Number of observations	2,063	2,025	1,742	1,440
R2	0.112	0.098	0.079	0.344

note: *** p<0.01, ** p<0.05, * p<0.1

Table 14e: Aggregate Returns to Education for the 2005 SET (ASCED), Males, Conditioning on School Completion – Advanced Diploma/Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma	0.052*** (0.001)	0.012 (0.738)	0.062* (0.065)	0.142*** (0.000)
Age 20 to 24	-0.040 (0.709)	0.179 (0.448)	0.249 (0.231)	0.180 (0.532)
Age 25 to 29	-0.078 (0.464)	0.191 (0.411)	0.420** (0.042)	0.370 (0.196)
Age 30 to 34	-0.099 (0.356)	0.307 (0.190)	0.471** (0.023)	0.422 (0.140)
Age 35 to 39	-0.062 (0.563)	0.061 (0.793)	0.490** (0.019)	0.496* (0.085)
Age 40 to 44	-0.079 (0.460)	0.174 (0.456)	0.408** (0.049)	0.573** (0.046)
Age 45 to 49	-0.070 (0.513)	0.039 (0.867)	0.438** (0.036)	0.616** (0.033)
Age 50 to 54	-0.126 (0.246)	0.067 (0.779)	0.439** (0.036)	0.739** (0.011)
Age 55 to 59	-0.260** (0.017)	-0.024 (0.918)	0.331 (0.119)	0.444 (0.129)
Age 60 to 64	-0.169 (0.138)	-0.158 (0.521)	0.270 (0.261)	0.337 (0.330)
English is first language	-0.026 (0.481)	0.108 (0.193)	0.109 (0.157)	0.002 (0.979)
Non-English speaking country	0.046 (0.181)	0.145* (0.076)	0.102 (0.169)	-0.141 (0.109)
NSW	-0.024 (0.430)	-0.141** (0.030)	-0.055 (0.393)	0.101 (0.140)
VIC	0.003 (0.913)	-0.094 (0.168)	0.062 (0.348)	0.054 (0.437)
QLD	0.024 (0.457)	-0.177** (0.010)	-0.046 (0.494)	-0.091 (0.231)
SA	-0.016 (0.631)	-0.130* (0.076)	-0.083 (0.230)	0.010 (0.901)
WA	0.028 (0.436)	-0.150* (0.052)	0.026 (0.730)	0.092 (0.269)
Father born overseas	-0.001 (0.966)	0.047 (0.413)	-0.022 (0.702)	-0.018 (0.798)
Mother born overseas	0.002 (0.935)	-0.057 (0.332)	0.000 (0.994)	0.002 (0.975)
Married	0.067*** (0.002)	0.062 (0.205)	0.069 (0.138)	0.108** (0.032)
Child age 0 to 2	-0.016 (0.602)	-0.078 (0.245)	0.028 (0.646)	0.123* (0.065)
Child age 3 to 4	-0.013 (0.752)	-0.135 (0.135)	0.030 (0.735)	0.250** (0.014)
Child age 5 to 9	-0.030 (0.315)	-0.079 (0.229)	-0.079 (0.197)	0.243*** (0.001)
Child age 10 to 14	0.014 (0.683)	-0.008 (0.909)	-0.095 (0.152)	0.094 (0.238)
Union member	0.057*** (0.008)	0.212*** (0.000)	0.198*** (0.000)	0.018 (0.698)
Has disability	-0.057*** (0.007)	-0.068 (0.165)	-0.120** (0.011)	-0.055 (0.322)
Constant	1.001*** (0.000)	0.531** (0.028)	0.201 (0.352)	6.227*** (0.000)
Number of observations	634	623	547	421
R2	0.129	0.119	0.131	0.261

note: *** p<0.01, ** p<0.05, * p<0.1

Table 15: Aggregate Returns to Education for the 2005 SET (ASCED), Males, Conditioning on School Completion – Certificate III/IV Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV	0.042*** (0.007)	0.021 (0.505)	0.039 (0.225)	0.050 (0.121)
Age 20 to 24	0.212*** (0.004)	0.112 (0.445)	-0.097 (0.481)	0.276 (0.158)
Age 25 to 29	0.192*** (0.008)	0.158 (0.274)	0.098 (0.473)	0.426** (0.028)
Age 30 to 34	0.180** (0.014)	0.151 (0.300)	0.082 (0.554)	0.482** (0.014)
Age 35 to 39	0.159** (0.034)	0.028 (0.850)	0.077 (0.587)	0.518*** (0.010)
Age 40 to 44	0.174** (0.023)	0.012 (0.938)	0.085 (0.560)	0.701*** (0.001)
Age 45 to 49	0.196** (0.010)	-0.075 (0.624)	0.095 (0.517)	0.754*** (0.000)
Age 50 to 54	0.130* (0.093)	-0.170 (0.269)	0.049 (0.740)	0.670*** (0.001)
Age 55 to 59	0.049 (0.552)	-0.099 (0.552)	0.001 (0.995)	0.559** (0.010)
Age 60 to 64	0.240* (0.069)	0.157 (0.549)	-0.211 (0.394)	1.009*** (0.003)
English is first language	-0.066* (0.098)	0.080 (0.306)	-0.004 (0.959)	0.006 (0.948)
Non-English speaking country	-0.023 (0.610)	0.062 (0.482)	0.059 (0.540)	-0.113 (0.271)
NSW	-0.037 (0.193)	-0.167*** (0.005)	-0.083 (0.166)	0.056 (0.374)
VIC	-0.002 (0.942)	-0.137** (0.036)	-0.057 (0.377)	0.003 (0.959)
QLD	-0.009 (0.763)	-0.115** (0.043)	-0.111** (0.044)	-0.051 (0.371)
SA	-0.013 (0.680)	-0.108* (0.085)	-0.065 (0.288)	-0.021 (0.740)
WA	0.014 (0.689)	-0.058 (0.394)	-0.039 (0.557)	0.059 (0.382)
Father born overseas	-0.017 (0.432)	0.029 (0.511)	-0.027 (0.552)	-0.055 (0.193)
Mother born overseas	0.017 (0.485)	-0.063 (0.187)	-0.089* (0.077)	0.035 (0.485)
Married	0.058*** (0.005)	0.064 (0.121)	0.129*** (0.002)	0.149*** (0.000)
Child age 0 to 2	-0.016 (0.532)	-0.094* (0.075)	-0.013 (0.808)	0.080 (0.135)
Child age 3 to 4	0.021 (0.552)	-0.199*** (0.004)	0.016 (0.840)	0.159** (0.044)
Child age 5 to 9	0.013 (0.673)	0.043 (0.477)	-0.017 (0.793)	0.133** (0.044)
Child age 10 to 14	0.012 (0.766)	0.046 (0.573)	-0.069 (0.380)	-0.007 (0.935)
Union member	0.061*** (0.002)	0.239*** (0.000)	0.133*** (0.000)	0.072* (0.060)
Has disability	-0.021 (0.261)	-0.127*** (0.001)	-0.067 (0.103)	-0.085** (0.047)
Constant	0.784*** (0.000)	0.624*** (0.000)	0.704*** (0.000)	6.164*** (0.000)
Number of observations	831	816	676	573
R2	0.070	0.124	0.106	0.266

note: *** p<0.01, ** p<0.05, * p<0.1

Table 16e: Aggregate Returns to Education for the 2005 SET (ASCED), Males, Conditioning on School Completion – Certificate I/II Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II	0.007 (0.844)	0.065 (0.244)	0.036 (0.504)	0.015 (0.811)
Age 20 to 24	-0.073 (0.447)	-0.071 (0.652)	0.266* (0.067)	0.397** (0.022)
Age 25 to 29	-0.019 (0.838)	-0.020 (0.896)	0.363** (0.014)	0.648*** (0.000)
Age 30 to 34	-0.013 (0.888)	-0.006 (0.971)	0.362*** (0.009)	0.663*** (0.000)
Age 35 to 39	0.029 (0.763)	-0.174 (0.268)	0.285** (0.046)	0.721*** (0.000)
Age 40 to 44	0.064 (0.561)	-0.341* (0.058)	0.246 (0.157)	0.671*** (0.001)
Age 45 to 49	0.065 (0.542)	-0.259 (0.137)	0.394** (0.017)	1.020*** (0.000)
Age 50 to 54	-0.048 (0.651)	-0.340** (0.042)	0.423*** (0.008)	0.934*** (0.000)
Age 55 to 59	-0.088 (0.463)	-0.504** (0.012)	0.149 (0.428)	0.997*** (0.000)
Age 60 to 64	-0.122 (0.386)	-0.227 (0.289)	0.393* (0.057)	0.986*** (0.000)
English is first language	-0.063 (0.434)	0.307** (0.016)	0.189* (0.066)	0.052 (0.736)
Non-English speaking country	-0.036 (0.684)	-0.233* (0.100)	0.008 (0.955)	-0.230 (0.268)
NSW	-0.097 (0.108)	-0.023 (0.808)	0.060 (0.531)	-0.118 (0.281)
VIC	0.002 (0.975)	-0.063 (0.539)	-0.071 (0.479)	-0.082 (0.505)
QLD	-0.070 (0.282)	-0.103 (0.300)	-0.070 (0.472)	-0.110 (0.332)
SA	-0.055 (0.439)	-0.026 (0.818)	-0.056 (0.623)	-0.152 (0.210)
WA	0.016 (0.840)	-0.152 (0.195)	0.113 (0.320)	0.057 (0.679)
Father born overseas	0.076 (0.208)	-0.185* (0.069)	0.004 (0.972)	-0.019 (0.891)
Mother born overseas	-0.145** (0.017)	0.216** (0.048)	0.001 (0.990)	0.003 (0.983)
Married	0.062 (0.212)	0.135* (0.072)	0.031 (0.693)	0.209** (0.012)
Child age 0 to 2	-0.022 (0.729)	-0.071 (0.467)	-0.022 (0.815)	-0.047 (0.676)
Child age 3 to 4	-0.020 (0.841)	0.025 (0.863)	0.148 (0.342)	0.159 (0.377)
Child age 5 to 9	0.050 (0.525)	-0.011 (0.932)	0.007 (0.960)	0.087 (0.580)
Child age 10 to 14	0.014 (0.872)	0.122 (0.363)	0.024 (0.839)	-0.058 (0.696)
Union member	0.097** (0.043)	0.204*** (0.005)	0.240*** (0.000)	0.114 (0.128)
Has disability	-0.079* (0.076)	0.067 (0.345)	-0.026 (0.715)	-0.086 (0.301)
Constant	1.000*** (0.000)	0.471** (0.020)	0.222 (0.224)	5.961*** (0.000)
Number of observations	275	265	224	186
R2	0.116	0.179	0.176	0.387

note: *** p<0.01, ** p<0.05, * p<0.1

Section F: Using Less than Year 12
in the Treatment and Comparison Groups, Males

Table 1f: Aggregate Returns to Education for the 1997 SET (ABSCQ), Males, Conditioning on Less than Year 12 – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	0.064 (0.125)	0.044 (0.516)	0.093 (0.120)	0.357*** (0.000)
Age 20 to 24	(dropped)	(dropped)	(dropped)	(dropped)
Age 25 to 29	(dropped)	0.386 (0.165)	0.086 (0.708)	-0.135 (0.674)
Age 30 to 34	-0.076 (0.642)	0.218 (0.225)	0.051 (0.758)	0.020 (0.916)
Age 35 to 39	-0.007 (0.964)	0.263 (0.130)	-0.009 (0.953)	0.047 (0.787)
Age 40 to 44	-0.036 (0.824)	0.319* (0.068)	0.023 (0.878)	0.089 (0.595)
Age 45 to 49	-0.018 (0.909)	0.112 (0.483)	0.044 (0.761)	0.154 (0.352)
Age 50 to 54	-0.036 (0.821)	0.102 (0.501)	0.017 (0.900)	0.098 (0.532)
Age 55 to 59	-0.027 (0.873)	-0.017 (0.917)	-0.109 (0.474)	0.139 (0.439)
Age 60 to 64	-0.195 (0.253)	(dropped)	(dropped)	(dropped)
English is first language	-0.038 (0.789)	0.104 (0.674)	-0.048 (0.792)	-0.135 (0.509)
Non-English speaking country	-0.159 (0.287)	0.056 (0.837)	-0.111 (0.568)	-0.110 (0.670)
NSW	-0.025 (0.750)	-0.031 (0.804)	-0.006 (0.957)	0.112 (0.379)
VIC	-0.057 (0.474)	0.082 (0.521)	0.034 (0.744)	0.123 (0.322)
QLD	-0.060 (0.469)	0.057 (0.668)	-0.016 (0.881)	0.037 (0.777)
SA	-0.048 (0.611)	0.066 (0.675)	-0.024 (0.847)	0.109 (0.466)
WA	-0.049 (0.605)	-0.041 (0.791)	0.003 (0.983)	0.002 (0.990)
Married	0.137** (0.018)	0.026 (0.788)	0.129 (0.124)	0.083 (0.391)
Child age 0 to 2	-0.035 (0.706)	-0.109 (0.455)	0.003 (0.983)	0.007 (0.963)
Child age 3 to 4	-0.055 (0.606)	-0.021 (0.901)	0.027 (0.857)	0.076 (0.631)
Child age 5 to 9	-0.032 (0.665)	-0.021 (0.854)	-0.054 (0.577)	0.050 (0.647)
Child age 10 to 14	-0.014 (0.858)	0.010 (0.937)	0.070 (0.527)	0.005 (0.963)
Union member	0.118** (0.015)	0.304*** (0.000)	0.171*** (0.006)	-0.021 (0.766)
Has disability	-0.156*** (0.001)	-0.006 (0.941)	-0.037 (0.610)	0.025 (0.764)
Constant	0.913*** (0.000)	0.299 (0.327)	0.690*** (0.004)	6.373*** (0.000)
Number of observations	199	190	154	130
R2	0.178	0.146	0.114	0.273

note: *** p<0.01, ** p<0.05, * p<0.1

Table 2f: Aggregate Returns to Education for the 1997 SET (ABSCQ), Males, Conditioning on Less than Year 12 – Associate Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma	0.046 (0.219)	0.112** (0.030)	0.080 (0.115)	0.244*** (0.000)
Age 20 to 24	(dropped)	0.113 (0.658)	0.252 (0.405)	(dropped)
Age 25 to 29	0.009 (0.955)	0.200 (0.222)	0.190 (0.190)	0.217 (0.409)
Age 30 to 34	-0.043 (0.789)	0.184 (0.241)	0.092 (0.503)	0.317 (0.215)
Age 35 to 39	-0.031 (0.849)	0.128 (0.414)	0.111 (0.432)	0.278 (0.282)
Age 40 to 44	-0.009 (0.956)	0.201 (0.200)	0.074 (0.589)	0.304 (0.241)
Age 45 to 49	-0.033 (0.838)	0.159 (0.288)	0.130 (0.314)	0.383 (0.137)
Age 50 to 54	-0.032 (0.849)	0.121 (0.436)	0.143 (0.292)	0.424 (0.106)
Age 55 to 59	-0.144 (0.399)	-0.014 (0.929)	0.150 (0.299)	0.383 (0.162)
Age 60 to 64	-0.183 (0.300)	(dropped)	(dropped)	0.026 (0.928)
English is first language	-0.136 (0.117)	0.188 (0.115)	0.055 (0.676)	-0.160 (0.228)
Non-English speaking country	-0.137 (0.248)	-0.047 (0.771)	-0.124 (0.460)	-0.259 (0.102)
NSW	-0.030 (0.626)	0.058 (0.499)	0.034 (0.702)	0.052 (0.543)
VIC	-0.050 (0.452)	0.143 (0.122)	-0.007 (0.939)	-0.091 (0.303)
QLD	-0.015 (0.826)	0.154 (0.100)	0.032 (0.734)	-0.019 (0.833)
SA	-0.035 (0.606)	0.072 (0.447)	0.016 (0.866)	0.008 (0.938)
WA	-0.013 (0.871)	0.068 (0.532)	-0.051 (0.633)	0.050 (0.647)
Married	0.112** (0.037)	-0.008 (0.916)	-0.006 (0.933)	0.083 (0.240)
Child age 0 to 2	-0.077 (0.236)	0.018 (0.841)	0.025 (0.778)	0.005 (0.953)
Child age 3 to 4	-0.091 (0.285)	0.061 (0.617)	-0.016 (0.894)	0.109 (0.323)
Child age 5 to 9	-0.087 (0.272)	-0.018 (0.872)	0.046 (0.681)	-0.104 (0.313)
Child age 10 to 14	-0.041 (0.543)	0.010 (0.912)	0.014 (0.882)	0.008 (0.927)
Union member	0.140*** (0.001)	0.304*** (0.000)	0.209*** (0.000)	0.097* (0.059)
Has disability	-0.101** (0.016)	-0.058 (0.329)	-0.090 (0.118)	-0.067 (0.239)
Constant	1.000*** (0.000)	0.212 (0.316)	0.552*** (0.006)	6.209*** (0.000)
Number of observations	268	259	230	197
R2	0.128	0.188	0.119	0.268

note: *** p<0.01, ** p<0.05, * p<0.1

Table 3f: Aggregate Returns to Education for the 1997 SET (ABSCQ), Males, Conditioning on Less than Year 12 – Skilled Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications	0.084*** (0.000)	-0.027* (0.082)	0.040** (0.016)	0.107*** (0.000)
Age 20 to 24	0.181** (0.031)	0.178 (0.151)	0.124 (0.275)	0.355*** (0.004)
Age 25 to 29	0.184** (0.027)	0.105 (0.391)	0.114 (0.312)	0.434*** (0.000)
Age 30 to 34	0.182** (0.028)	0.069 (0.575)	0.120 (0.286)	0.500*** (0.000)
Age 35 to 39	0.249*** (0.003)	-0.003 (0.982)	0.150 (0.185)	0.535*** (0.000)
Age 40 to 44	0.214** (0.010)	-0.080 (0.515)	0.152 (0.183)	0.581*** (0.000)
Age 45 to 49	0.215** (0.011)	-0.088 (0.478)	0.129 (0.260)	0.562*** (0.000)
Age 50 to 54	0.200** (0.018)	-0.133 (0.285)	0.155 (0.180)	0.532*** (0.000)
Age 55 to 59	0.192** (0.023)	-0.078 (0.532)	0.148 (0.199)	0.539*** (0.000)
Age 60 to 64	0.095 (0.278)	-0.069 (0.594)	0.081 (0.498)	0.427*** (0.001)
English is first language	0.042 (0.225)	0.102** (0.035)	-0.049 (0.293)	0.080* (0.070)
Non-English speaking country	-0.019 (0.673)	0.149** (0.015)	-0.041 (0.506)	0.025 (0.657)
NSW	-0.021 (0.268)	0.033 (0.220)	0.015 (0.604)	0.031 (0.251)
VIC	-0.006 (0.762)	0.044 (0.107)	0.034 (0.245)	0.008 (0.781)
QLD	-0.016 (0.406)	0.055** (0.040)	-0.005 (0.855)	0.006 (0.815)
SA	-0.014 (0.536)	0.011 (0.716)	-0.010 (0.776)	-0.006 (0.837)
WA	0.023 (0.289)	0.101*** (0.001)	0.046 (0.150)	0.105*** (0.001)
Married	0.097*** (0.000)	-0.008 (0.717)	0.063*** (0.008)	0.093*** (0.000)
Child age 0 to 2	-0.040** (0.042)	0.003 (0.909)	0.010 (0.730)	-0.008 (0.757)
Child age 3 to 4	-0.018 (0.518)	-0.023 (0.547)	-0.010 (0.800)	-0.006 (0.886)
Child age 5 to 9	-0.057*** (0.009)	-0.014 (0.635)	0.000 (0.993)	-0.013 (0.664)
Child age 10 to 14	-0.014 (0.501)	0.064** (0.028)	0.038 (0.238)	0.048 (0.114)
Union member	0.151*** (0.000)	0.385*** (0.000)	0.179*** (0.000)	0.129*** (0.000)
Has disability	-0.100*** (0.000)	0.006 (0.731)	-0.069*** (0.000)	-0.049*** (0.008)
Constant	0.542*** (0.000)	0.473*** (0.000)	0.596*** (0.000)	5.687*** (0.000)
Number of observations	2,976	2,881	2,082	1,852
R2	0.113	0.178	0.075	0.147

note: *** p<0.01, ** p<0.05, * p<0.1

Table 4f: Aggregate Returns to Education for the 1997 SET (ABSCQ), Males, Conditioning on Less than Year 12 – Basic Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications	0.022 (0.257)	-0.000 (0.995)	0.000 (0.992)	0.112*** (0.000)
Age 20 to 24	0.089 (0.188)	-0.045 (0.632)	0.188** (0.037)	0.424*** (0.000)
Age 25 to 29	0.125* (0.061)	-0.111 (0.234)	0.154* (0.083)	0.485*** (0.000)
Age 30 to 34	0.114* (0.090)	-0.147 (0.117)	0.219** (0.016)	0.606*** (0.000)
Age 35 to 39	0.212*** (0.002)	-0.176* (0.065)	0.262*** (0.004)	0.603*** (0.000)
Age 40 to 44	0.134** (0.049)	-0.258*** (0.007)	0.219** (0.019)	0.682*** (0.000)
Age 45 to 49	0.163** (0.017)	-0.217** (0.022)	0.253*** (0.006)	0.723*** (0.000)
Age 50 to 54	0.120* (0.087)	-0.282*** (0.004)	0.250*** (0.009)	0.753*** (0.000)
Age 55 to 59	0.090 (0.217)	-0.290*** (0.004)	0.125 (0.215)	0.689*** (0.000)
Age 60 to 64	0.068 (0.434)	-0.269** (0.022)	0.142 (0.220)	0.611*** (0.000)
English is first language	-0.008 (0.883)	-0.029 (0.708)	-0.091 (0.240)	-0.173** (0.045)
Non-English speaking country	-0.060 (0.403)	-0.014 (0.887)	0.032 (0.758)	-0.215** (0.042)
NSW	0.034 (0.322)	-0.008 (0.863)	-0.021 (0.666)	0.020 (0.705)
VIC	0.010 (0.777)	0.066 (0.186)	0.014 (0.781)	-0.002 (0.963)
QLD	0.043 (0.241)	0.073 (0.143)	-0.006 (0.903)	-0.037 (0.492)
SA	0.022 (0.593)	0.032 (0.572)	-0.027 (0.633)	-0.071 (0.240)
WA	0.070* (0.089)	0.049 (0.378)	0.073 (0.202)	0.090 (0.135)
Married	0.131*** (0.000)	0.026 (0.471)	0.080** (0.034)	0.089*** (0.030)
Child age 0 to 2	-0.078** (0.034)	0.031 (0.517)	-0.004 (0.944)	0.032 (0.544)
Child age 3 to 4	-0.076 (0.113)	0.022 (0.730)	-0.016 (0.804)	0.042 (0.540)
Child age 5 to 9	-0.100*** (0.009)	-0.022 (0.662)	-0.076 (0.163)	0.013 (0.815)
Child age 10 to 14	-0.043 (0.249)	0.029 (0.538)	-0.018 (0.720)	0.039 (0.468)
Union member	0.197*** (0.000)	0.335*** (0.000)	0.181*** (0.000)	0.091*** (0.002)
Has disability	-0.127*** (0.000)	0.012 (0.698)	-0.031 (0.312)	-0.087*** (0.007)
Constant	0.612*** (0.000)	0.776*** (0.000)	0.563*** (0.000)	5.869*** (0.000)
Number of observations	1,175	1,079	878	747
R2	0.133	0.140	0.093	0.219

note: *** p<0.01, ** p<0.05, * p<0.1

Table 5f: Aggregate Returns to Education for the 2001 SET (ABSCQ), Males, Conditioning on Less than Year 12 – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	-0.005 (0.859)	0.061 (0.128)	0.079** (0.023)	0.320*** (0.000)
Age 20 to 24	-0.076 (0.776)	0.072 (0.854)	-0.232 (0.447)	0.183 (0.567)
Age 25 to 29	0.023 (0.921)	0.167 (0.625)	0.120 (0.664)	0.087 (0.761)
Age 30 to 34	0.096 (0.669)	0.002 (0.995)	0.129 (0.619)	0.390 (0.154)
Age 35 to 39	0.077 (0.728)	0.049 (0.881)	0.123 (0.627)	0.460* (0.087)
Age 40 to 44	0.121 (0.580)	0.037 (0.909)	0.111 (0.660)	0.519** (0.050)
Age 45 to 49	0.048 (0.826)	-0.068 (0.833)	-0.010 (0.970)	0.562** (0.035)
Age 50 to 54	0.082 (0.708)	-0.138 (0.669)	0.039 (0.878)	0.566** (0.033)
Age 55 to 59	-0.000 (0.999)	-0.185 (0.571)	-0.066 (0.796)	0.405 (0.131)
Age 60 to 64	-0.035 (0.876)	-0.161 (0.627)	-0.089 (0.732)	0.405 (0.143)
English is first language	0.105 (0.305)	0.320* (0.071)	-0.175 (0.336)	0.210 (0.422)
Non-English speaking country	0.117 (0.316)	0.363* (0.076)	-0.156 (0.437)	0.147 (0.595)
NSW	0.034 (0.453)	-0.021 (0.770)	0.033 (0.571)	0.023 (0.723)
VIC	0.012 (0.788)	-0.030 (0.655)	0.001 (0.984)	-0.036 (0.570)
QLD	-0.032 (0.511)	-0.069 (0.369)	-0.121* (0.059)	0.003 (0.969)
SA	0.044 (0.387)	-0.018 (0.818)	-0.007 (0.921)	0.004 (0.952)
WA	0.023 (0.644)	-0.033 (0.666)	0.029 (0.657)	0.191** (0.010)
Father born overseas	-0.005 (0.911)	-0.025 (0.697)	-0.012 (0.842)	0.020 (0.766)
Mother born overseas	0.003 (0.950)	-0.038 (0.596)	0.042 (0.543)	-0.049 (0.527)
Married	0.150*** (0.000)	-0.023 (0.683)	0.159*** (0.001)	0.086 (0.124)
Child age 0 to 2	-0.075 (0.193)	0.060 (0.497)	-0.055 (0.450)	-0.014 (0.860)
Child age 3 to 4	-0.024 (0.725)	-0.040 (0.709)	-0.062 (0.513)	0.041 (0.708)
Child age 5 to 9	-0.047 (0.349)	0.051 (0.510)	-0.103 (0.114)	-0.058 (0.419)
Child age 10 to 14	-0.056 (0.209)	0.009 (0.894)	-0.002 (0.965)	-0.063 (0.301)
Union member	0.132*** (0.000)	0.365*** (0.000)	0.218*** (0.000)	0.057 (0.186)
Has disability	-0.122*** (0.000)	-0.071 (0.113)	0.003 (0.934)	-0.024 (0.597)
Constant	0.621** (0.010)	0.355 (0.339)	0.755** (0.015)	5.827*** (0.000)
Number of observations	535	498	393	340
R2	0.127	0.170	0.178	0.281

note: *** p<0.01, ** p<0.05, * p<0.1

Table 6f: Aggregate Returns to Education for the 2001 SET (ABSCQ), Males, Conditioning on Less than Year 12 – Associate Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma	0.023 (0.488)	0.033 (0.506)	0.017 (0.720)	0.223*** (0.000)
Age 20 to 24	-0.101 (0.590)	-0.012 (0.965)	0.161 (0.489)	0.129 (0.682)
Age 25 to 29	0.004 (0.982)	0.172 (0.491)	0.365* (0.097)	0.204 (0.473)
Age 30 to 34	-0.098 (0.564)	0.131 (0.603)	0.341 (0.120)	0.262 (0.354)
Age 35 to 39	-0.018 (0.911)	0.046 (0.848)	0.325 (0.116)	0.482* (0.079)
Age 40 to 44	0.025 (0.881)	0.061 (0.799)	0.389* (0.062)	0.425 (0.121)
Age 45 to 49	-0.040 (0.807)	-0.058 (0.807)	0.357* (0.086)	0.437 (0.112)
Age 50 to 54	-0.052 (0.749)	-0.006 (0.979)	0.367* (0.078)	0.504* (0.064)
Age 55 to 59	-0.065 (0.703)	0.048 (0.846)	0.426** (0.046)	0.383 (0.165)
Age 60 to 64	-0.139 (0.424)	-0.074 (0.775)	0.110 (0.647)	0.294 (0.316)
English is first language	-0.111 (0.326)	0.112 (0.572)	0.109 (0.484)	-0.116 (0.461)
Non-English speaking country	-0.059 (0.636)	-0.013 (0.952)	0.315* (0.057)	-0.071 (0.683)
NSW	-0.059 (0.279)	-0.114 (0.171)	-0.083 (0.305)	-0.040 (0.620)
VIC	-0.031 (0.562)	-0.130 (0.102)	-0.111 (0.147)	0.015 (0.845)
QLD	-0.061 (0.320)	-0.093 (0.309)	-0.083 (0.339)	-0.110 (0.231)
SA	-0.002 (0.977)	0.021 (0.827)	-0.125 (0.159)	-0.063 (0.484)
WA	-0.028 (0.678)	-0.036 (0.721)	-0.136 (0.156)	0.056 (0.563)
Father born overseas	0.026 (0.655)	0.103 (0.249)	0.053 (0.500)	0.050 (0.565)
Mother born overseas	-0.061 (0.294)	-0.053 (0.564)	-0.054 (0.518)	-0.088 (0.349)
Married	0.155*** (0.001)	-0.019 (0.781)	0.133** (0.043)	0.125* (0.065)
Child age 0 to 2	-0.000 (0.994)	-0.003 (0.975)	0.114 (0.225)	0.026 (0.784)
Child age 3 to 4	-0.007 (0.937)	0.149 (0.227)	0.118 (0.298)	-0.058 (0.611)
Child age 5 to 9	-0.040 (0.495)	0.074 (0.401)	0.075 (0.369)	0.054 (0.520)
Child age 10 to 14	-0.017 (0.772)	0.021 (0.810)	0.024 (0.771)	-0.037 (0.655)
Union member	0.145*** (0.000)	0.392*** (0.000)	0.244*** (0.000)	0.051 (0.329)
Has disability	-0.110*** (0.002)	-0.049 (0.356)	-0.048 (0.348)	-0.020 (0.700)
Constant	0.958*** (0.000)	0.521* (0.089)	0.224 (0.378)	6.190*** (0.000)
Number of observations	342	322	256	230
R2	0.145	0.176	0.209	0.223

note: *** p<0.01, ** p<0.05, * p<0.1

Table 7f: Aggregate Returns to Education for the 2001 SET (ABSCQ), Males, Conditioning on Less than Year 12 – Skilled Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications	0.057*** (0.000)	-0.054*** (0.001)	0.033* (0.066)	0.116*** (0.000)
Age 20 to 24	-0.121 (0.404)	-0.127 (0.570)	-0.271 (0.179)	0.357** (0.046)
Age 25 to 29	-0.113 (0.434)	-0.180 (0.418)	-0.247 (0.216)	0.539*** (0.002)
Age 30 to 34	-0.066 (0.647)	-0.271 (0.223)	-0.239 (0.231)	0.575*** (0.001)
Age 35 to 39	-0.084 (0.558)	-0.325 (0.145)	-0.210 (0.293)	0.694*** (0.000)
Age 40 to 44	-0.072 (0.618)	-0.363 (0.103)	-0.251 (0.209)	0.662*** (0.000)
Age 45 to 49	-0.093 (0.518)	-0.328 (0.141)	-0.212 (0.289)	0.676*** (0.000)
Age 50 to 54	-0.070 (0.627)	-0.410* (0.066)	-0.253 (0.208)	0.724*** (0.000)
Age 55 to 59	-0.133 (0.356)	-0.446** (0.046)	-0.289 (0.152)	0.675*** (0.000)
Age 60 to 64	-0.188 (0.197)	-0.558** (0.014)	-0.404** (0.049)	0.527*** (0.005)
English is first language	-0.001 (0.961)	0.065 (0.163)	-0.040 (0.451)	0.092* (0.055)
Non-English speaking country	-0.069* (0.054)	0.110** (0.047)	0.022 (0.724)	-0.058 (0.314)
NSW	0.025 (0.181)	-0.024 (0.422)	0.030 (0.335)	0.034 (0.254)
VIC	0.033* (0.081)	-0.041 (0.160)	0.020 (0.523)	0.024 (0.414)
QLD	0.002 (0.928)	0.013 (0.670)	-0.014 (0.649)	-0.034 (0.249)
SA	0.004 (0.832)	-0.001 (0.967)	-0.022 (0.519)	-0.065** (0.048)
WA	0.028 (0.178)	0.002 (0.952)	0.044 (0.185)	0.119*** (0.000)
Father born overseas	-0.026 (0.160)	-0.013 (0.655)	-0.004 (0.889)	0.038 (0.187)
Mother born overseas	0.051** (0.010)	0.001 (0.964)	0.042 (0.210)	-0.017 (0.585)
Married	0.122*** (0.000)	-0.025 (0.277)	0.118*** (0.000)	0.060*** (0.009)
Child age 0 to 2	-0.048** (0.012)	0.045 (0.134)	-0.017 (0.592)	0.059** (0.048)
Child age 3 to 4	0.011 (0.648)	0.068* (0.077)	-0.009 (0.832)	0.041 (0.295)
Child age 5 to 9	-0.023 (0.224)	0.007 (0.823)	-0.018 (0.586)	-0.003 (0.924)
Child age 10 to 14	-0.017 (0.408)	0.006 (0.856)	0.031 (0.360)	-0.030 (0.354)
Union member	0.119*** (0.000)	0.392*** (0.000)	0.219*** (0.000)	0.121*** (0.000)
Has disability	-0.091*** (0.000)	-0.016 (0.382)	-0.053*** (0.008)	-0.029 (0.128)
Constant	0.871*** (0.000)	0.882*** (0.000)	0.901*** (0.000)	5.729*** (0.000)
Number of observations	2,961	2,852	1,958	1,746
R2	0.106	0.158	0.102	0.163

note: *** p<0.01, ** p<0.05, * p<0.1

Table 8f: Aggregate Returns to Education for the 2001 SET (ABSCQ), Males, Conditioning on Less than Year 12 – Basic Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications	-0.005	-0.065*	-0.050	0.067*
	(0.848)	(0.079)	(0.218)	(0.083)
Age 20 to 24	0.043	0.002	-0.005	0.275**
	(0.601)	(0.990)	(0.961)	(0.014)
Age 25 to 29	0.056	-0.045	-0.014	0.287***
	(0.484)	(0.696)	(0.897)	(0.006)
Age 30 to 34	0.143*	-0.041	0.036	0.397***
	(0.080)	(0.727)	(0.753)	(0.000)
Age 35 to 39	0.179**	-0.081	0.155	0.553***
	(0.025)	(0.478)	(0.160)	(0.000)
Age 40 to 44	0.158*	-0.188	0.024	0.536***
	(0.052)	(0.106)	(0.839)	(0.000)
Age 45 to 49	0.168**	-0.197*	0.042	0.658***
	(0.048)	(0.100)	(0.725)	(0.000)
Age 50 to 54	0.144*	-0.200*	0.117	0.546***
	(0.087)	(0.092)	(0.326)	(0.000)
Age 55 to 59	0.101	-0.361***	-0.104	0.411***
	(0.259)	(0.005)	(0.447)	(0.002)
Age 60 to 64	0.033	-0.387***	-0.099	0.579***
	(0.719)	(0.004)	(0.489)	(0.000)
English is first language	0.085	0.128	0.121	-0.001
	(0.333)	(0.289)	(0.416)	(0.995)
Non-English speaking country	-0.004	0.044	0.195	-0.059
	(0.966)	(0.714)	(0.139)	(0.682)
NSW	0.002	-0.198***	-0.124	0.027
	(0.975)	(0.008)	(0.126)	(0.721)
VIC	-0.064	-0.102	-0.106	-0.011
	(0.237)	(0.160)	(0.169)	(0.872)
QLD	-0.020	-0.159**	-0.195**	-0.050
	(0.716)	(0.035)	(0.015)	(0.497)
SA	-0.018	-0.190***	-0.146*	-0.021
	(0.745)	(0.010)	(0.061)	(0.762)
WA	-0.036	-0.117	-0.054	0.075
	(0.552)	(0.158)	(0.532)	(0.326)
Father born overseas	0.005	0.065	0.018	0.097
	(0.912)	(0.352)	(0.805)	(0.242)
Mother born overseas	0.020	-0.104	-0.055	-0.097
	(0.680)	(0.149)	(0.454)	(0.259)
Married	0.179***	0.054	0.171***	0.027
	(0.000)	(0.293)	(0.001)	(0.609)
Child age 0 to 2	-0.092*	-0.044	0.021	0.018
	(0.081)	(0.545)	(0.785)	(0.801)
Child age 3 to 4	-0.032	-0.114	-0.042	0.074
	(0.613)	(0.200)	(0.672)	(0.434)
Child age 5 to 9	-0.060	0.025	-0.022	-0.028
	(0.264)	(0.740)	(0.787)	(0.713)
Child age 10 to 14	-0.027	-0.013	0.059	0.046
	(0.621)	(0.865)	(0.491)	(0.562)
Union member	0.177***	0.317***	0.219***	0.118***
	(0.000)	(0.000)	(0.000)	(0.007)
Has disability	-0.172***	-0.009	-0.076*	-0.084*
	(0.000)	(0.832)	(0.091)	(0.059)
Constant	0.584***	0.760***	0.552***	6.017***
	(0.000)	(0.000)	(0.003)	(0.000)
Number of observations	671	593	462	353
R2	0.176	0.149	0.157	0.249

note: *** p<0.01, ** p<0.05, * p<0.1

Table 9f: Aggregate Returns to Education for the 2001 SET (ASCED), Males, Conditioning on Less than Year 12 – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	0.006 (0.862)	0.040 (0.500)	0.104** (0.030)	0.333*** (0.000)
Age 20 to 24	0.131 (0.652)	0.057 (0.902)	0.077 (0.821)	0.215 (0.573)
Age 25 to 29	-0.088 (0.702)	-0.069 (0.855)	0.341 (0.260)	0.019 (0.956)
Age 30 to 34	0.009 (0.967)	-0.056 (0.877)	0.238 (0.383)	0.559* (0.070)
Age 35 to 39	0.046 (0.831)	-0.071 (0.837)	0.144 (0.572)	0.534* (0.072)
Age 40 to 44	0.092 (0.668)	-0.118 (0.731)	0.196 (0.438)	0.594** (0.040)
Age 45 to 49	0.032 (0.881)	-0.111 (0.748)	0.159 (0.537)	0.591** (0.044)
Age 50 to 54	0.067 (0.755)	-0.219 (0.522)	0.152 (0.547)	0.615** (0.033)
Age 55 to 59	-0.016 (0.941)	-0.309 (0.379)	-0.007 (0.980)	0.400 (0.183)
Age 60 to 64	-0.114 (0.619)	-0.217 (0.559)	0.047 (0.867)	0.691** (0.035)
English is first language	0.088 (0.577)	0.312 (0.212)	-0.041 (0.871)	(dropped) .
Non-English speaking country	0.170 (0.380)	0.225 (0.468)	(dropped) .	0.360 (0.205)
NSW	0.018 (0.745)	-0.067 (0.471)	0.031 (0.672)	-0.002 (0.979)
VIC	-0.006 (0.922)	-0.001 (0.995)	-0.028 (0.702)	-0.034 (0.694)
QLD	0.011 (0.876)	-0.153 (0.177)	-0.094 (0.322)	-0.090 (0.455)
SA	-0.000 (0.995)	-0.082 (0.480)	0.045 (0.627)	0.034 (0.788)
WA	-0.042 (0.530)	-0.103 (0.353)	-0.018 (0.836)	0.175 (0.135)
Father born overseas	0.044 (0.416)	0.071 (0.418)	0.003 (0.965)	0.054 (0.568)
Mother born overseas	0.020 (0.767)	-0.047 (0.668)	0.036 (0.676)	-0.153 (0.152)
Married	0.129** (0.014)	-0.049 (0.574)	0.129* (0.056)	0.072 (0.390)
Child age 0 to 2	-0.014 (0.863)	0.147 (0.235)	-0.039 (0.682)	-0.056 (0.611)
Child age 3 to 4	0.007 (0.947)	-0.010 (0.951)	-0.139 (0.286)	0.003 (0.987)
Child age 5 to 9	-0.031 (0.674)	0.108 (0.358)	-0.069 (0.458)	0.014 (0.904)
Child age 10 to 14	-0.040 (0.508)	0.098 (0.321)	0.010 (0.900)	-0.040 (0.653)
Union member	0.114*** (0.006)	0.329*** (0.000)	0.167*** (0.001)	0.147** (0.018)
Has disability	-0.111*** (0.005)	-0.041 (0.528)	-0.015 (0.771)	-0.045 (0.491)
Constant	0.677** (0.012)	0.477 (0.266)	0.571 (0.106)	5.951*** (0.000)
Number of observations	251	241	196	162
R2	0.141	0.186	0.164	0.356

note: *** p<0.01, ** p<0.05, * p<0.1

Table 10f: Aggregate Returns to Education for the 2001 SET (ASCED), Males, Conditioning on Less than Year 12 – Advanced Diploma/Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma	-0.010 (0.745)	0.118** (0.011)	0.102** (0.014)	0.322*** (0.000)
Age 20 to 24	-0.451* (0.075)	(dropped)	-0.545* (0.061)	-0.040 (0.889)
Age 25 to 29	(dropped)	0.246 (0.490)	(dropped)	(dropped)
Age 30 to 34	-0.023 (0.835)	-0.011 (0.975)	0.023 (0.854)	0.079 (0.548)
Age 35 to 39	-0.054 (0.620)	0.006 (0.985)	0.035 (0.780)	0.207* (0.088)
Age 40 to 44	-0.003 (0.976)	0.023 (0.945)	0.024 (0.837)	0.299*** (0.010)
Age 45 to 49	-0.086 (0.419)	-0.048 (0.886)	-0.088 (0.474)	0.350*** (0.004)
Age 50 to 54	-0.071 (0.497)	-0.149 (0.656)	-0.034 (0.775)	0.333*** (0.005)
Age 55 to 59	-0.145 (0.175)	-0.123 (0.717)	-0.107 (0.384)	0.213* (0.080)
Age 60 to 64	-0.156 (0.175)	-0.179 (0.600)	-0.230 (0.102)	0.015 (0.913)
English is first language	0.023 (0.844)	-0.009 (0.963)	-0.236 (0.156)	-0.055 (0.691)
Non-English speaking country	0.083 (0.524)	0.048 (0.817)	-0.354** (0.050)	-0.168 (0.256)
NSW	-0.014 (0.797)	-0.017 (0.836)	0.002 (0.974)	0.039 (0.602)
VIC	-0.005 (0.926)	-0.103 (0.189)	-0.016 (0.819)	-0.020 (0.783)
QLD	-0.078 (0.180)	-0.046 (0.614)	-0.131* (0.094)	0.010 (0.904)
SA	0.046 (0.448)	0.007 (0.940)	-0.046 (0.549)	0.019 (0.813)
WA	0.023 (0.703)	-0.010 (0.905)	-0.007 (0.923)	0.154* (0.052)
Father born overseas	-0.054 (0.371)	-0.044 (0.637)	-0.034 (0.683)	-0.042 (0.638)
Mother born overseas	0.012 (0.851)	-0.043 (0.668)	0.032 (0.732)	-0.010 (0.912)
Married	0.111*** (0.008)	-0.003 (0.959)	0.156*** (0.005)	0.137** (0.019)
Child age 0 to 2	-0.079 (0.251)	0.002 (0.981)	-0.029 (0.738)	-0.008 (0.929)
Child age 3 to 4	-0.007 (0.928)	0.017 (0.882)	0.010 (0.929)	0.018 (0.867)
Child age 5 to 9	-0.075 (0.212)	0.059 (0.497)	-0.056 (0.472)	-0.036 (0.658)
Child age 10 to 14	-0.053 (0.333)	-0.038 (0.633)	-0.000 (0.995)	-0.067 (0.338)
Union member	0.156*** (0.000)	0.376*** (0.000)	0.228*** (0.000)	-0.000 (0.994)
Has disability	-0.133*** (0.000)	-0.054 (0.297)	0.003 (0.957)	-0.031 (0.518)
Constant	0.897*** (0.000)	0.678* (0.083)	0.907*** (0.000)	6.300*** (0.000)
Number of observations	397	364	298	272
R2	0.131	0.170	0.196	0.299

note: *** p<0.01, ** p<0.05, * p<0.1

Table 11f: Aggregate Returns to Education for the 2001 SET (ASCED), Males, Conditioning on Less than Year 12– Certificate III/IV Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV	0.058*** (0.000)	-0.057*** (0.000)	0.024 (0.160)	0.114*** (0.000)
Age 20 to 24	-0.092 (0.381)	0.019 (0.907)	0.017 (0.907)	0.273* (0.061)
Age 25 to 29	-0.079 (0.448)	-0.026 (0.871)	0.065 (0.647)	0.441*** (0.002)
Age 30 to 34	-0.042 (0.683)	-0.127 (0.422)	0.061 (0.671)	0.470*** (0.001)
Age 35 to 39	-0.059 (0.569)	-0.177 (0.262)	0.095 (0.507)	0.595*** (0.000)
Age 40 to 44	-0.036 (0.728)	-0.208 (0.188)	0.056 (0.692)	0.557*** (0.000)
Age 45 to 49	-0.065 (0.528)	-0.185 (0.242)	0.084 (0.558)	0.570*** (0.000)
Age 50 to 54	-0.045 (0.668)	-0.256 (0.107)	0.046 (0.747)	0.610*** (0.000)
Age 55 to 59	-0.096 (0.359)	-0.287* (0.072)	0.018 (0.900)	0.563*** (0.000)
Age 60 to 64	-0.165 (0.119)	-0.386** (0.018)	-0.104 (0.487)	0.397*** (0.009)
English is first language	-0.019 (0.520)	0.102** (0.022)	-0.034 (0.503)	0.124*** (0.007)
Non-English speaking country	-0.098*** (0.005)	0.118** (0.023)	0.032 (0.603)	0.004 (0.935)
NSW	0.021 (0.250)	-0.026 (0.360)	0.024 (0.422)	0.027 (0.334)
VIC	0.029 (0.106)	-0.041 (0.142)	0.011 (0.712)	0.032 (0.262)
QLD	-0.003 (0.874)	-0.000 (0.999)	-0.020 (0.507)	-0.031 (0.279)
SA	0.001 (0.950)	0.003 (0.922)	-0.042 (0.202)	-0.064** (0.042)
WA	0.023 (0.255)	-0.004 (0.891)	0.028 (0.387)	0.115*** (0.000)
Father born overseas	-0.026 (0.142)	-0.006 (0.833)	0.008 (0.764)	0.022 (0.436)
Mother born overseas	0.041** (0.030)	0.010 (0.738)	0.029 (0.358)	-0.007 (0.822)
Married	0.129*** (0.000)	-0.029 (0.182)	0.119*** (0.000)	0.068*** (0.002)
Child age 0 to 2	-0.043** (0.021)	0.045 (0.120)	-0.011 (0.719)	0.060** (0.034)
Child age 3 to 4	0.012 (0.607)	0.078** (0.037)	-0.005 (0.899)	0.033 (0.379)
Child age 5 to 9	-0.022 (0.232)	0.015 (0.594)	-0.000 (0.991)	-0.003 (0.921)
Child age 10 to 14	-0.016 (0.410)	0.019 (0.531)	0.024 (0.463)	-0.030 (0.309)
Union member	0.121*** (0.000)	0.397*** (0.000)	0.229*** (0.000)	0.126*** (0.000)
Has disability	-0.089*** (0.000)	-0.022 (0.218)	-0.059*** (0.002)	-0.029 (0.114)
Constant	0.855*** (0.000)	0.698*** (0.000)	0.597*** (0.000)	5.798*** (0.000)
Number of observations	3,203	3,077	2,113	1,876
R2	0.109	0.159	0.109	0.163

note: *** p<0.01, ** p<0.05, * p<0.1

Table 12f: Aggregate Returns to Education for the 2001 SET (ASCED), Males, Conditioning on Less than Year 12 – Certificate I/II Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II	-0.003 (0.905)	-0.046 (0.252)	-0.031 (0.472)	0.045 (0.313)
Age 20 to 24	0.012 (0.893)	0.010 (0.934)	0.067 (0.580)	0.224* (0.080)
Age 25 to 29	0.016 (0.857)	-0.078 (0.516)	-0.046 (0.702)	0.306** (0.013)
Age 30 to 34	0.142 (0.118)	-0.084 (0.497)	0.035 (0.782)	0.454*** (0.000)
Age 35 to 39	0.147* (0.093)	-0.090 (0.444)	0.150 (0.200)	0.594*** (0.000)
Age 40 to 44	0.132 (0.145)	-0.201 (0.106)	-0.013 (0.919)	0.520*** (0.000)
Age 45 to 49	0.150 (0.104)	-0.247** (0.048)	0.023 (0.856)	0.714*** (0.000)
Age 50 to 54	0.137 (0.132)	-0.241* (0.052)	0.133 (0.296)	0.580*** (0.000)
Age 55 to 59	0.059 (0.546)	-0.395*** (0.004)	-0.127 (0.376)	0.411*** (0.007)
Age 60 to 64	-0.001 (0.989)	-0.399*** (0.005)	-0.107 (0.479)	0.628*** (0.001)
English is first language	0.169* (0.061)	0.138 (0.364)	-0.102 (0.505)	-0.056 (0.744)
Non-English speaking country	0.033 (0.709)	-0.010 (0.946)	-0.014 (0.918)	-0.146 (0.365)
NSW	0.021 (0.724)	-0.170** (0.026)	-0.127 (0.137)	-0.001 (0.987)
VIC	-0.064 (0.270)	-0.058 (0.453)	-0.103 (0.204)	-0.046 (0.549)
QLD	-0.031 (0.604)	-0.155* (0.051)	-0.220** (0.010)	-0.053 (0.532)
SA	0.003 (0.960)	-0.154** (0.049)	-0.134 (0.108)	-0.032 (0.699)
WA	-0.053 (0.418)	-0.064 (0.466)	-0.063 (0.481)	-0.026 (0.773)
Father born overseas	0.013 (0.806)	0.086 (0.224)	-0.026 (0.740)	0.047 (0.580)
Mother born overseas	-0.006 (0.911)	-0.090 (0.236)	-0.005 (0.950)	-0.018 (0.846)
Married	0.154*** (0.000)	0.055 (0.318)	0.175*** (0.002)	0.061 (0.320)
Child age 0 to 2	-0.090 (0.109)	-0.055 (0.470)	-0.006 (0.941)	0.025 (0.765)
Child age 3 to 4	-0.018 (0.802)	-0.101 (0.304)	-0.050 (0.649)	0.053 (0.649)
Child age 5 to 9	-0.004 (0.945)	-0.008 (0.925)	-0.020 (0.823)	-0.050 (0.581)
Child age 10 to 14	-0.009 (0.877)	-0.013 (0.870)	0.048 (0.608)	0.066 (0.468)
Union member	0.195*** (0.000)	0.301*** (0.000)	0.217*** (0.000)	0.117** (0.022)
Has disability	-0.182*** (0.000)	-0.003 (0.955)	-0.099** (0.039)	-0.062 (0.226)
Constant	0.527*** (0.000)	0.738*** (0.000)	0.781*** (0.000)	6.045*** (0.000)
Number of observations	591	522	404	317
R2	0.192	0.143	0.156	0.234

note: *** p<0.01, ** p<0.05, * p<0.1

Table 13f: Aggregate Returns to Education for the 2005 SET (ASCED), Males, Conditioning on Less than Year 12 – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	-0.007 (0.862)	0.053 (0.429)	0.087 (0.147)	0.364*** (0.000)
Age 20 to 24	-0.105 (0.709)	(dropped)	(dropped)	(dropped)
Age 25 to 29	(dropped)	-0.024 (0.961)	0.028 (0.944)	0.337 (0.420)
Age 30 to 34	-0.038 (0.855)	-0.151 (0.669)	-0.070 (0.816)	0.464 (0.135)
Age 35 to 39	0.035 (0.882)	-0.258 (0.527)	0.024 (0.945)	0.831** (0.026)
Age 40 to 44	-0.031 (0.879)	-0.254 (0.477)	-0.084 (0.778)	0.650** (0.038)
Age 45 to 49	-0.066 (0.743)	-0.280 (0.425)	-0.034 (0.908)	0.586* (0.054)
Age 50 to 54	-0.044 (0.826)	-0.533 (0.140)	-0.197 (0.517)	0.637* (0.052)
Age 55 to 59	-0.059 (0.765)	-0.481 (0.171)	-0.110 (0.706)	0.584* (0.059)
Age 60 to 64	-0.281 (0.181)	-0.311 (0.403)	-0.062 (0.849)	0.622* (0.061)
English is first language	0.212 (0.221)	-0.086 (0.789)	0.469* (0.084)	0.208 (0.668)
Non-English speaking country	0.098 (0.448)	0.056 (0.821)	0.090 (0.610)	0.321 (0.224)
NSW	0.013 (0.843)	-0.010 (0.932)	-0.015 (0.887)	0.053 (0.659)
VIC	0.033 (0.607)	0.032 (0.770)	-0.069 (0.494)	-0.035 (0.766)
QLD	0.018 (0.773)	0.058 (0.585)	-0.082 (0.415)	0.085 (0.460)
SA	0.027 (0.714)	0.096 (0.484)	-0.035 (0.772)	-0.137 (0.354)
WA	0.096 (0.190)	0.139 (0.279)	-0.045 (0.701)	0.054 (0.665)
Father born overseas	0.015 (0.835)	-0.080 (0.512)	0.099 (0.501)	0.006 (0.972)
Mother born overseas	-0.065 (0.432)	0.032 (0.822)	-0.094 (0.562)	-0.018 (0.910)
Married	0.139*** (0.008)	0.041 (0.670)	0.015 (0.863)	0.088 (0.377)
Child age 0 to 2	-0.124 (0.153)	-0.086 (0.555)	-0.070 (0.597)	0.096 (0.537)
Child age 3 to 4	-0.027 (0.814)	0.047 (0.800)	-0.023 (0.899)	0.039 (0.838)
Child age 5 to 9	-0.080 (0.323)	-0.058 (0.688)	-0.045 (0.714)	-0.058 (0.683)
Child age 10 to 14	-0.084 (0.224)	0.038 (0.755)	-0.062 (0.562)	-0.072 (0.530)
Union member	0.099** (0.032)	0.339*** (0.000)	0.170** (0.011)	0.046 (0.536)
Has disability	-0.139*** (0.001)	-0.049 (0.502)	-0.053 (0.443)	-0.110 (0.155)
Constant	0.697*** (0.010)	0.948* (0.055)	0.423 (0.310)	5.885*** (0.000)
Number of observations	199	192	163	138
R2	0.186	0.190	0.127	0.318

note: *** p<0.01, ** p<0.05, * p<0.1

Table 14f: Aggregate Returns to Education for the 2005 SET (ASCED), Males, Conditioning on Less than Year 12 – Advanced Diploma/Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma	0.019 (0.503)	0.011 (0.827)	0.043 (0.365)	0.298*** (0.000)
Age 20 to 24	-0.142 (0.384)	(dropped)	-0.283 (0.397)	-0.048 (0.888)
Age 25 to 29	(dropped)	-0.000 (1.000)	-0.221 (0.238)	-0.058 (0.786)
Age 30 to 34	-0.113 (0.294)	-0.120 (0.735)	(dropped)	(dropped)
Age 35 to 39	-0.082 (0.368)	-0.133 (0.697)	0.051 (0.758)	0.100 (0.573)
Age 40 to 44	-0.078 (0.366)	-0.196 (0.563)	0.038 (0.812)	0.106 (0.543)
Age 45 to 49	-0.104 (0.244)	-0.241 (0.479)	0.027 (0.873)	0.145 (0.424)
Age 50 to 54	-0.062 (0.492)	-0.292 (0.390)	0.062 (0.713)	0.246 (0.179)
Age 55 to 59	-0.121 (0.174)	-0.409 (0.229)	-0.009 (0.958)	0.217 (0.241)
Age 60 to 64	-0.123 (0.188)	-0.513 (0.135)	-0.147 (0.409)	0.410* (0.055)
English is first language	0.051 (0.593)	0.197 (0.273)	-0.100 (0.652)	-0.099 (0.625)
Non-English speaking country	0.083 (0.295)	-0.128 (0.346)	0.135 (0.439)	-0.142 (0.496)
NSW	0.051 (0.330)	-0.028 (0.755)	-0.061 (0.476)	0.077 (0.458)
VIC	-0.045 (0.364)	-0.024 (0.783)	-0.087 (0.296)	0.036 (0.715)
QLD	0.045 (0.384)	-0.051 (0.560)	-0.079 (0.363)	0.038 (0.709)
SA	0.001 (0.988)	0.074 (0.432)	0.020 (0.831)	0.021 (0.844)
WA	-0.012 (0.836)	0.058 (0.580)	0.006 (0.947)	0.053 (0.642)
Father born overseas	0.013 (0.762)	-0.071 (0.342)	-0.063 (0.411)	0.009 (0.914)
Mother born overseas	-0.069 (0.156)	0.106 (0.204)	0.009 (0.919)	-0.030 (0.746)
Married	0.115*** (0.002)	0.011 (0.872)	0.046 (0.488)	0.122 (0.106)
Child age 0 to 2	-0.028 (0.661)	-0.116 (0.291)	-0.141 (0.184)	0.005 (0.967)
Child age 3 to 4	0.025 (0.750)	-0.153 (0.250)	0.016 (0.901)	0.157 (0.265)
Child age 5 to 9	0.033 (0.556)	-0.058 (0.548)	0.046 (0.624)	0.100 (0.330)
Child age 10 to 14	0.042 (0.403)	-0.109 (0.205)	-0.045 (0.592)	0.096 (0.339)
Union member	0.111*** (0.002)	0.287*** (0.000)	0.172*** (0.002)	0.105* (0.087)
Has disability	-0.101*** (0.001)	0.009 (0.872)	-0.060 (0.271)	-0.147** (0.014)
Constant	0.860*** (0.000)	0.667* (0.087)	0.857*** (0.003)	6.538*** (0.000)
Number of observations	395	374	293	232
R2	0.124	0.146	0.113	0.225

note: *** p<0.01, ** p<0.05, * p<0.1

Table 15f: Aggregate Returns to Education for the 2005 SET (ASCED), Males, Conditioning on Less than Year 12 – Certificate III/IV Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV	0.036*** (0.000)	-0.032* (0.063)	0.001 (0.977)	0.113*** (0.000)
Age 20 to 24	-0.098 (0.298)	0.241 (0.132)	-0.049 (0.778)	0.567** (0.037)
Age 25 to 29	-0.046 (0.625)	0.173 (0.279)	-0.088 (0.610)	0.675** (0.013)
Age 30 to 34	-0.076 (0.417)	0.137 (0.389)	0.001 (0.996)	0.720*** (0.008)
Age 35 to 39	-0.051 (0.589)	0.039 (0.805)	-0.027 (0.875)	0.742*** (0.006)
Age 40 to 44	-0.046 (0.619)	-0.018 (0.909)	-0.001 (0.997)	0.762*** (0.005)
Age 45 to 49	-0.059 (0.526)	-0.061 (0.701)	-0.076 (0.657)	0.747*** (0.006)
Age 50 to 54	-0.045 (0.629)	-0.037 (0.816)	-0.041 (0.813)	0.782*** (0.004)
Age 55 to 59	-0.097 (0.301)	-0.161 (0.313)	-0.081 (0.638)	0.713*** (0.009)
Age 60 to 64	-0.117 (0.219)	-0.122 (0.450)	-0.075 (0.666)	0.719*** (0.009)
English is first language	-0.020 (0.579)	-0.061 (0.321)	-0.053 (0.496)	0.185** (0.039)
Non-English speaking country	0.041 (0.175)	-0.168*** (0.001)	-0.186*** (0.001)	0.177*** (0.009)
NSW	0.010 (0.562)	-0.063** (0.036)	0.007 (0.818)	0.016 (0.619)
VIC	0.000 (0.985)	-0.074** (0.016)	-0.035 (0.279)	0.028 (0.402)
QLD	0.022 (0.215)	-0.051* (0.093)	-0.057* (0.074)	0.020 (0.542)
SA	0.009 (0.669)	-0.044 (0.212)	-0.027 (0.463)	-0.035 (0.356)
WA	0.024 (0.226)	-0.032 (0.362)	0.012 (0.754)	0.091** (0.012)
Father born overseas	-0.014 (0.375)	-0.026 (0.370)	-0.013 (0.672)	0.021 (0.516)
Mother born overseas	-0.016 (0.344)	0.018 (0.555)	0.025 (0.431)	-0.008 (0.800)
Married	0.106*** (0.000)	0.035 (0.134)	0.091*** (0.000)	0.112*** (0.000)
Child age 0 to 2	-0.033* (0.095)	-0.071** (0.032)	-0.074** (0.035)	0.030 (0.389)
Child age 3 to 4	-0.051** (0.043)	-0.076* (0.081)	0.018 (0.717)	0.004 (0.926)
Child age 5 to 9	-0.019 (0.305)	-0.063* (0.054)	-0.036 (0.290)	0.016 (0.660)
Child age 10 to 14	-0.007 (0.690)	0.000 (0.991)	-0.011 (0.733)	0.108*** (0.001)
Union member	0.093*** (0.000)	0.314*** (0.000)	0.193*** (0.000)	0.137*** (0.000)
Has disability	-0.096*** (0.000)	-0.018 (0.347)	-0.044** (0.030)	-0.060*** (0.004)
Constant	0.922*** (0.000)	0.724*** (0.000)	0.795*** (0.000)	5.670*** (0.000)
Number of observations	2,751	2,660	2,039	1,691
R2	0.094	0.134	0.071	0.133

note: *** p<0.01, ** p<0.05, * p<0.1

Table 16f: Aggregate Returns to Education for the 2005 SET (ASCED), Males, Conditioning on Less than Year 12 – Certificate I/II Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II	-0.010 (0.696)	0.066* (0.096)	0.011 (0.792)	0.038 (0.389)
Age 20 to 24	0.210** (0.021)	-0.047 (0.750)	-0.087 (0.560)	0.283* (0.084)
Age 25 to 29	0.263*** (0.005)	-0.147 (0.324)	-0.094 (0.558)	0.371** (0.033)
Age 30 to 34	0.259*** (0.005)	-0.064 (0.668)	-0.046 (0.764)	0.459*** (0.006)
Age 35 to 39	0.238*** (0.006)	-0.125 (0.380)	-0.052 (0.724)	0.456*** (0.005)
Age 40 to 44	0.183** (0.036)	-0.243* (0.093)	-0.115 (0.441)	0.481*** (0.005)
Age 45 to 49	0.202** (0.021)	-0.284** (0.047)	-0.034 (0.819)	0.500*** (0.002)
Age 50 to 54	0.273*** (0.003)	-0.374** (0.011)	0.029 (0.855)	0.592*** (0.001)
Age 55 to 59	0.240*** (0.007)	-0.432*** (0.003)	-0.095 (0.535)	0.463*** (0.007)
Age 60 to 64	0.122 (0.215)	-0.449*** (0.004)	-0.080 (0.638)	0.492*** (0.010)
English is first language	-0.124* (0.099)	0.128 (0.262)	-0.150 (0.215)	0.078 (0.607)
Non-English speaking country	0.012 (0.886)	-0.009 (0.942)	-0.132 (0.315)	0.002 (0.990)
NSW	-0.024 (0.660)	-0.052 (0.508)	0.089 (0.306)	-0.137 (0.107)
VIC	-0.002 (0.964)	-0.053 (0.469)	0.030 (0.706)	-0.017 (0.835)
QLD	0.024 (0.679)	-0.077 (0.368)	-0.086 (0.355)	-0.114 (0.223)
SA	-0.060 (0.265)	0.029 (0.715)	0.054 (0.538)	-0.125 (0.147)
WA	-0.007 (0.907)	-0.024 (0.801)	-0.041 (0.682)	-0.077 (0.429)
Father born overseas	-0.008 (0.854)	-0.027 (0.655)	0.041 (0.536)	0.096 (0.169)
Mother born overseas	-0.070 (0.139)	0.037 (0.587)	-0.097 (0.189)	0.026 (0.735)
Married	0.138*** (0.000)	0.117** (0.031)	0.207*** (0.000)	0.201*** (0.001)
Child age 0 to 2	-0.143*** (0.010)	-0.118 (0.156)	-0.060 (0.511)	-0.140 (0.118)
Child age 3 to 4	-0.119 (0.102)	-0.069 (0.527)	0.048 (0.695)	-0.036 (0.743)
Child age 5 to 9	0.009 (0.861)	-0.080 (0.304)	0.122 (0.145)	0.020 (0.824)
Child age 10 to 14	0.009 (0.858)	-0.138* (0.068)	-0.017 (0.841)	-0.037 (0.681)
Union member	0.126*** (0.000)	0.313*** (0.000)	0.181*** (0.000)	0.066 (0.184)
Has disability	-0.130*** (0.000)	-0.028 (0.526)	-0.071 (0.148)	-0.000 (1.000)
Constant	0.762*** (0.000)	0.707*** (0.000)	0.781*** (0.000)	6.097*** (0.000)
Number of observations	510	469	357	330
R2	0.167	0.174	0.143	0.170

note: *** p<0.01, ** p<0.05, * p<0.1

Section G: Using Year 12 Completers in the Treatment and Comparison Groups, Females

Table 1g: Aggregate Returns to Education for the 1997 SET (ABSCQ), Females, Conditioning on School Completion – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	0.052*** (0.000)	0.069*** (0.002)	0.056*** (0.006)	0.272*** (0.000)
Age 20 to 24	0.009 (0.867)	-0.007 (0.957)	0.033 (0.886)	-0.056 (0.641)
Age 25 to 29	0.036 (0.511)	0.092 (0.472)	0.134 (0.562)	0.151 (0.204)
Age 30 to 34	-0.015 (0.787)	0.081 (0.529)	0.152 (0.515)	0.221* (0.066)
Age 35 to 39	0.043 (0.442)	-0.028 (0.830)	0.136 (0.559)	0.264** (0.028)
Age 40 to 44	0.046 (0.412)	-0.110 (0.397)	0.116 (0.617)	0.270** (0.025)
Age 45 to 49	-0.004 (0.939)	-0.045 (0.730)	0.064 (0.783)	0.302** (0.012)
Age 50 to 54	-0.018 (0.753)	0.016 (0.905)	0.213 (0.363)	0.240** (0.047)
Age 55 to 59	(dropped)	-0.464*** (0.001)	-0.040 (0.870)	0.361** (0.020)
Age 60 to 64	-0.103 (0.351)	(dropped)	(dropped)	(dropped)
English is first language	0.013 (0.655)	-0.085** (0.045)	-0.075* (0.053)	0.016 (0.618)
Non-English speaking country	-0.064* (0.085)	-0.088 (0.108)	-0.073 (0.130)	0.085** (0.030)
NSW	0.029 (0.221)	-0.043 (0.221)	0.022 (0.487)	-0.016 (0.537)
VIC	0.069*** (0.004)	0.013 (0.714)	0.097*** (0.002)	-0.029 (0.277)
QLD	0.073*** (0.005)	0.017 (0.652)	0.016 (0.647)	-0.076*** (0.006)
SA	0.031 (0.311)	-0.044 (0.320)	-0.014 (0.718)	-0.125*** (0.001)
WA	-0.007 (0.818)	0.026 (0.555)	0.056 (0.150)	-0.052 (0.121)
Married	0.058*** (0.001)	-0.142*** (0.000)	-0.003 (0.911)	0.047*** (0.009)
Child age 0 to 2	-0.190*** (0.000)	-0.353*** (0.000)	-0.123*** (0.000)	-0.001 (0.971)
Child age 3 to 4	-0.140*** (0.000)	-0.266*** (0.000)	-0.105* (0.060)	-0.099** (0.049)
Child age 5 to 9	-0.146*** (0.000)	-0.179*** (0.000)	-0.155*** (0.000)	-0.060* (0.081)
Child age 10 to 14	-0.059** (0.025)	-0.075* (0.060)	-0.082** (0.024)	-0.008 (0.791)
Union member	0.136*** (0.000)	0.180*** (0.000)	0.224*** (0.000)	0.034* (0.058)
Has disability	-0.014 (0.520)	-0.106*** (0.001)	-0.073** (0.011)	-0.017 (0.493)
Constant	0.779*** (0.000)	0.781*** (0.000)	0.655*** (0.006)	6.158*** (0.000)
Number of observations	1,791	1,675	1,607	1,032
R2	0.118	0.194	0.112	0.350

note: *** p<0.01, ** p<0.05, * p<0.1

Table 2g: Aggregate Returns to Education for the 1997 SET (ABSCQ), Females, Conditioning on School Completion – Associate Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma	0.005 (0.885)	0.026 (0.627)	-0.007 (0.896)	0.059 (0.183)
Age 20 to 24	0.048 (0.781)	0.082 (0.725)	0.374* (0.088)	0.193 (0.192)
Age 25 to 29	0.026 (0.883)	0.104 (0.664)	0.463** (0.039)	0.363** (0.019)
Age 30 to 34	-0.082 (0.653)	0.056 (0.824)	0.368 (0.116)	0.541*** (0.001)
Age 35 to 39	-0.016 (0.932)	0.011 (0.967)	0.293 (0.217)	0.486*** (0.005)
Age 40 to 44	0.068 (0.723)	-0.015 (0.956)	0.330 (0.178)	0.323* (0.080)
Age 45 to 49	-0.088 (0.628)	-0.106 (0.671)	0.368 (0.116)	0.533*** (0.001)
Age 50 to 54	-0.103 (0.589)	-0.119 (0.654)	0.284 (0.267)	0.310 (0.102)
Age 55 to 59	0.029 (0.921)	-0.111 (0.780)	0.548 (0.141)	(dropped) .
Age 60 to 64	-0.265 (0.275)	-0.025 (0.944)	0.078 (0.800)	(dropped) .
English is first language	0.051 (0.536)	-0.166 (0.125)	-0.118 (0.253)	0.003 (0.969)
Non-English speaking country	0.016 (0.876)	-0.021 (0.895)	0.054 (0.705)	-0.113 (0.367)
NSW	0.046 (0.516)	-0.059 (0.554)	-0.018 (0.841)	-0.105 (0.166)
VIC	0.066 (0.371)	0.045 (0.666)	0.046 (0.631)	-0.147** (0.044)
QLD	0.079 (0.299)	-0.179* (0.085)	-0.232** (0.018)	-0.086 (0.340)
SA	-0.042 (0.643)	-0.049 (0.724)	-0.130 (0.292)	-0.193* (0.099)
WA	0.031 (0.722)	0.030 (0.811)	-0.096 (0.395)	0.011 (0.900)
Married	0.086* (0.055)	-0.093 (0.153)	0.016 (0.796)	0.043 (0.401)
Child age 0 to 2	-0.203*** (0.002)	-0.341*** (0.001)	-0.209** (0.022)	0.049 (0.639)
Child age 3 to 4	-0.156 (0.147)	-0.465*** (0.006)	-0.238 (0.127)	-0.008 (0.968)
Child age 5 to 9	-0.249*** (0.009)	-0.137 (0.411)	-0.155 (0.242)	0.003 (0.981)
Child age 10 to 14	0.028 (0.736)	-0.038 (0.756)	-0.075 (0.511)	0.000 (0.998)
Union member	0.179*** (0.000)	-0.055 (0.430)	0.115* (0.073)	0.132** (0.023)
Has disability	-0.052 (0.340)	-0.026 (0.739)	0.084 (0.265)	0.075 (0.246)
Constant	0.739*** (0.000)	0.897*** (0.001)	0.526** (0.036)	5.953*** (0.000)
Number of observations	329	296	298	178
R2	0.137	0.177	0.133	0.304

note: *** p<0.01, ** p<0.05, * p<0.1

Table 3g: Aggregate Returns to Education for the 1997 SET (ABSCQ), Females, Conditioning on School Completion – Skilled Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications	0.022	-0.020	0.109	-0.098
	(0.775)	(0.854)	(0.287)	(0.230)
Age 20 to 24	-0.329	0.008	-0.049	-0.577*
	(0.155)	(0.979)	(0.856)	(0.072)
Age 25 to 29	-0.309	-0.098	-0.137	-0.537
	(0.191)	(0.757)	(0.618)	(0.111)
Age 30 to 34	-0.309	0.031	0.083	-0.367
	(0.182)	(0.925)	(0.762)	(0.275)
Age 35 to 39	-0.175	-0.262	0.175	-0.319
	(0.517)	(0.487)	(0.592)	(0.351)
Age 40 to 44	(dropped)	(dropped)	(dropped)	(dropped)

Age 45 to 49	-0.309	-0.090	0.026	-0.527
	(0.260)	(0.810)	(0.942)	(0.136)
Age 50 to 54	-0.378	-0.447	(dropped)	(dropped)
	(0.190)	(0.257)	.	.
Age 55 to 59	(dropped)	(dropped)	(dropped)	(dropped)

Age 60 to 64	(dropped)	(dropped)	(dropped)	(dropped)

English is first language	0.176	-0.024	0.128	0.214
	(0.283)	(0.905)	(0.530)	(0.295)
Non-English speaking country	-0.038	0.053	0.243	0.137
	(0.856)	(0.895)	(0.369)	(0.598)
NSW	0.021	-0.022	0.114	0.081
	(0.881)	(0.913)	(0.543)	(0.619)
VIC	0.033	-0.011	0.128	0.088
	(0.789)	(0.951)	(0.437)	(0.567)
QLD	-0.011	0.079	0.046	-0.014
	(0.923)	(0.641)	(0.776)	(0.915)
SA	-0.003	0.193	-0.164	0.015
	(0.987)	(0.441)	(0.481)	(0.926)
WA	0.064	0.012	-0.281	(dropped)
	(0.751)	(0.962)	(0.423)	.
Married	0.026	-0.024	0.073	0.046
	(0.769)	(0.853)	(0.532)	(0.613)
Child age 0 to 2	-0.281**	-0.528***	-0.282	0.013
	(0.023)	(0.006)	(0.161)	(0.956)
Child age 3 to 4	-0.218	-0.585**	-0.291	-0.151
	(0.206)	(0.043)	(0.289)	(0.637)
Child age 5 to 9	-0.413***	-0.237	-0.419**	-0.224
	(0.005)	(0.285)	(0.023)	(0.224)
Child age 10 to 14	-0.125	-0.314	-0.138	0.300
	(0.590)	(0.364)	(0.668)	(0.234)
Union member	0.117	0.154	0.184	0.031
	(0.294)	(0.321)	(0.199)	(0.797)
Has disability	-0.062	-0.056	0.162	0.127
	(0.575)	(0.720)	(0.312)	(0.438)
Constant	1.047***	0.768**	0.554*	6.461***
	(0.000)	(0.027)	(0.060)	(0.000)
Number of observations	92	86	76	48
R2	0.218	0.277	0.236	0.407

note: *** p<0.01, ** p<0.05, * p<0.1

Table 4g: Aggregate Returns to Education for the 1997 SET (ABSCQ), Females, Conditioning on School Completion – Basic Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications	-0.015	0.060	0.047	0.010
	(0.576)	(0.113)	(0.205)	(0.696)
Age 20 to 24	0.047	0.178**	0.239***	0.289***
	(0.462)	(0.045)	(0.004)	(0.000)
Age 25 to 29	0.047	0.277***	0.326***	0.469***
	(0.495)	(0.004)	(0.000)	(0.000)
Age 30 to 34	0.018	0.150	0.319***	0.491***
	(0.801)	(0.135)	(0.001)	(0.000)
Age 35 to 39	0.124	0.095	0.300***	0.503***
	(0.104)	(0.375)	(0.003)	(0.000)
Age 40 to 44	0.036	-0.045	0.266**	0.457***
	(0.675)	(0.717)	(0.024)	(0.000)
Age 45 to 49	0.004	-0.150	0.146	0.571***
	(0.960)	(0.183)	(0.190)	(0.000)
Age 50 to 54	0.046	0.115	0.334**	0.471***
	(0.657)	(0.424)	(0.012)	(0.000)
Age 55 to 59	-0.083	-0.151	0.241	0.191
	(0.474)	(0.417)	(0.155)	(0.291)
Age 60 to 64	-0.913***	(dropped)	(dropped)	(dropped)
	(0.009)	.	.	.
English is first language	0.006	0.029	-0.052	-0.063
	(0.915)	(0.682)	(0.475)	(0.224)
Non-English speaking country	-0.032	-0.097	-0.089	-0.106
	(0.674)	(0.335)	(0.379)	(0.113)
NSW	0.054	-0.058	-0.011	-0.013
	(0.269)	(0.410)	(0.881)	(0.788)
VIC	0.053	-0.018	0.043	-0.008
	(0.308)	(0.804)	(0.560)	(0.877)
QLD	0.040	-0.030	-0.047	-0.096*
	(0.439)	(0.677)	(0.518)	(0.058)
SA	0.018	-0.111	-0.106	-0.105*
	(0.747)	(0.170)	(0.184)	(0.071)
WA	0.030	0.061	0.034	-0.031
	(0.585)	(0.441)	(0.668)	(0.567)
Married	0.084***	-0.077*	0.012	0.068**
	(0.006)	(0.085)	(0.773)	(0.017)
Child age 0 to 2	-0.329***	-0.406***	-0.186***	-0.009
	(0.000)	(0.000)	(0.003)	(0.871)
Child age 3 to 4	-0.237***	-0.252**	-0.113	0.053
	(0.001)	(0.020)	(0.304)	(0.505)
Child age 5 to 9	-0.223***	-0.251***	-0.237***	-0.094
	(0.000)	(0.003)	(0.005)	(0.145)
Child age 10 to 14	-0.031	-0.118	-0.122	0.017
	(0.624)	(0.195)	(0.184)	(0.786)
Union member	0.179***	0.048	0.137***	0.040
	(0.000)	(0.302)	(0.003)	(0.212)
Has disability	-0.096***	-0.078	0.023	-0.043
	(0.006)	(0.121)	(0.649)	(0.233)
Constant	0.783***	0.569***	0.523***	5.924***
	(0.000)	(0.000)	(0.000)	(0.000)
Number of observations	681	594	565	361
R2	0.161	0.176	0.084	0.334

note: *** p<0.01, ** p<0.05, * p<0.1

Table 5g: Aggregate Returns to Education for the 2001 SET (ABSCQ), Females, Conditioning on School Completion – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	0.063*** (0.000)	0.038* (0.060)	0.073*** (0.000)	0.280*** (0.000)
Age 20 to 24	-0.115 (0.109)	0.394*** (0.000)	-0.010 (0.893)	-0.335*** (0.000)
Age 25 to 29	-0.082 (0.248)	0.480*** (0.000)	0.067 (0.362)	-0.146** (0.016)
Age 30 to 34	-0.060 (0.404)	0.463*** (0.000)	0.141* (0.060)	-0.040 (0.525)
Age 35 to 39	-0.129* (0.075)	0.487*** (0.000)	0.143* (0.059)	-0.000 (0.995)
Age 40 to 44	-0.094 (0.197)	0.394*** (0.000)	0.148** (0.050)	0.038 (0.549)
Age 45 to 49	-0.058 (0.420)	0.395*** (0.000)	0.071 (0.348)	0.044 (0.486)
Age 50 to 54	-0.135* (0.064)	0.213* (0.053)	-0.007 (0.928)	-0.027 (0.670)
Age 55 to 59	-0.125 (0.111)	-0.013 (0.917)	(dropped)	(dropped)
Age 60 to 64	(dropped)	(dropped)	(dropped)	(dropped)
English is first language	-0.034 (0.297)	-0.183*** (0.000)	-0.130*** (0.006)	0.076* (0.051)
Non-English speaking country	-0.136*** (0.001)	-0.068 (0.267)	-0.074 (0.192)	0.074 (0.126)
NSW	0.017 (0.449)	-0.039 (0.248)	-0.016 (0.622)	0.034 (0.267)
VIC	0.004 (0.868)	-0.031 (0.340)	0.045 (0.136)	-0.037 (0.193)
QLD	-0.003 (0.895)	-0.015 (0.682)	-0.047 (0.173)	-0.064** (0.041)
SA	-0.016 (0.572)	-0.047 (0.248)	-0.034 (0.383)	-0.106*** (0.005)
WA	0.016 (0.528)	-0.010 (0.791)	0.008 (0.820)	-0.065* (0.054)
Father born overseas	0.028 (0.158)	-0.037 (0.204)	-0.047* (0.083)	-0.017 (0.525)
Mother born overseas	-0.009 (0.691)	0.035 (0.278)	0.002 (0.951)	0.018 (0.537)
Married	0.014 (0.360)	-0.011 (0.653)	0.032 (0.152)	-0.006 (0.744)
Child age 0 to 2	-0.201*** (0.000)	-0.497*** (0.000)	-0.211*** (0.000)	0.030 (0.433)
Child age 3 to 4	-0.185*** (0.000)	-0.554*** (0.000)	-0.375*** (0.000)	0.085 (0.139)
Child age 5 to 9	-0.052** (0.037)	-0.443*** (0.000)	-0.213*** (0.000)	0.089** (0.011)
Child age 10 to 14	-0.019 (0.465)	-0.322*** (0.000)	-0.117*** (0.001)	-0.158*** (0.000)
Union member	0.136*** (0.000)	0.141*** (0.000)	0.169*** (0.000)	-0.000 (0.986)
Has disability	-0.106*** (0.000)	-0.001 (0.964)	0.037 (0.139)	-0.100*** (0.000)
Constant	0.997*** (0.000)	0.479*** (0.000)	0.777*** (0.000)	6.580*** (0.000)
Number of observations	2,134	2,021	1,922	1,189
R2	0.130	0.220	0.109	0.317

note: *** p<0.01, ** p<0.05, * p<0.1

Table 6g: Aggregate Returns to Education for the 2001 SET (ABSCQ), Females, Conditioning on School Completion – Associate Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma	0.058 (0.131)	0.028 (0.593)	0.158*** (0.004)	0.028 (0.541)
Age 20 to 24	0.218 (0.216)	0.008 (0.973)	0.006 (0.979)	0.354** (0.049)
Age 25 to 29	0.195 (0.268)	0.055 (0.813)	0.042 (0.861)	0.503*** (0.005)
Age 30 to 34	0.182 (0.314)	0.017 (0.942)	0.112 (0.648)	0.632*** (0.001)
Age 35 to 39	0.112 (0.553)	0.006 (0.982)	-0.009 (0.973)	0.797*** (0.000)
Age 40 to 44	0.071 (0.712)	-0.147 (0.576)	0.165 (0.563)	0.865*** (0.000)
Age 45 to 49	0.121 (0.522)	-0.282 (0.263)	0.132 (0.611)	0.525** (0.011)
Age 50 to 54	-0.106 (0.642)	-0.388 (0.225)	0.077 (0.814)	0.676** (0.012)
Age 55 to 59	0.082 (0.697)	-0.545** (0.050)	-0.190 (0.517)	(dropped) (dropped)
Age 60 to 64	0.300 (0.253)	-0.706* (0.069)	(dropped) (dropped)	(dropped) (dropped)
English is first language	-0.022 (0.795)	-0.231* (0.051)	-0.238* (0.077)	0.112 (0.295)
Non-English speaking country	-0.175 (0.123)	-0.221 (0.142)	-0.240 (0.123)	0.150 (0.262)
NSW	0.056 (0.416)	0.021 (0.823)	-0.184* (0.083)	-0.059 (0.494)
VIC	0.075 (0.283)	-0.062 (0.524)	-0.028 (0.796)	-0.092 (0.287)
QLD	0.037 (0.617)	-0.224** (0.035)	-0.037 (0.743)	-0.180* (0.079)
SA	0.033 (0.719)	-0.063 (0.634)	-0.060 (0.653)	-0.218** (0.048)
WA	0.057 (0.453)	-0.121 (0.255)	0.018 (0.879)	-0.163* (0.091)
Father born overseas	0.005 (0.930)	-0.179** (0.026)	-0.180** (0.040)	-0.008 (0.926)
Mother born overseas	0.034 (0.608)	0.188** (0.034)	0.165* (0.095)	-0.001 (0.992)
Married	0.084* (0.066)	-0.014 (0.829)	0.049 (0.480)	-0.003 (0.958)
Child age 0 to 2	-0.171*** (0.003)	-0.442*** (0.000)	-0.192** (0.029)	-0.026 (0.753)
Child age 3 to 4	-0.171** (0.038)	-0.637*** (0.000)	-0.454*** (0.000)	-0.006 (0.970)
Child age 5 to 9	-0.065 (0.432)	-0.364*** (0.001)	-0.226* (0.056)	-0.049 (0.629)
Child age 10 to 14	0.014 (0.879)	-0.406*** (0.002)	-0.171 (0.234)	-0.082 (0.570)
Union member	0.151*** (0.005)	-0.114* (0.098)	0.074 (0.296)	-0.073 (0.247)
Has disability	-0.047 (0.353)	0.122* (0.085)	0.023 (0.752)	-0.104* (0.080)
Constant	0.624*** (0.003)	1.052*** (0.000)	0.926*** (0.002)	6.012*** (0.000)
Number of observations	303	280	266	161
R2	0.119	0.321	0.165	0.306

note: *** p<0.01, ** p<0.05, * p<0.1

Table 7g: Aggregate Returns to Education for the 2001 SET (ABSCQ), Females, Conditioning on School Completion – Skilled Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications	-0.011 (0.808)	0.113* (0.058)	0.065 (0.283)	-0.080 (0.133)
Age 20 to 24	-0.077 (0.541)	-0.058 (0.720)	-0.091 (0.568)	0.388*** (0.001)
Age 25 to 29	-0.101 (0.445)	0.018 (0.914)	-0.031 (0.853)	0.500*** (0.000)
Age 30 to 34	-0.009 (0.953)	-0.229 (0.234)	-0.051 (0.804)	0.566*** (0.000)
Age 35 to 39	-0.030 (0.852)	-0.119 (0.560)	-0.180 (0.391)	0.740*** (0.000)
Age 40 to 44	-0.053 (0.761)	-0.119 (0.606)	-0.164 (0.475)	0.542** (0.014)
Age 45 to 49	-0.020 (0.919)	-0.429* (0.096)	-0.081 (0.766)	0.600** (0.023)
Age 50 to 54	-0.079 (0.736)	-0.392 (0.147)	-0.152 (0.660)	0.770*** (0.003)
Age 55 to 59	0.206 (0.489)	-0.456 (0.272)	-0.569* (0.096)	1.038*** (0.009)
Age 60 to 64	-0.916** (0.011)	(dropped)	(dropped)	(dropped)
English is first language	-0.053 (0.715)	-0.100 (0.536)	0.063 (0.759)	0.040 (0.800)
Non-English speaking country	-0.309* (0.058)	-0.093 (0.658)	-0.057 (0.829)	-0.090 (0.672)
NSW	-0.036 (0.677)	0.067 (0.567)	-0.030 (0.790)	-0.061 (0.567)
VIC	0.034 (0.696)	0.054 (0.640)	0.018 (0.873)	-0.136 (0.186)
QLD	-0.044 (0.605)	-0.152 (0.176)	-0.154 (0.158)	-0.189* (0.074)
SA	0.046 (0.614)	-0.117 (0.343)	-0.096 (0.443)	-0.242** (0.037)
WA	0.004 (0.963)	0.154 (0.217)	0.056 (0.649)	-0.220** (0.042)
Father born overseas	-0.021 (0.716)	-0.083 (0.312)	-0.024 (0.773)	0.055 (0.456)
Mother born overseas	-0.003 (0.968)	0.129 (0.163)	0.032 (0.728)	0.053 (0.500)
Married	0.055 (0.265)	0.029 (0.666)	0.067 (0.319)	0.085 (0.144)
Child age 0 to 2	-0.429*** (0.000)	-0.312*** (0.006)	-0.278** (0.015)	-0.010 (0.937)
Child age 3 to 4	-0.254*** (0.009)	-0.591*** (0.000)	-0.255* (0.083)	0.006 (0.980)
Child age 5 to 9	-0.203* (0.053)	-0.411*** (0.005)	-0.088 (0.565)	0.039 (0.799)
Child age 10 to 14	-0.068 (0.632)	-0.314* (0.091)	0.105 (0.602)	0.026 (0.917)
Union member	0.124** (0.043)	0.019 (0.805)	0.095 (0.239)	0.050 (0.496)
Has disability	-0.020 (0.702)	-0.030 (0.683)	-0.084 (0.252)	-0.044 (0.522)
Constant	1.043*** (0.000)	0.864*** (0.000)	0.806*** (0.004)	5.962*** (0.000)
Number of observations	251	220	210	156
R2	0.241	0.298	0.142	0.344

note: *** p<0.01, ** p<0.05, * p<0.1

Table 8g: Aggregate Returns to Education for the 2001 SET (ABSCQ), Females, Conditioning on School Completion – Basic Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications	0.017 (0.593)	-0.050 (0.237)	0.021 (0.632)	-0.005 (0.897)
Age 20 to 24	0.023 (0.798)	0.123 (0.304)	0.121 (0.280)	0.419*** (0.000)
Age 25 to 29	0.012 (0.897)	0.260** (0.034)	0.214* (0.063)	0.641*** (0.000)
Age 30 to 34	0.116 (0.230)	0.151 (0.239)	0.143 (0.244)	0.700*** (0.000)
Age 35 to 39	-0.020 (0.844)	0.074 (0.588)	0.144 (0.271)	0.734*** (0.000)
Age 40 to 44	0.033 (0.751)	-0.004 (0.976)	0.300** (0.031)	0.860*** (0.000)
Age 45 to 49	-0.033 (0.757)	0.086 (0.554)	0.204 (0.139)	0.825*** (0.000)
Age 50 to 54	-0.064 (0.573)	-0.104 (0.487)	0.085 (0.597)	0.519*** (0.000)
Age 55 to 59	-0.077 (0.612)	-0.318 (0.139)	-0.502** (0.016)	0.902*** (0.004)
Age 60 to 64	(dropped)	(dropped)	(dropped)	(dropped)
English is first language	-0.118 (0.125)	0.022 (0.814)	-0.062 (0.545)	0.006 (0.959)
Non-English speaking country	-0.228** (0.014)	0.147 (0.256)	0.039 (0.772)	-0.053 (0.722)
NSW	-0.034 (0.552)	-0.026 (0.729)	-0.171** (0.026)	0.036 (0.641)
VIC	-0.045 (0.455)	-0.080 (0.320)	-0.104 (0.213)	-0.072 (0.370)
QLD	0.008 (0.886)	-0.034 (0.655)	-0.209*** (0.005)	-0.182** (0.013)
SA	-0.007 (0.917)	-0.049 (0.553)	-0.192** (0.022)	-0.194** (0.018)
WA	0.044 (0.496)	-0.047 (0.590)	-0.151* (0.098)	-0.084 (0.326)
Father born overseas	-0.007 (0.892)	-0.037 (0.604)	0.072 (0.290)	-0.025 (0.728)
Mother born overseas	-0.045 (0.370)	0.097 (0.172)	-0.039 (0.572)	0.052 (0.465)
Married	0.051 (0.174)	-0.039 (0.429)	0.039 (0.439)	0.095** (0.037)
Child age 0 to 2	-0.340*** (0.000)	-0.438*** (0.000)	-0.263*** (0.000)	-0.112 (0.154)
Child age 3 to 4	-0.203*** (0.003)	-0.595*** (0.000)	-0.231** (0.024)	-0.012 (0.938)
Child age 5 to 9	-0.096 (0.109)	-0.500*** (0.000)	-0.251*** (0.003)	-0.008 (0.950)
Child age 10 to 14	-0.081 (0.239)	-0.313*** (0.001)	-0.136 (0.157)	-0.268** (0.013)
Union member	0.145*** (0.002)	0.001 (0.985)	0.130** (0.026)	-0.005 (0.924)
Has disability	-0.134*** (0.001)	-0.021 (0.702)	-0.039 (0.478)	-0.072 (0.202)
Constant	1.016*** (0.000)	0.638*** (0.000)	0.799*** (0.000)	5.900*** (0.000)
Number of observations	511	444	409	224
R2	0.171	0.273	0.147	0.390

note: *** p<0.01, ** p<0.05, * p<0.1

Table 9g: Aggregate Returns to Education for the 2001 SET (ASCED), Females, Conditioning on School Completion – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	0.068*** (0.000)	0.047** (0.020)	0.066*** (0.001)	0.263*** (0.000)
Age 20 to 24	-0.119* (0.089)	0.409*** (0.000)	0.011 (0.792)	-0.318*** (0.000)
Age 25 to 29	-0.093 (0.178)	0.487*** (0.000)	0.083** (0.042)	-0.123* (0.053)
Age 30 to 34	-0.067 (0.337)	0.454*** (0.000)	0.168*** (0.000)	0.004 (0.949)
Age 35 to 39	-0.144** (0.041)	0.443*** (0.000)	0.146*** (0.001)	0.035 (0.597)
Age 40 to 44	-0.104 (0.140)	0.376*** (0.000)	0.132*** (0.003)	0.062 (0.354)
Age 45 to 49	-0.073 (0.298)	0.364*** (0.000)	0.090** (0.045)	0.066 (0.325)
Age 50 to 54	-0.153** (0.030)	0.223*** (0.001)	(dropped) .	-0.019 (0.777)
Age 55 to 59	-0.131* (0.085)	(dropped) .	-0.120* (0.085)	(dropped) .
Age 60 to 64	(dropped)	-0.015 (0.894)	(dropped) .	(dropped) .
English is first language	-0.036 (0.288)	-0.225*** (0.000)	-0.120*** (0.009)	0.036 (0.384)
Non-English speaking country	-0.129*** (0.002)	-0.113* (0.074)	-0.096 (0.100)	0.008 (0.862)
NSW	0.039* (0.082)	-0.050 (0.135)	-0.025 (0.429)	0.037 (0.223)
VIC	0.022 (0.330)	-0.061* (0.061)	0.022 (0.480)	-0.058** (0.042)
QLD	0.007 (0.779)	-0.032 (0.376)	-0.078** (0.026)	-0.074** (0.019)
SA	0.007 (0.812)	-0.067 (0.103)	-0.059 (0.143)	-0.109*** (0.005)
WA	0.033 (0.204)	-0.035 (0.366)	0.010 (0.782)	-0.090*** (0.008)
Father born overseas	0.032 (0.109)	-0.053* (0.066)	-0.027 (0.311)	-0.017 (0.533)
Mother born overseas	-0.023 (0.288)	0.039 (0.224)	-0.002 (0.944)	0.028 (0.350)
Married	0.018 (0.261)	-0.017 (0.471)	0.014 (0.540)	-0.022 (0.251)
Child age 0 to 2	-0.198*** (0.000)	-0.482*** (0.000)	-0.213*** (0.000)	0.019 (0.615)
Child age 3 to 4	-0.186*** (0.000)	-0.520*** (0.000)	-0.358*** (0.000)	0.062 (0.297)
Child age 5 to 9	-0.059** (0.017)	-0.432*** (0.000)	-0.184*** (0.000)	0.057 (0.103)
Child age 10 to 14	-0.015 (0.574)	-0.303*** (0.000)	-0.039 (0.282)	-0.154*** (0.000)
Union member	0.140*** (0.000)	0.139*** (0.000)	0.180*** (0.000)	0.007 (0.759)
Has disability	-0.109*** (0.000)	-0.012 (0.635)	0.023 (0.344)	-0.111*** (0.000)
Constant	0.987*** (0.000)	0.540*** (0.000)	0.775*** (0.000)	6.627*** (0.000)
Number of observations	2,178	2,059	1,953	1,205
R2	0.133	0.218	0.108	0.307

note: *** p<0.01, ** p<0.05, * p<0.1

Table 10g: Aggregate Returns to Education for the 2001 SET (ASCED), Females, Conditioning on School Completion – Advanced Diploma/Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma	0.043* (0.073)	0.013 (0.691)	0.091*** (0.007)	0.024 (0.443)
Age 20 to 24	0.039 (0.698)	0.564*** (0.000)	0.273** (0.039)	0.359* (0.078)
Age 25 to 29	0.088 (0.368)	0.574*** (0.000)	0.287** (0.025)	0.508** (0.012)
Age 30 to 34	0.077 (0.449)	0.447*** (0.001)	0.357*** (0.008)	0.672*** (0.001)
Age 35 to 39	0.005 (0.959)	0.508*** (0.000)	0.380*** (0.007)	0.803*** (0.000)
Age 40 to 44	0.062 (0.547)	0.444*** (0.001)	0.395*** (0.003)	0.783*** (0.000)
Age 45 to 49	0.105 (0.310)	0.437*** (0.002)	0.417*** (0.003)	0.692*** (0.001)
Age 50 to 54	-0.009 (0.934)	0.202 (0.175)	0.378*** (0.008)	0.684*** (0.001)
Age 55 to 59	0.033 (0.762)	0.016 (0.916)	0.256* (0.092)	0.668*** (0.005)
Age 60 to 64	0.194 (0.123)	-0.174 (0.302)	(dropped)	(dropped)
English is first language	-0.012 (0.813)	-0.165** (0.016)	-0.062 (0.372)	0.104 (0.110)
Non-English speaking country	-0.032 (0.615)	-0.011 (0.899)	-0.090 (0.314)	0.037 (0.649)
NSW	0.006 (0.889)	-0.016 (0.792)	0.000 (0.996)	0.059 (0.303)
VIC	-0.039 (0.375)	0.058 (0.345)	0.116* (0.070)	-0.030 (0.584)
QLD	-0.009 (0.841)	-0.047 (0.471)	-0.012 (0.860)	-0.117* (0.062)
SA	-0.021 (0.704)	0.033 (0.661)	0.042 (0.586)	-0.051 (0.493)
WA	-0.002 (0.970)	-0.071 (0.298)	0.074 (0.296)	-0.055 (0.441)
Father born overseas	-0.053 (0.157)	-0.105** (0.050)	-0.077 (0.149)	0.072 (0.195)
Mother born overseas	0.065 (0.121)	0.064 (0.265)	0.106* (0.069)	-0.042 (0.466)
Married	0.021 (0.451)	-0.100** (0.013)	-0.020 (0.621)	0.006 (0.848)
Child age 0 to 2	-0.178*** (0.000)	-0.416*** (0.000)	-0.145** (0.014)	0.045 (0.491)
Child age 3 to 4	-0.118** (0.022)	-0.501*** (0.000)	-0.277*** (0.000)	-0.024 (0.812)
Child age 5 to 9	-0.060 (0.183)	-0.410*** (0.000)	-0.072 (0.258)	-0.049 (0.473)
Child age 10 to 14	-0.045 (0.343)	-0.412*** (0.000)	-0.193*** (0.004)	-0.070 (0.383)
Union member	0.149*** (0.000)	0.058 (0.158)	0.114*** (0.005)	-0.008 (0.839)
Has disability	-0.085*** (0.005)	0.059 (0.175)	0.083* (0.054)	-0.075* (0.068)
Constant	0.837*** (0.000)	0.446*** (0.005)	0.435*** (0.006)	5.917*** (0.000)
Number of observations	716	669	610	330
R2	0.102	0.303	0.105	0.262

note: *** p<0.01, ** p<0.05, * p<0.1

Table 11g: Aggregate Returns to Education for the 2001 SET (ASCED), Females, Conditioning on School Completion – Certificate III/IV Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV	0.026 (0.433)	0.062 (0.159)	0.090** (0.049)	-0.040 (0.298)
Age 20 to 24	-0.015 (0.894)	-0.134 (0.345)	-0.015 (0.919)	0.381*** (0.000)
Age 25 to 29	-0.042 (0.710)	-0.095 (0.510)	-0.023 (0.874)	0.527*** (0.000)
Age 30 to 34	0.073 (0.550)	-0.198 (0.217)	0.028 (0.862)	0.668*** (0.000)
Age 35 to 39	0.020 (0.877)	-0.291* (0.077)	-0.136 (0.411)	0.835*** (0.000)
Age 40 to 44	-0.045 (0.730)	-0.295* (0.084)	0.025 (0.889)	0.858*** (0.000)
Age 45 to 49	-0.112 (0.429)	-0.463** (0.011)	0.015 (0.939)	0.613*** (0.000)
Age 50 to 54	-0.118 (0.484)	-0.457** (0.034)	-0.029 (0.911)	0.772*** (0.000)
Age 55 to 59	-0.118 (0.477)	-0.661*** (0.004)	-0.269 (0.230)	0.993*** (0.004)
Age 60 to 64	-0.843** (0.017)	(dropped)	(dropped)	(dropped)
English is first language	0.066 (0.484)	-0.131 (0.283)	-0.059 (0.631)	0.221 (0.109)
Non-English speaking country	-0.098 (0.369)	-0.162 (0.292)	-0.099 (0.531)	0.122 (0.511)
NSW	-0.017 (0.807)	-0.011 (0.907)	-0.142 (0.121)	0.037 (0.619)
VIC	0.052 (0.452)	-0.029 (0.757)	-0.048 (0.606)	-0.092 (0.212)
QLD	-0.030 (0.659)	-0.212** (0.022)	-0.124 (0.177)	-0.170** (0.032)
SA	0.020 (0.785)	-0.114 (0.238)	-0.153 (0.115)	-0.210** (0.010)
WA	0.055 (0.447)	0.002 (0.980)	0.003 (0.979)	-0.206*** (0.009)
Father born overseas	0.045 (0.355)	-0.096 (0.134)	0.023 (0.743)	0.023 (0.691)
Mother born overseas	-0.038 (0.477)	0.212*** (0.003)	0.009 (0.901)	0.037 (0.546)
Married	0.056 (0.138)	0.019 (0.713)	0.066 (0.216)	0.051 (0.226)
Child age 0 to 2	-0.322*** (0.000)	-0.400*** (0.000)	-0.237*** (0.003)	-0.016 (0.850)
Child age 3 to 4	-0.223*** (0.002)	-0.572*** (0.000)	-0.389*** (0.000)	-0.045 (0.786)
Child age 5 to 9	-0.139** (0.043)	-0.315*** (0.001)	-0.153 (0.114)	-0.145 (0.161)
Child age 10 to 14	-0.089 (0.300)	-0.264** (0.022)	-0.094 (0.451)	-0.126 (0.371)
Union member	0.150*** (0.001)	-0.067 (0.243)	0.116** (0.047)	-0.008 (0.873)
Has disability	-0.042 (0.295)	-0.019 (0.725)	-0.105* (0.068)	-0.086* (0.081)
Constant	0.823*** (0.000)	1.060*** (0.000)	0.879*** (0.000)	5.793*** (0.000)
Number of observations	429	384	368	247
R2	0.162	0.285	0.128	0.382

note: *** p<0.01, ** p<0.05, * p<0.1

Table 12g: Aggregate Returns to Education for the 2001 SET (ASCED), Females, Conditioning on School Completion – Certificate I/II Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II	-0.001 (0.985)	-0.050 (0.313)	0.052 (0.286)	-0.051 (0.270)
Age 20 to 24	-0.018 (0.906)	0.101 (0.668)	-0.053 (0.773)	0.378*** (0.006)
Age 25 to 29	-0.039 (0.803)	0.228 (0.337)	0.030 (0.872)	0.612*** (0.000)
Age 30 to 34	0.038 (0.808)	0.132 (0.585)	-0.001 (0.997)	0.680*** (0.000)
Age 35 to 39	-0.111 (0.494)	0.107 (0.671)	0.012 (0.952)	0.731*** (0.000)
Age 40 to 44	-0.028 (0.865)	0.028 (0.912)	0.245 (0.252)	0.867*** (0.000)
Age 45 to 49	-0.099 (0.561)	0.163 (0.525)	0.076 (0.717)	0.769*** (0.000)
Age 50 to 54	-0.132 (0.437)	-0.043 (0.868)	0.025 (0.903)	0.481*** (0.004)
Age 55 to 59	-0.152 (0.444)	-0.387 (0.201)	-0.663** (0.012)	0.642** (0.016)
Age 60 to 64	(dropped)	(dropped)	(dropped)	(dropped)
English is first language	-0.089 (0.265)	0.002 (0.985)	-0.120 (0.336)	-0.109 (0.433)
Non-English speaking country	-0.287*** (0.003)	0.157 (0.296)	-0.192 (0.259)	-0.227 (0.176)
NSW	-0.075 (0.242)	-0.085 (0.333)	-0.220** (0.013)	0.045 (0.618)
VIC	-0.071 (0.283)	-0.066 (0.470)	-0.150 (0.103)	-0.097 (0.292)
QLD	-0.049 (0.441)	0.001 (0.988)	-0.242*** (0.004)	-0.185** (0.020)
SA	-0.086 (0.211)	-0.024 (0.800)	-0.247*** (0.008)	-0.259*** (0.007)
WA	0.070 (0.332)	-0.078 (0.438)	-0.168* (0.096)	-0.132 (0.163)
Father born overseas	-0.055 (0.336)	-0.002 (0.986)	0.054 (0.481)	0.048 (0.567)
Mother born overseas	0.018 (0.753)	0.084 (0.340)	-0.039 (0.604)	-0.042 (0.618)
Married	0.065 (0.127)	-0.040 (0.493)	0.011 (0.841)	0.052 (0.299)
Child age 0 to 2	-0.383*** (0.000)	-0.409*** (0.000)	-0.251*** (0.001)	-0.053 (0.534)
Child age 3 to 4	-0.255*** (0.001)	-0.545*** (0.000)	-0.369*** (0.002)	-0.058 (0.747)
Child age 5 to 9	-0.122* (0.071)	-0.501*** (0.000)	-0.333*** (0.001)	-0.063 (0.634)
Child age 10 to 14	-0.011 (0.886)	-0.299*** (0.008)	-0.218* (0.064)	-0.274** (0.034)
Union member	0.128** (0.025)	-0.024 (0.750)	0.070 (0.322)	-0.039 (0.577)
Has disability	-0.120*** (0.008)	0.038 (0.564)	-0.019 (0.767)	-0.073 (0.218)
Constant	1.087*** (0.000)	0.650** (0.018)	1.085*** (0.000)	6.134*** (0.000)
Number of observations	407	340	314	182
R2	0.215	0.245	0.176	0.341

note: *** p<0.01, ** p<0.05, * p<0.1

Table 13g: Aggregate Returns to Education for the 2005 SET (ASCED), Females, Conditioning on School Completion – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	0.048*** (0.000)	0.040** (0.029)	0.092*** (0.000)	0.320*** (0.000)
Age 20 to 24	0.254*** (0.000)	0.416*** (0.000)	0.113 (0.173)	-0.433*** (0.000)
Age 25 to 29	0.241*** (0.000)	0.560*** (0.000)	0.218*** (0.007)	-0.191** (0.037)
Age 30 to 34	0.291*** (0.000)	0.523*** (0.000)	0.305*** (0.000)	-0.109 (0.236)
Age 35 to 39	0.316*** (0.000)	0.405*** (0.000)	0.232*** (0.004)	0.011 (0.906)
Age 40 to 44	0.253*** (0.000)	0.296*** (0.000)	0.120 (0.142)	-0.151 (0.116)
Age 45 to 49	0.276*** (0.000)	0.238*** (0.000)	0.112 (0.163)	-0.104 (0.262)
Age 50 to 54	0.236*** (0.000)	0.318*** (0.000)	0.233*** (0.004)	-0.054 (0.562)
Age 55 to 59	0.210*** (0.000)	(dropped)	0.037 (0.674)	-0.139 (0.189)
Age 60 to 64	(dropped)	0.192** (0.012)	(dropped)	(dropped)
English is first language	0.041 (0.139)	0.013 (0.764)	0.046 (0.258)	0.100** (0.019)
Non-English speaking country	0.027 (0.343)	-0.028 (0.556)	0.082* (0.063)	0.068 (0.138)
NSW	-0.004 (0.841)	-0.037 (0.226)	-0.017 (0.538)	-0.010 (0.739)
VIC	0.019 (0.298)	-0.036 (0.210)	0.034 (0.203)	-0.109*** (0.000)
QLD	-0.015 (0.439)	-0.017 (0.571)	-0.038 (0.189)	-0.150*** (0.000)
SA	-0.055** (0.013)	-0.106*** (0.003)	-0.120*** (0.000)	-0.102*** (0.005)
WA	0.016 (0.467)	-0.085** (0.014)	-0.034 (0.302)	-0.156*** (0.000)
Father born overseas	0.035** (0.035)	0.056** (0.047)	0.038 (0.142)	-0.021 (0.449)
Mother born overseas	-0.033* (0.063)	0.010 (0.735)	-0.042 (0.126)	-0.010 (0.741)
Married	0.036*** (0.009)	-0.133*** (0.000)	-0.051** (0.013)	-0.021 (0.294)
Child age 0 to 2	-0.176*** (0.000)	-0.456*** (0.000)	-0.210*** (0.000)	-0.061* (0.095)
Child age 3 to 4	-0.165*** (0.000)	-0.482*** (0.000)	-0.143*** (0.000)	0.033 (0.636)
Child age 5 to 9	-0.080*** (0.000)	-0.299*** (0.000)	-0.159*** (0.000)	0.021 (0.559)
Child age 10 to 14	-0.064*** (0.002)	-0.162*** (0.000)	-0.069** (0.031)	-0.027 (0.483)
Union member	0.096*** (0.000)	0.125*** (0.000)	0.216*** (0.000)	0.014 (0.492)
Has disability	-0.058*** (0.000)	-0.060** (0.018)	-0.054** (0.026)	-0.044 (0.107)
Constant	0.594*** (0.000)	0.364*** (0.000)	0.552*** (0.000)	6.787*** (0.000)
Number of observations	2,450	2,340	2,118	1,299
R2	0.113	0.252	0.159	0.302

note: *** p<0.01, ** p<0.05, * p<0.1

Table 14g: Aggregate Returns to Education for the 2005 SET (ASCED), Females, Conditioning on School Completion – Advanced Diploma/Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma	0.023 (0.292)	0.013 (0.684)	0.084** (0.011)	0.117*** (0.000)
Age 20 to 24	0.004 (0.987)	0.021 (0.947)	0.060 (0.838)	0.304* (0.096)
Age 25 to 29	-0.040 (0.858)	0.165 (0.603)	0.111 (0.707)	0.477*** (0.009)
Age 30 to 34	0.002 (0.994)	0.085 (0.789)	0.251 (0.394)	0.570*** (0.002)
Age 35 to 39	0.049 (0.825)	0.049 (0.879)	0.198 (0.504)	0.591*** (0.001)
Age 40 to 44	-0.044 (0.842)	-0.038 (0.905)	0.076 (0.798)	0.578*** (0.002)
Age 45 to 49	0.034 (0.880)	-0.159 (0.619)	-0.007 (0.982)	0.647*** (0.001)
Age 50 to 54	-0.025 (0.911)	-0.307 (0.341)	-0.011 (0.970)	0.706*** (0.001)
Age 55 to 59	-0.097 (0.666)	-0.372 (0.246)	-0.018 (0.953)	0.830*** (0.000)
Age 60 to 64	-0.363 (0.130)	-0.386 (0.299)	0.216 (0.520)	(dropped)
English is first language	0.017 (0.728)	-0.030 (0.685)	-0.007 (0.921)	0.034 (0.613)
Non-English speaking country	-0.092* (0.088)	-0.174** (0.042)	-0.083 (0.354)	0.177* (0.077)
NSW	-0.025 (0.540)	-0.086 (0.156)	-0.019 (0.740)	-0.016 (0.806)
VIC	-0.014 (0.744)	0.008 (0.892)	0.108* (0.070)	-0.012 (0.841)
QLD	-0.029 (0.486)	-0.040 (0.516)	-0.050 (0.398)	-0.120* (0.058)
SA	-0.059 (0.211)	-0.117 (0.101)	-0.121* (0.072)	-0.057 (0.427)
WA	-0.015 (0.735)	-0.174** (0.011)	0.029 (0.665)	-0.055 (0.468)
Father born overseas	0.066** (0.046)	0.085* (0.074)	0.028 (0.578)	0.060 (0.277)
Mother born overseas	0.025 (0.488)	-0.070 (0.166)	-0.067 (0.178)	-0.112** (0.036)
Married	0.067** (0.015)	-0.117*** (0.006)	0.015 (0.722)	0.028 (0.466)
Child age 0 to 2	-0.244*** (0.000)	-0.370*** (0.000)	-0.246*** (0.000)	-0.065 (0.327)
Child age 3 to 4	-0.293*** (0.000)	-0.422*** (0.000)	-0.173* (0.051)	-0.004 (0.977)
Child age 5 to 9	-0.102*** (0.008)	-0.381*** (0.000)	-0.226*** (0.000)	0.089 (0.208)
Child age 10 to 14	-0.113*** (0.004)	-0.227*** (0.000)	-0.103* (0.080)	-0.126* (0.062)
Union member	0.113*** (0.000)	0.101** (0.016)	0.247*** (0.000)	0.066 (0.105)
Has disability	-0.059** (0.044)	-0.077* (0.079)	-0.049 (0.283)	0.052 (0.283)
Constant	0.883*** (0.000)	0.834** (0.011)	0.636** (0.036)	6.061*** (0.000)
Number of observations	790	728	632	358
R2	0.144	0.250	0.161	0.282

note: *** p<0.01, ** p<0.05, * p<0.1

Table 15g: Aggregate Returns to Education for the 2005 SET (ASCED), Females, Conditioning on School Completion – Certificate III/IV Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV	0.033 (0.190)	0.010 (0.796)	0.107*** (0.007)	-0.008 (0.807)
Age 20 to 24	-0.022 (0.793)	0.109 (0.362)	0.118 (0.328)	0.214** (0.011)
Age 25 to 29	-0.017 (0.845)	0.200* (0.098)	0.192 (0.120)	0.411*** (0.000)
Age 30 to 34	-0.049 (0.565)	0.064 (0.607)	0.217* (0.090)	0.386*** (0.000)
Age 35 to 39	-0.045 (0.626)	0.003 (0.985)	0.196 (0.172)	0.411*** (0.000)
Age 40 to 44	-0.020 (0.830)	0.013 (0.924)	0.293** (0.038)	0.547*** (0.000)
Age 45 to 49	-0.004 (0.966)	-0.224* (0.094)	0.073 (0.598)	0.286** (0.012)
Age 50 to 54	-0.017 (0.868)	-0.119 (0.433)	0.169 (0.283)	0.539*** (0.000)
Age 55 to 59	-0.085 (0.463)	-0.477*** (0.005)	0.025 (0.899)	0.836*** (0.004)
Age 60 to 64	(dropped)	(dropped)	(dropped)	(dropped)
English is first language	-0.070 (0.204)	0.011 (0.891)	0.009 (0.920)	-0.002 (0.979)
Non-English speaking country	-0.032 (0.658)	-0.041 (0.720)	-0.005 (0.970)	-0.136 (0.193)
NSW	-0.023 (0.664)	-0.132* (0.096)	0.004 (0.967)	-0.012 (0.859)
VIC	0.046 (0.364)	-0.063 (0.400)	0.087 (0.309)	-0.104 (0.117)
QLD	0.022 (0.646)	-0.057 (0.428)	-0.070 (0.399)	-0.161*** (0.010)
SA	0.026 (0.638)	-0.064 (0.445)	-0.143 (0.123)	-0.092 (0.196)
WA	0.052 (0.350)	-0.069 (0.398)	-0.072 (0.436)	-0.126* (0.078)
Father born overseas	-0.012 (0.766)	0.031 (0.609)	0.041 (0.534)	-0.014 (0.780)
Mother born overseas	0.058 (0.189)	-0.068 (0.291)	-0.174** (0.013)	0.024 (0.662)
Married	0.046 (0.127)	-0.048 (0.279)	0.084* (0.076)	0.015 (0.658)
Child age 0 to 2	-0.202*** (0.000)	-0.387*** (0.000)	-0.155** (0.021)	0.014 (0.818)
Child age 3 to 4	-0.217*** (0.000)	-0.586*** (0.000)	-0.221* (0.055)	-0.454*** (0.005)
Child age 5 to 9	-0.091* (0.066)	-0.356*** (0.000)	-0.179** (0.033)	-0.036 (0.632)
Child age 10 to 14	-0.001 (0.981)	-0.319*** (0.000)	-0.215** (0.019)	-0.041 (0.701)
Union member	0.133*** (0.000)	0.096* (0.066)	0.206*** (0.000)	0.073* (0.093)
Has disability	-0.108*** (0.001)	-0.117** (0.018)	-0.056 (0.275)	-0.018 (0.676)
Constant	0.956*** (0.000)	0.744*** (0.000)	0.508*** (0.002)	6.280*** (0.000)
Number of observations	607	560	509	310
R2	0.130	0.261	0.123	0.289

note: *** p<0.01, ** p<0.05, * p<0.1

Table 16g: Aggregate Returns to Education for the 2005 SET (ASCED), Females, Conditioning on School Completion – Certificate I/II Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II	-0.031 (0.373)	0.052 (0.296)	0.099* (0.053)	0.035 (0.447)
Age 20 to 24	0.162* (0.052)	0.202* (0.084)	0.015 (0.899)	0.193** (0.041)
Age 25 to 29	0.026 (0.774)	0.249* (0.069)	0.202 (0.147)	0.493*** (0.000)
Age 30 to 34	0.131 (0.142)	0.174 (0.185)	0.184 (0.172)	0.539*** (0.000)
Age 35 to 39	0.151 (0.108)	0.141 (0.313)	0.189 (0.185)	0.580*** (0.000)
Age 40 to 44	0.093 (0.321)	0.148 (0.281)	-0.026 (0.855)	0.631*** (0.000)
Age 45 to 49	0.114 (0.215)	0.025 (0.852)	0.014 (0.920)	0.374*** (0.001)
Age 50 to 54	0.104 (0.343)	-0.138 (0.353)	0.044 (0.773)	0.550*** (0.000)
Age 55 to 59	0.082 (0.595)	-0.378* (0.069)	-0.147 (0.484)	(dropped) .
Age 60 to 64	0.073 (0.631)	-0.295 (0.151)	-0.339 (0.142)	(dropped) .
English is first language	0.112 (0.191)	-0.102 (0.389)	0.089 (0.493)	0.017 (0.875)
Non-English speaking country	-0.036 (0.652)	0.060 (0.572)	0.062 (0.575)	0.093 (0.377)
NSW	0.029 (0.589)	-0.077 (0.336)	-0.084 (0.299)	-0.075 (0.318)
VIC	-0.038 (0.576)	0.038 (0.714)	0.039 (0.710)	-0.109 (0.217)
QLD	0.027 (0.629)	-0.054 (0.532)	-0.156* (0.067)	-0.161** (0.050)
SA	0.063 (0.426)	-0.023 (0.843)	-0.177 (0.119)	-0.286*** (0.006)
WA	0.066 (0.305)	-0.007 (0.934)	-0.093 (0.315)	-0.093 (0.241)
Father born overseas	-0.009 (0.878)	-0.017 (0.853)	-0.066 (0.440)	-0.106 (0.160)
Mother born overseas	0.078 (0.228)	-0.132 (0.182)	0.041 (0.659)	0.065 (0.434)
Married	0.081* (0.068)	-0.103 (0.117)	0.015 (0.813)	-0.033 (0.546)
Child age 0 to 2	-0.340*** (0.000)	-0.330*** (0.000)	-0.238** (0.017)	-0.002 (0.985)
Child age 3 to 4	-0.245*** (0.002)	-0.596*** (0.000)	-0.294** (0.021)	0.217 (0.269)
Child age 5 to 9	-0.151** (0.014)	-0.346*** (0.000)	-0.112 (0.228)	-0.065 (0.524)
Child age 10 to 14	-0.129** (0.042)	-0.226** (0.012)	0.057 (0.568)	-0.243** (0.021)
Union member	0.157*** (0.003)	0.037 (0.611)	0.240*** (0.001)	0.074 (0.247)
Has disability	-0.095** (0.037)	-0.113 (0.102)	-0.036 (0.601)	-0.002 (0.971)
Constant	0.646*** (0.000)	0.751*** (0.000)	0.592*** (0.001)	6.259*** (0.000)
Number of observations	410	347	314	184
R2	0.162	0.225	0.132	0.343

note: *** p<0.01, ** p<0.05, * p<0.1

Section H: Using Less than Year 12 in the Treatment and Comparison Groups, Females

Table 1h: Aggregate Returns to Education for the 1997 SET (ABSCQ), Females, Conditioning on Less than Year 12 – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	0.061 (0.218)	-0.036 (0.619)	0.087 (0.194)	0.374*** (0.000)
Age 20 to 24	(dropped)	(dropped)	(dropped)	(dropped)
Age 25 to 29	0.102 (0.712)	0.727* (0.074)	(dropped)	(dropped)
Age 30 to 34	0.073 (0.606)	0.393* (0.099)	-0.319 (0.317)	0.093 (0.751)
Age 35 to 39	0.124 (0.345)	0.288 (0.196)	-0.178 (0.571)	0.165 (0.569)
Age 40 to 44	0.099 (0.448)	0.228 (0.304)	-0.169 (0.589)	0.026 (0.928)
Age 45 to 49	0.069 (0.597)	0.230 (0.298)	-0.175 (0.579)	0.212 (0.465)
Age 50 to 54	0.068 (0.580)	0.157 (0.457)	-0.138 (0.661)	0.178 (0.547)
Age 55 to 59	-0.010 (0.937)	0.181 (0.414)	-0.185 (0.570)	0.238 (0.444)
Age 60 to 64	(dropped)	(dropped)	-0.424 (0.221)	(dropped)
English is first language	0.108 (0.552)	-0.063 (0.804)	-0.144 (0.530)	-0.035 (0.929)
Non-English speaking country	0.261 (0.301)	-0.188 (0.595)	-0.519 (0.186)	(dropped)
NSW	-0.033 (0.657)	0.010 (0.927)	0.038 (0.700)	0.005 (0.968)
VIC	0.030 (0.682)	-0.040 (0.697)	0.057 (0.556)	-0.050 (0.731)
QLD	0.021 (0.798)	0.010 (0.929)	-0.122 (0.250)	-0.117 (0.354)
SA	-0.044 (0.637)	-0.070 (0.612)	-0.191 (0.126)	0.148 (0.403)
WA	-0.002 (0.982)	0.017 (0.914)	-0.101 (0.427)	0.062 (0.700)
Married	0.104* (0.053)	-0.065 (0.416)	-0.022 (0.754)	-0.021 (0.809)
Child age 0 to 2	-0.263** (0.030)	-0.336* (0.078)	-0.147 (0.407)	-0.020 (0.950)
Child age 3 to 4	-0.162 (0.326)	-0.253 (0.298)	-0.059 (0.785)	0.025 (0.945)
Child age 5 to 9	-0.198** (0.022)	-0.250* (0.054)	-0.202* (0.082)	-0.109 (0.475)
Child age 10 to 14	-0.043 (0.569)	-0.126 (0.247)	-0.038 (0.710)	-0.170 (0.156)
Union member	0.180*** (0.001)	0.338*** (0.000)	0.322*** (0.000)	0.086 (0.355)
Has disability	-0.077 (0.187)	-0.155* (0.075)	-0.140* (0.085)	-0.022 (0.838)
Constant	0.562** (0.014)	0.314 (0.364)	0.950** (0.014)	6.149*** (0.000)
Number of observations	227	209	192	98
R2	0.165	0.181	0.271	0.372

note: *** p<0.01, ** p<0.05, * p<0.1

Table 2h: Aggregate Returns to Education for the 1997 SET (ABSCQ), Females, Conditioning on Less than Year 12 – Associate Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma	0.067 (0.244)	0.216*** (0.002)	0.155** (0.020)	0.088 (0.159)
Age 20 to 24	-0.080 (0.700)	0.629* (0.099)	0.521 (0.148)	-0.177 (0.210)
Age 25 to 29	-0.079 (0.681)	0.566 (0.128)	0.509 (0.146)	-0.056 (0.692)
Age 30 to 34	-0.076 (0.694)	0.558 (0.131)	0.452 (0.196)	0.142 (0.291)
Age 35 to 39	0.013 (0.947)	0.409 (0.274)	0.480 (0.175)	0.026 (0.851)
Age 40 to 44	-0.105 (0.584)	0.475 (0.192)	0.526 (0.129)	0.100 (0.470)
Age 45 to 49	-0.056 (0.768)	0.265 (0.473)	0.450 (0.199)	(dropped) .
Age 50 to 54	-0.112 (0.563)	0.356 (0.324)	0.375 (0.279)	0.005 (0.973)
Age 55 to 59	(dropped)	0.398 (0.328)	0.426 (0.270)	-0.097 (0.613)
Age 60 to 64	-0.144 (0.600)	(dropped)	(dropped)	(dropped)
English is first language	0.110 (0.390)	0.013 (0.938)	-0.107 (0.495)	-0.167 (0.149)
Non-English speaking country	0.190 (0.290)	-0.026 (0.907)	0.111 (0.618)	0.064 (0.785)
NSW	-0.027 (0.802)	-0.149 (0.274)	0.048 (0.695)	-0.024 (0.825)
VIC	-0.003 (0.976)	-0.170 (0.220)	0.118 (0.355)	0.029 (0.793)
QLD	-0.023 (0.858)	-0.219 (0.179)	0.003 (0.983)	0.035 (0.809)
SA	-0.059 (0.634)	-0.292* (0.072)	-0.009 (0.951)	0.072 (0.597)
WA	-0.038 (0.756)	-0.172 (0.251)	0.031 (0.827)	0.097 (0.414)
Married	0.141** (0.031)	-0.064 (0.442)	0.025 (0.744)	-0.048 (0.460)
Child age 0 to 2	-0.218** (0.025)	-0.312** (0.011)	-0.134 (0.251)	0.085 (0.458)
Child age 3 to 4	-0.266** (0.035)	-0.521*** (0.003)	-0.367** (0.015)	-0.055 (0.764)
Child age 5 to 9	-0.225** (0.038)	-0.286** (0.047)	-0.234* (0.068)	-0.014 (0.916)
Child age 10 to 14	-0.057 (0.556)	-0.088 (0.459)	-0.114 (0.324)	-0.100 (0.348)
Union member	0.265*** (0.000)	0.078 (0.363)	0.274*** (0.001)	0.056 (0.427)
Has disability	-0.154** (0.029)	-0.096 (0.304)	-0.127 (0.145)	-0.094 (0.242)
Constant	0.689*** (0.005)	0.289 (0.488)	0.203 (0.605)	6.372*** (0.000)
Number of observations	209	188	190	120
R2	0.181	0.210	0.185	0.194

note: *** p<0.01, ** p<0.05, * p<0.1

Table 3h: Aggregate Returns to Education for the 1997 SET (ABSCQ), Females, Conditioning on Less than Year 12 – Skilled Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications	0.095**	-0.053	0.025	0.043
	(0.017)	(0.313)	(0.667)	(0.497)
Age 20 to 24	0.003	0.015	0.242	0.221
	(0.981)	(0.927)	(0.166)	(0.135)
Age 25 to 29	0.056	0.062	0.191	0.357**
	(0.690)	(0.726)	(0.294)	(0.019)
Age 30 to 34	0.165	-0.048	0.278	0.583***
	(0.238)	(0.781)	(0.119)	(0.000)
Age 35 to 39	0.086	-0.230	0.203	(dropped)
	(0.545)	(0.199)	(0.284)	.
Age 40 to 44	0.133	-0.153	0.269	0.550***
	(0.345)	(0.376)	(0.134)	(0.001)
Age 45 to 49	0.075	-0.223	0.150	0.507***
	(0.598)	(0.201)	(0.408)	(0.002)
Age 50 to 54	0.071	-0.248	0.194	0.330**
	(0.616)	(0.152)	(0.286)	(0.038)
Age 55 to 59	-0.052	-0.256	0.028	0.585**
	(0.782)	(0.298)	(0.922)	(0.038)
Age 60 to 64	-0.594*	(dropped)	0.006	(dropped)
	(0.051)	.	(0.988)	.
English is first language	0.085	0.091	0.067	0.314
	(0.335)	(0.506)	(0.642)	(0.389)
Non-English speaking country	-0.027	-0.011	0.110	0.371
	(0.808)	(0.949)	(0.595)	(0.372)
NSW	-0.013	0.002	0.048	0.003
	(0.862)	(0.987)	(0.676)	(0.978)
VIC	-0.011	-0.079	-0.016	0.059
	(0.886)	(0.427)	(0.889)	(0.629)
QLD	0.020	0.029	-0.118	-0.085
	(0.792)	(0.762)	(0.282)	(0.440)
SA	-0.027	-0.153	-0.219*	-0.076
	(0.737)	(0.141)	(0.055)	(0.623)
WA	0.056	-0.016	-0.036	0.063
	(0.493)	(0.876)	(0.753)	(0.604)
Married	0.143***	-0.060	-0.006	-0.015
	(0.002)	(0.357)	(0.926)	(0.844)
Child age 0 to 2	-0.393***	-0.268***	-0.261**	-0.053
	(0.000)	(0.005)	(0.013)	(0.662)
Child age 3 to 4	-0.180**	-0.408***	-0.201*	-0.054
	(0.027)	(0.000)	(0.096)	(0.847)
Child age 5 to 9	-0.268***	-0.261***	-0.264**	-0.128
	(0.000)	(0.010)	(0.019)	(0.438)
Child age 10 to 14	-0.159**	-0.175**	-0.245**	-0.216*
	(0.021)	(0.049)	(0.015)	(0.079)
Union member	0.239***	0.118*	0.203***	0.027
	(0.000)	(0.092)	(0.007)	(0.722)
Has disability	-0.107**	-0.076	-0.133*	-0.118
	(0.031)	(0.259)	(0.076)	(0.162)
Constant	0.574***	0.643***	0.451*	5.493***
	(0.001)	(0.004)	(0.057)	(0.000)
Number of observations	387	325	273	118
R2	0.215	0.167	0.141	0.281

note: *** p<0.01, ** p<0.05, * p<0.1

Table 4h: Aggregate Returns to Education for the 1997 SET (ABSCQ), Females, Conditioning on Less than Year 12 – Basic Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications	0.079***	0.011	0.035	0.059**
	(0.000)	(0.662)	(0.171)	(0.011)
Age 20 to 24	-0.008	0.065	0.169**	0.431***
	(0.906)	(0.407)	(0.031)	(0.000)
Age 25 to 29	0.011	0.098	0.126	0.569***
	(0.862)	(0.203)	(0.103)	(0.000)
Age 30 to 34	0.039	-0.009	0.148*	0.604***
	(0.554)	(0.905)	(0.065)	(0.000)
Age 35 to 39	0.031	-0.099	0.095	0.563***
	(0.633)	(0.207)	(0.232)	(0.000)
Age 40 to 44	0.068	-0.114	0.149*	0.643***
	(0.293)	(0.137)	(0.056)	(0.000)
Age 45 to 49	0.023	-0.216***	0.099	0.634***
	(0.729)	(0.006)	(0.212)	(0.000)
Age 50 to 54	-0.011	-0.194**	0.140*	0.631***
	(0.865)	(0.016)	(0.086)	(0.000)
Age 55 to 59	-0.024	-0.309***	0.049	0.619***
	(0.747)	(0.001)	(0.592)	(0.000)
Age 60 to 64	-0.125	-0.297**	0.151	0.340**
	(0.176)	(0.015)	(0.232)	(0.024)
English is first language	-0.018	-0.056	-0.082	-0.051
	(0.709)	(0.361)	(0.198)	(0.360)
Non-English speaking country	-0.111*	0.071	-0.033	-0.153**
	(0.084)	(0.411)	(0.705)	(0.041)
NSW	0.021	-0.104**	0.032	0.014
	(0.522)	(0.012)	(0.466)	(0.726)
VIC	0.005	-0.078	0.044	0.019
	(0.890)	(0.106)	(0.376)	(0.674)
QLD	0.051	-0.044	-0.046	-0.041
	(0.146)	(0.321)	(0.326)	(0.315)
SA	0.007	-0.153***	-0.116**	-0.010
	(0.848)	(0.002)	(0.023)	(0.823)
WA	0.060	-0.075	0.074	0.033
	(0.114)	(0.115)	(0.133)	(0.459)
Married	0.121***	-0.120***	0.009	-0.001
	(0.000)	(0.000)	(0.774)	(0.971)
Child age 0 to 2	-0.280***	-0.300***	-0.145***	-0.040
	(0.000)	(0.000)	(0.003)	(0.391)
Child age 3 to 4	-0.185***	-0.330***	-0.162***	-0.037
	(0.000)	(0.000)	(0.009)	(0.564)
Child age 5 to 9	-0.194***	-0.250***	-0.189***	-0.050
	(0.000)	(0.000)	(0.000)	(0.267)
Child age 10 to 14	-0.086***	-0.175***	-0.093**	-0.022
	(0.008)	(0.000)	(0.030)	(0.601)
Union member	0.250***	0.124***	0.285***	0.032
	(0.000)	(0.000)	(0.000)	(0.236)
Has disability	-0.113***	-0.060*	-0.074**	-0.014
	(0.000)	(0.060)	(0.024)	(0.667)
Constant	0.680***	0.818***	0.548***	5.681***
	(0.000)	(0.000)	(0.000)	(0.000)
Number of observations	1,694	1,422	1,334	610
R2	0.150	0.147	0.112	0.242

note: *** p<0.01, ** p<0.05, * p<0.1

Table 5h: Aggregate Returns to Education for the 2001 SET (ABSCQ), Females, Conditioning on Less than Year 12 – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	0.071** (0.011)	0.029 (0.448)	0.143*** (0.000)	0.258*** (0.000)
Age 20 to 24	-0.192 (0.490)	0.459 (0.193)	-0.198 (0.549)	-0.273 (0.275)
Age 25 to 29	-0.261 (0.337)	0.128 (0.724)	-0.313 (0.339)	(dropped) .
Age 30 to 34	-0.082 (0.758)	0.424 (0.215)	-0.088 (0.781)	-0.246 (0.311)
Age 35 to 39	-0.071 (0.788)	0.198 (0.561)	-0.128 (0.686)	-0.168 (0.500)
Age 40 to 44	-0.087 (0.742)	0.289 (0.392)	-0.155 (0.620)	-0.138 (0.558)
Age 45 to 49	-0.106 (0.687)	0.111 (0.740)	-0.184 (0.555)	-0.071 (0.764)
Age 50 to 54	-0.149 (0.570)	0.218 (0.516)	-0.187 (0.549)	-0.051 (0.829)
Age 55 to 59	-0.154 (0.560)	0.055 (0.870)	-0.179 (0.568)	-0.110 (0.645)
Age 60 to 64	-0.222 (0.405)	-0.005 (0.987)	-0.261 (0.413)	-0.066 (0.793)
English is first language	0.019 (0.819)	0.041 (0.727)	0.144 (0.185)	0.077 (0.476)
Non-English speaking country	0.071 (0.464)	0.077 (0.581)	0.080 (0.506)	-0.021 (0.866)
NSW	0.021 (0.674)	-0.006 (0.932)	0.002 (0.982)	0.021 (0.769)
VIC	0.013 (0.790)	-0.005 (0.948)	0.120* (0.073)	-0.071 (0.338)
QLD	0.013 (0.809)	-0.037 (0.605)	-0.047 (0.509)	-0.146* (0.055)
SA	0.031 (0.557)	-0.019 (0.792)	-0.032 (0.648)	-0.076 (0.309)
WA	0.040 (0.473)	-0.072 (0.340)	0.041 (0.585)	-0.137 (0.104)
Father born overseas	0.004 (0.925)	0.034 (0.577)	-0.024 (0.703)	0.065 (0.430)
Mother born overseas	0.021 (0.671)	0.013 (0.849)	0.085 (0.211)	0.061 (0.488)
Married	0.072** (0.023)	-0.139*** (0.002)	0.011 (0.789)	0.052 (0.213)
Child age 0 to 2	-0.311*** (0.000)	-0.325*** (0.002)	-0.272*** (0.007)	0.062 (0.639)
Child age 3 to 4	-0.244*** (0.004)	-0.460*** (0.000)	-0.247** (0.043)	0.142 (0.551)
Child age 5 to 9	-0.097* (0.076)	-0.322*** (0.000)	-0.201*** (0.006)	-0.134 (0.142)
Child age 10 to 14	-0.151*** (0.001)	-0.221*** (0.001)	-0.125** (0.049)	-0.068 (0.384)
Union member	0.205*** (0.000)	0.185*** (0.000)	0.281*** (0.000)	0.076* (0.073)
Has disability	-0.111*** (0.000)	-0.021 (0.616)	-0.017 (0.676)	-0.014 (0.749)
Constant	0.856*** (0.002)	0.328 (0.358)	0.605* (0.067)	6.425*** (0.000)
Number of observations	697	618	564	272
R2	0.152	0.153	0.168	0.253

note: *** p<0.01, ** p<0.05, * p<0.1

Table 6h: Aggregate Returns to Education for the 2001 SET (ABSCQ), Females, Conditioning on Less than Year 12 – Associate Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Associate Diploma	0.148*** (0.002)	0.051 (0.427)	0.094 (0.150)	0.177*** (0.002)
Age 20 to 24	-0.204 (0.144)	0.088 (0.624)	0.039 (0.891)	-0.258 (0.307)
Age 25 to 29	-0.163 (0.144)	0.041 (0.781)	-0.032 (0.905)	-0.161 (0.514)
Age 30 to 34	(dropped)	(dropped)	0.129 (0.659)	0.002 (0.995)
Age 35 to 39	-0.080 (0.469)	-0.057 (0.703)	0.187 (0.481)	0.104 (0.687)
Age 40 to 44	-0.161 (0.151)	-0.194 (0.192)	0.041 (0.879)	-0.112 (0.657)
Age 45 to 49	-0.152 (0.206)	-0.252 (0.109)	-0.003 (0.992)	-0.004 (0.987)
Age 50 to 54	-0.163 (0.216)	-0.239 (0.159)	-0.030 (0.910)	-0.153 (0.502)
Age 55 to 59	-0.243* (0.057)	-0.454*** (0.005)	-0.122 (0.650)	-0.085 (0.751)
Age 60 to 64	-0.550*** (0.004)	-0.189 (0.542)	(dropped)	(dropped)
English is first language	-0.053 (0.731)	-0.076 (0.687)	0.035 (0.871)	0.036 (0.870)
Non-English speaking country	0.019 (0.905)	-0.025 (0.914)	0.107 (0.700)	-0.008 (0.978)
NSW	-0.000 (0.997)	-0.128 (0.244)	-0.002 (0.987)	0.013 (0.903)
VIC	0.032 (0.702)	-0.020 (0.859)	0.162 (0.174)	0.033 (0.763)
QLD	-0.008 (0.923)	-0.059 (0.609)	-0.070 (0.535)	-0.023 (0.860)
SA	0.044 (0.642)	-0.015 (0.905)	-0.049 (0.699)	-0.057 (0.592)
WA	0.012 (0.899)	-0.106 (0.388)	0.133 (0.259)	0.011 (0.933)
Father born overseas	0.117 (0.181)	-0.059 (0.626)	-0.043 (0.716)	0.030 (0.806)
Mother born overseas	-0.191** (0.041)	0.019 (0.890)	-0.066 (0.601)	-0.129 (0.334)
Married	0.133** (0.017)	-0.192** (0.010)	-0.015 (0.847)	-0.088 (0.186)
Child age 0 to 2	-0.395*** (0.000)	-0.355*** (0.007)	-0.263** (0.047)	-0.032 (0.812)
Child age 3 to 4	-0.204* (0.062)	-0.451*** (0.002)	-0.089 (0.567)	0.075 (0.716)
Child age 5 to 9	-0.196** (0.022)	-0.336*** (0.005)	-0.305** (0.010)	-0.033 (0.806)
Child age 10 to 14	-0.189** (0.028)	-0.169 (0.166)	-0.351*** (0.003)	-0.133 (0.273)
Union member	0.237*** (0.001)	0.236*** (0.009)	0.404*** (0.000)	0.000 (0.999)
Has disability	-0.099* (0.078)	0.003 (0.964)	-0.070 (0.377)	0.009 (0.901)
Constant	0.936*** (0.000)	0.909*** (0.000)	0.555 (0.122)	6.492*** (0.000)
Number of observations	242	215	210	100
R2	0.230	0.226	0.190	0.267

note: *** p<0.01, ** p<0.05, * p<0.1

Table 7h: Aggregate Returns to Education for the 2001 SET (ABSCQ), Females, Conditioning on Less than Year 12 – Skilled Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Skilled Vocational Qualifications	0.080**	-0.045	-0.030	-0.058
	(0.015)	(0.271)	(0.496)	(0.213)
Age 20 to 24	0.127	0.076	0.008	0.185
	(0.291)	(0.629)	(0.962)	(0.175)
Age 25 to 29	0.111	0.039	0.002	0.464***
	(0.325)	(0.797)	(0.990)	(0.000)
Age 30 to 34	0.159	-0.028	0.023	0.530***
	(0.169)	(0.858)	(0.890)	(0.000)
Age 35 to 39	0.184	-0.063	0.074	0.440***
	(0.115)	(0.684)	(0.657)	(0.001)
Age 40 to 44	0.135	-0.106	-0.032	0.483***
	(0.240)	(0.490)	(0.847)	(0.000)
Age 45 to 49	0.178	-0.221	-0.124	0.288**
	(0.117)	(0.140)	(0.444)	(0.040)
Age 50 to 54	0.207*	-0.244	-0.049	0.505***
	(0.080)	(0.115)	(0.768)	(0.000)
Age 55 to 59	0.032	-0.403**	-0.062	0.444***
	(0.792)	(0.012)	(0.718)	(0.009)
Age 60 to 64	0.070	-0.237	-0.177	0.200
	(0.684)	(0.304)	(0.520)	(0.439)
English is first language	-0.155	-0.003	0.166	0.218
	(0.165)	(0.983)	(0.292)	(0.151)
Non-English speaking country	-0.198	-0.106	0.150	0.198
	(0.152)	(0.554)	(0.421)	(0.319)
NSW	0.029	-0.156**	-0.008	0.092
	(0.634)	(0.040)	(0.921)	(0.393)
VIC	0.029	-0.068	0.102	0.084
	(0.643)	(0.365)	(0.201)	(0.288)
QLD	0.008	-0.059	-0.030	-0.040
	(0.892)	(0.427)	(0.712)	(0.599)
SA	0.021	-0.089	-0.125	-0.040
	(0.756)	(0.288)	(0.156)	(0.623)
WA	0.057	-0.133	0.043	0.048
	(0.391)	(0.104)	(0.632)	(0.563)
Father born overseas	0.009	0.054	0.009	-0.090
	(0.868)	(0.423)	(0.904)	(0.230)
Mother born overseas	-0.023	0.070	0.127	0.076
	(0.685)	(0.340)	(0.107)	(0.342)
Married	0.119***	-0.132***	-0.088*	0.033
	(0.002)	(0.007)	(0.087)	(0.523)
Child age 0 to 2	-0.319***	-0.359***	-0.291***	0.072
	(0.000)	(0.000)	(0.001)	(0.467)
Child age 3 to 4	-0.238***	-0.435***	-0.270**	-0.056
	(0.001)	(0.000)	(0.014)	(0.741)
Child age 5 to 9	-0.126**	-0.286***	-0.224***	-0.094
	(0.023)	(0.000)	(0.003)	(0.250)
Child age 10 to 14	-0.079	-0.303***	-0.034	-0.229**
	(0.184)	(0.000)	(0.675)	(0.041)
Union member	0.224***	0.153***	0.378***	0.097
	(0.000)	(0.005)	(0.000)	(0.104)
Has disability	-0.199***	-0.061	-0.071	-0.086
	(0.000)	(0.233)	(0.189)	(0.161)
Constant	0.743***	0.807***	0.494**	5.737***
	(0.000)	(0.000)	(0.028)	(0.000)
Number of observations	574	485	430	188
R2	0.191	0.208	0.192	0.251

note: *** p<0.01, ** p<0.05, * p<0.1

Table 8h: Aggregate Returns to Education for the 2001 SET (ABSCQ), Females, Conditioning on Less than Year 12 – Basic Vocational Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Basic Vocational Qualifications	0.073*** (0.001)	0.036 (0.187)	0.078*** (0.007)	0.056* (0.077)
Age 20 to 24	-0.159* (0.055)	0.202** (0.038)	0.185* (0.053)	0.425*** (0.000)
Age 25 to 29	-0.109 (0.177)	0.086 (0.366)	0.173* (0.066)	0.527*** (0.000)
Age 30 to 34	0.023 (0.770)	0.164* (0.077)	0.290*** (0.002)	0.536*** (0.000)
Age 35 to 39	-0.016 (0.843)	0.124 (0.188)	0.301*** (0.001)	0.661*** (0.000)
Age 40 to 44	-0.005 (0.946)	0.014 (0.880)	0.211** (0.019)	0.656*** (0.000)
Age 45 to 49	-0.042 (0.591)	0.005 (0.954)	0.244*** (0.006)	0.584*** (0.000)
Age 50 to 54	-0.019 (0.808)	-0.074 (0.399)	0.190** (0.033)	0.582*** (0.000)
Age 55 to 59	-0.148* (0.065)	-0.119 (0.199)	0.245** (0.010)	0.551*** (0.000)
Age 60 to 64	-0.166* (0.082)	-0.296** (0.014)	0.164 (0.241)	0.706*** (0.000)
English is first language	0.036 (0.511)	0.065 (0.368)	0.005 (0.945)	0.006 (0.946)
Non-English speaking country	-0.058 (0.395)	0.170* (0.064)	0.120 (0.204)	-0.023 (0.823)
NSW	0.002 (0.954)	-0.071 (0.123)	0.032 (0.493)	0.036 (0.445)
VIC	0.019 (0.621)	-0.047 (0.335)	0.091* (0.079)	-0.024 (0.660)
QLD	-0.023 (0.553)	-0.127** (0.010)	-0.111** (0.034)	-0.130** (0.028)
SA	-0.001 (0.975)	-0.127** (0.020)	-0.066 (0.237)	-0.035 (0.572)
WA	0.049 (0.224)	-0.126** (0.013)	0.085 (0.111)	0.028 (0.641)
Father born overseas	0.055* (0.097)	-0.005 (0.909)	0.024 (0.622)	0.039 (0.498)
Mother born overseas	-0.011 (0.763)	0.042 (0.393)	0.013 (0.810)	-0.015 (0.817)
Married	0.106*** (0.000)	-0.132*** (0.000)	0.012 (0.719)	-0.035 (0.322)
Child age 0 to 2	-0.310*** (0.000)	-0.349*** (0.000)	-0.149** (0.012)	-0.103 (0.188)
Child age 3 to 4	-0.211*** (0.000)	-0.473*** (0.000)	-0.247*** (0.000)	-0.048 (0.697)
Child age 5 to 9	-0.185*** (0.000)	-0.346*** (0.000)	-0.254*** (0.000)	-0.113* (0.077)
Child age 10 to 14	-0.123*** (0.001)	-0.265*** (0.000)	-0.175*** (0.000)	-0.157*** (0.009)
Union member	0.252*** (0.000)	0.125*** (0.001)	0.279*** (0.000)	-0.042 (0.296)
Has disability	-0.138*** (0.000)	-0.024 (0.461)	-0.082** (0.014)	-0.057 (0.131)
Constant	0.736*** (0.000)	0.585*** (0.000)	0.359*** (0.003)	5.867*** (0.000)
Number of observations	1,409	1,162	1,041	484
R2	0.161	0.145	0.132	0.162

note: *** p<0.01, ** p<0.05, * p<0.1

Table 9h: Aggregate Returns to Education for the 2001 SET (ASCED), Females, Conditioning on Less than Year 12 – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	0.098** (0.020)	0.027 (0.648)	0.184*** (0.001)	0.406*** (0.000)
Age 20 to 24	(dropped)	0.522 (0.214)	(dropped)	(dropped)
Age 25 to 29	0.174 (0.579)	(dropped)	-0.163 (0.641)	(dropped)
Age 30 to 34	0.210 (0.318)	0.223 (0.557)	0.221 (0.348)	-0.015 (0.937)
Age 35 to 39	0.173 (0.380)	0.068 (0.852)	0.284 (0.180)	-0.019 (0.929)
Age 40 to 44	0.134 (0.482)	0.198 (0.579)	0.163 (0.420)	0.035 (0.819)
Age 45 to 49	0.085 (0.651)	0.096 (0.786)	0.151 (0.440)	0.187 (0.223)
Age 50 to 54	0.070 (0.711)	0.155 (0.661)	0.164 (0.401)	0.153 (0.293)
Age 55 to 59	0.056 (0.766)	0.020 (0.956)	0.141 (0.484)	0.070 (0.641)
Age 60 to 64	0.020 (0.918)	-0.013 (0.972)	0.169 (0.430)	0.177 (0.321)
English is first language	0.036 (0.838)	-0.096 (0.719)	0.106 (0.735)	-0.006 (0.986)
Non-English speaking country	-0.169 (0.404)	-0.035 (0.911)	-0.178 (0.601)	-0.197 (0.588)
NSW	0.029 (0.690)	-0.077 (0.454)	0.018 (0.844)	0.028 (0.750)
VIC	-0.012 (0.863)	-0.119 (0.216)	0.085 (0.311)	-0.078 (0.395)
QLD	-0.041 (0.586)	-0.114 (0.285)	-0.060 (0.547)	-0.083 (0.409)
SA	0.035 (0.631)	-0.049 (0.635)	-0.007 (0.939)	-0.060 (0.524)
WA	0.049 (0.577)	-0.081 (0.507)	0.001 (0.996)	-0.125 (0.277)
Father born overseas	0.021 (0.736)	0.025 (0.780)	0.040 (0.635)	0.088 (0.359)
Mother born overseas	0.005 (0.947)	0.047 (0.627)	0.065 (0.502)	-0.042 (0.703)
Married	0.079* (0.087)	-0.168** (0.013)	0.042 (0.468)	0.043 (0.423)
Child age 0 to 2	-0.287** (0.012)	-0.135 (0.440)	-0.214 (0.178)	0.047 (0.761)
Child age 3 to 4	-0.135 (0.381)	-0.388* (0.074)	-0.250 (0.242)	0.042 (0.952)
Child age 5 to 9	-0.161* (0.070)	-0.265** (0.048)	-0.145 (0.203)	-0.001 (0.993)
Child age 10 to 14	-0.159** (0.027)	-0.274*** (0.008)	-0.191** (0.043)	-0.021 (0.866)
Union member	0.192*** (0.000)	0.163** (0.012)	0.247*** (0.000)	0.016 (0.772)
Has disability	-0.115*** (0.009)	-0.007 (0.916)	-0.066 (0.248)	-0.001 (0.984)
Constant	0.621** (0.016)	0.602 (0.176)	0.291 (0.436)	6.289*** (0.000)
Number of observations	321	295	267	140
R2	0.160	0.146	0.213	0.421

note: *** p<0.01, ** p<0.05, * p<0.1

Table 10h: Aggregate Returns to Education for the 2001 SET (ASCED), Females, Conditioning on Less than Year 12 – Advanced Diploma/Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma	0.089** (0.011)	0.066 (0.142)	0.129*** (0.006)	0.172*** (0.001)
Age 20 to 24	-0.189 (0.508)	0.474 (0.174)	-0.025 (0.943)	-0.251 (0.131)
Age 25 to 29	-0.299 (0.281)	0.261 (0.442)	-0.117 (0.731)	-0.096 (0.587)
Age 30 to 34	-0.127 (0.645)	0.411 (0.220)	-0.011 (0.974)	-0.140 (0.384)
Age 35 to 39	-0.113 (0.680)	0.195 (0.558)	-0.131 (0.695)	0.013 (0.943)
Age 40 to 44	-0.112 (0.681)	0.227 (0.493)	-0.068 (0.839)	-0.073 (0.610)
Age 45 to 49	-0.100 (0.713)	0.042 (0.898)	-0.162 (0.626)	-0.038 (0.796)
Age 50 to 54	-0.154 (0.571)	0.176 (0.594)	-0.129 (0.698)	-0.032 (0.826)
Age 55 to 59	-0.150 (0.582)	-0.096 (0.772)	-0.203 (0.543)	-0.058 (0.711)
Age 60 to 64	-0.290 (0.298)	-0.090 (0.792)	-0.342 (0.320)	(dropped)
English is first language	0.036 (0.697)	0.056 (0.606)	0.079 (0.532)	0.029 (0.850)
Non-English speaking country	0.067 (0.505)	-0.010 (0.937)	-0.021 (0.885)	0.107 (0.494)
NSW	0.038 (0.533)	0.008 (0.923)	0.031 (0.730)	0.056 (0.578)
VIC	0.050 (0.474)	0.096 (0.281)	0.162 (0.101)	0.013 (0.899)
QLD	0.068 (0.297)	-0.013 (0.876)	-0.047 (0.615)	-0.093 (0.337)
SA	0.061 (0.370)	0.017 (0.843)	-0.013 (0.893)	-0.015 (0.889)
WA	0.045 (0.506)	-0.138 (0.116)	0.095 (0.327)	-0.161 (0.176)
Father born overseas	-0.003 (0.957)	-0.050 (0.534)	-0.176* (0.055)	-0.066 (0.612)
Mother born overseas	0.052 (0.440)	0.049 (0.578)	0.189* (0.059)	0.171 (0.236)
Married	0.074* (0.065)	-0.147*** (0.006)	-0.007 (0.894)	0.014 (0.807)
Child age 0 to 2	-0.322*** (0.000)	-0.512*** (0.000)	-0.311** (0.010)	0.073 (0.779)
Child age 3 to 4	-0.209** (0.016)	-0.495*** (0.000)	-0.180 (0.164)	0.076 (0.733)
Child age 5 to 9	-0.061 (0.351)	-0.359*** (0.000)	-0.252*** (0.004)	-0.093 (0.405)
Child age 10 to 14	-0.129** (0.030)	-0.184** (0.021)	-0.123 (0.139)	-0.125 (0.197)
Union member	0.192*** (0.000)	0.198*** (0.001)	0.311*** (0.000)	0.020 (0.730)
Has disability	-0.124*** (0.001)	-0.000 (0.998)	0.041 (0.464)	-0.037 (0.533)
Constant	0.827*** (0.004)	0.356 (0.300)	0.607* (0.086)	6.422*** (0.000)
Number of observations	465	407	370	171
R2	0.169	0.213	0.171	0.184

note: *** p<0.01, ** p<0.05, * p<0.1

Table 11h: Aggregate Returns to Education for the 2001 SET (ASCED), Females, Conditioning on Less than Year 12– Certificate III/IV Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV	0.083*** (0.002)	-0.038 (0.268)	0.006 (0.880)	0.003 (0.943)
Age 20 to 24	0.119 (0.305)	0.079 (0.612)	-0.002 (0.990)	0.340*** (0.007)
Age 25 to 29	0.124 (0.267)	0.075 (0.625)	-0.014 (0.930)	0.466*** (0.000)
Age 30 to 34	0.179 (0.116)	0.018 (0.909)	0.058 (0.724)	0.553*** (0.000)
Age 35 to 39	0.197* (0.082)	-0.035 (0.820)	0.079 (0.620)	0.527*** (0.000)
Age 40 to 44	0.128 (0.255)	-0.096 (0.531)	-0.042 (0.792)	0.552*** (0.000)
Age 45 to 49	0.162 (0.143)	-0.235 (0.120)	-0.120 (0.441)	0.362*** (0.007)
Age 50 to 54	0.192* (0.089)	-0.207 (0.177)	-0.066 (0.677)	0.533*** (0.000)
Age 55 to 59	0.040 (0.727)	-0.377** (0.016)	-0.045 (0.785)	0.508*** (0.001)
Age 60 to 64	0.041 (0.790)	-0.303 (0.156)	-0.077 (0.727)	0.307 (0.221)
English is first language	-0.114 (0.221)	0.071 (0.511)	-0.035 (0.793)	0.056 (0.628)
Non-English speaking country	-0.108 (0.318)	-0.003 (0.982)	-0.046 (0.777)	0.094 (0.510)
NSW	0.011 (0.822)	-0.127** (0.041)	-0.021 (0.743)	0.008 (0.917)
VIC	0.046 (0.346)	-0.072 (0.236)	0.143** (0.028)	0.026 (0.699)
QLD	0.011 (0.825)	-0.072 (0.244)	-0.013 (0.838)	-0.044 (0.507)
SA	0.035 (0.514)	-0.120* (0.071)	-0.075 (0.287)	-0.102 (0.146)
WA	0.047 (0.380)	-0.100 (0.136)	0.084 (0.241)	-0.011 (0.883)
Father born overseas	0.037 (0.406)	0.041 (0.471)	0.012 (0.846)	-0.027 (0.643)
Mother born overseas	-0.064 (0.175)	0.063 (0.301)	0.053 (0.403)	-0.048 (0.434)
Married	0.112*** (0.000)	-0.155*** (0.000)	-0.063 (0.137)	-0.011 (0.798)
Child age 0 to 2	-0.337*** (0.000)	-0.338*** (0.000)	-0.292*** (0.000)	0.045 (0.568)
Child age 3 to 4	-0.243*** (0.000)	-0.459*** (0.000)	-0.203** (0.027)	-0.029 (0.839)
Child age 5 to 9	-0.153*** (0.001)	-0.307*** (0.000)	-0.224*** (0.000)	-0.078 (0.268)
Child age 10 to 14	-0.075 (0.116)	-0.264*** (0.000)	-0.077 (0.241)	-0.115 (0.171)
Union member	0.234*** (0.000)	0.150*** (0.001)	0.384*** (0.000)	0.039 (0.414)
Has disability	-0.185*** (0.000)	-0.047 (0.256)	-0.071 (0.110)	-0.029 (0.562)
Constant	0.704*** (0.000)	0.726*** (0.000)	0.671*** (0.001)	5.883*** (0.000)
Number of observations	803	681	620	260
R2	0.188	0.205	0.169	0.146

note: *** p<0.01, ** p<0.05, * p<0.1

Table 12h: Aggregate Returns to Education for the 2001 SET (ASCED), Females, Conditioning on Less than Year 12 – Certificate I/II Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II	0.076*** (0.001)	0.037 (0.198)	0.052* (0.088)	0.049 (0.154)
Age 20 to 24	-0.183* (0.068)	0.129 (0.277)	0.105 (0.372)	0.378*** (0.001)
Age 25 to 29	-0.101 (0.288)	0.031 (0.781)	0.057 (0.609)	0.526*** (0.000)
Age 30 to 34	0.015 (0.877)	0.110 (0.315)	0.188* (0.089)	0.503*** (0.000)
Age 35 to 39	-0.021 (0.824)	0.079 (0.479)	0.214* (0.060)	0.607*** (0.000)
Age 40 to 44	-0.004 (0.967)	-0.068 (0.527)	0.123 (0.263)	0.612*** (0.000)
Age 45 to 49	-0.030 (0.748)	-0.033 (0.756)	0.170 (0.117)	0.543*** (0.000)
Age 50 to 54	-0.009 (0.922)	-0.127 (0.232)	0.125 (0.247)	0.542*** (0.000)
Age 55 to 59	-0.134 (0.157)	-0.187* (0.091)	0.160 (0.159)	0.522*** (0.000)
Age 60 to 64	-0.175 (0.108)	-0.355*** (0.008)	0.044 (0.787)	0.652*** (0.001)
English is first language	0.047 (0.414)	0.102 (0.166)	0.095 (0.236)	0.066 (0.491)
Non-English speaking country	-0.048 (0.492)	0.223** (0.014)	0.182* (0.051)	0.025 (0.812)
NSW	0.011 (0.770)	-0.100** (0.041)	0.004 (0.933)	0.019 (0.703)
VIC	0.012 (0.785)	-0.047 (0.378)	0.068 (0.233)	0.004 (0.942)
QLD	-0.003 (0.949)	-0.145*** (0.006)	-0.130** (0.021)	-0.112* (0.079)
SA	0.007 (0.878)	-0.106* (0.081)	-0.041 (0.511)	0.020 (0.770)
WA	0.065 (0.130)	-0.141*** (0.009)	0.071 (0.212)	0.026 (0.686)
Father born overseas	0.069** (0.048)	-0.007 (0.885)	0.067 (0.174)	-0.006 (0.923)
Mother born overseas	-0.023 (0.564)	0.042 (0.436)	-0.005 (0.930)	0.050 (0.473)
Married	0.093*** (0.000)	-0.120*** (0.001)	0.041 (0.255)	-0.033 (0.382)
Child age 0 to 2	-0.307*** (0.000)	-0.352*** (0.000)	-0.132** (0.036)	-0.113 (0.136)
Child age 3 to 4	-0.215*** (0.000)	-0.454*** (0.000)	-0.252*** (0.000)	-0.061 (0.626)
Child age 5 to 9	-0.183*** (0.000)	-0.325*** (0.000)	-0.223*** (0.000)	-0.125* (0.072)
Child age 10 to 14	-0.149*** (0.000)	-0.274*** (0.000)	-0.175*** (0.001)	-0.162** (0.013)
Union member	0.257*** (0.000)	0.115*** (0.004)	0.281*** (0.000)	-0.026 (0.546)
Has disability	-0.139*** (0.000)	-0.023 (0.502)	-0.075** (0.037)	-0.065 (0.105)
Constant	0.722*** (0.000)	0.607*** (0.000)	0.337** (0.011)	5.834*** (0.000)
Number of observations	1,254	1,030	922	434
R2	0.163	0.143	0.127	0.127

note: *** p<0.01, ** p<0.05, * p<0.1

Table 13h: Aggregate Returns to Education for the 2005 SET (ASCED), Females, Conditioning on Less than Year 12 – Bachelor Degree and Above

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Bachelor Degree and Above	0.030 (0.449)	0.094 (0.153)	0.107* (0.077)	0.415*** (0.000)
Age 20 to 24	(dropped)	(dropped)	(dropped)	(dropped)
Age 25 to 29	(dropped)	(dropped)	(dropped)	(dropped)
Age 30 to 34	-0.146 (0.483)	0.364 (0.318)	-0.029 (0.925)	(dropped)
Age 35 to 39	0.061 (0.721)	0.242 (0.374)	0.121 (0.586)	0.246 (0.509)
Age 40 to 44	0.020 (0.908)	0.324 (0.236)	0.138 (0.535)	0.259 (0.459)
Age 45 to 49	0.030 (0.858)	0.233 (0.384)	0.131 (0.545)	0.417 (0.230)
Age 50 to 54	0.008 (0.960)	0.157 (0.553)	0.186 (0.386)	0.289 (0.405)
Age 55 to 59	-0.030 (0.859)	0.086 (0.745)	0.117 (0.585)	0.369 (0.283)
Age 60 to 64	-0.127 (0.462)	-0.045 (0.871)	0.076 (0.733)	0.215 (0.547)
English is first language	0.004 (0.977)	0.064 (0.820)	0.071 (0.813)	0.051 (0.875)
Non-English speaking country	0.206 (0.112)	0.157 (0.502)	-0.228 (0.326)	0.068 (0.819)
NSW	0.005 (0.949)	0.016 (0.903)	-0.005 (0.966)	0.074 (0.605)
VIC	0.059 (0.460)	-0.095 (0.453)	0.025 (0.837)	0.153 (0.294)
QLD	-0.045 (0.616)	-0.031 (0.836)	-0.069 (0.642)	0.036 (0.827)
SA	0.009 (0.916)	-0.024 (0.850)	-0.004 (0.975)	-0.025 (0.854)
WA	0.022 (0.809)	-0.196 (0.182)	-0.086 (0.532)	0.319 (0.226)
Father born overseas	-0.052 (0.473)	0.011 (0.922)	-0.140 (0.238)	-0.325** (0.020)
Mother born overseas	-0.045 (0.579)	0.075 (0.582)	0.273** (0.043)	0.210 (0.173)
Married	0.086* (0.052)	-0.087 (0.241)	-0.004 (0.958)	0.042 (0.629)
Child age 0 to 2	-0.257* (0.075)	-0.180 (0.493)	-0.016 (0.943)	0.457 (0.207)
Child age 3 to 4	-0.426*** (0.007)	-0.536 (0.109)	0.216 (0.441)	(dropped)
Child age 5 to 9	-0.162* (0.063)	-0.350** (0.018)	-0.146 (0.277)	0.180 (0.455)
Child age 10 to 14	-0.023 (0.749)	-0.194 (0.103)	0.093 (0.399)	0.093 (0.536)
Union member	0.152*** (0.001)	0.112 (0.131)	0.187*** (0.005)	0.083 (0.329)
Has disability	-0.091** (0.039)	-0.010 (0.898)	-0.089 (0.203)	-0.028 (0.760)
Constant	0.820*** (0.000)	0.296 (0.458)	0.457 (0.230)	6.056*** (0.000)
Number of observations	256	238	219	118
R2	0.179	0.137	0.140	0.330

note: *** p<0.01, ** p<0.05, * p<0.1

Table 14h: Aggregate Returns to Education for the 2005 SET (ASCED), Females, Conditioning on Less than Year 12 – Advanced Diploma/Diploma

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Advanced Diploma/Diploma	0.026 (0.448)	0.055 (0.290)	0.100* (0.054)	0.171*** (0.004)
Age 20 to 24	(dropped)	(dropped)	(dropped)	-0.156 (0.592)
Age 25 to 29	0.343** (0.037)	-0.262 (0.371)	-0.123 (0.728)	(dropped)
Age 30 to 34	0.289** (0.038)	-0.055 (0.835)	-0.216 (0.521)	0.109 (0.637)
Age 35 to 39	0.248* (0.071)	-0.026 (0.922)	-0.193 (0.558)	0.172 (0.448)
Age 40 to 44	0.292** (0.035)	-0.044 (0.867)	-0.053 (0.872)	0.146 (0.507)
Age 45 to 49	0.366*** (0.009)	-0.194 (0.451)	-0.136 (0.673)	0.147 (0.514)
Age 50 to 54	0.325** (0.021)	-0.232 (0.367)	-0.107 (0.740)	0.186 (0.405)
Age 55 to 59	0.325** (0.023)	-0.347 (0.183)	-0.156 (0.633)	0.147 (0.518)
Age 60 to 64	0.230 (0.113)	-0.414 (0.116)	-0.230 (0.484)	0.129 (0.594)
English is first language	-0.163 (0.186)	-0.026 (0.870)	0.096 (0.578)	-0.102 (0.645)
Non-English speaking country	-0.074 (0.628)	0.150 (0.484)	-0.261 (0.270)	-0.389 (0.173)
NSW	-0.047 (0.436)	-0.052 (0.549)	0.074 (0.405)	-0.129 (0.201)
VIC	-0.063 (0.297)	-0.019 (0.831)	-0.021 (0.811)	-0.117 (0.201)
QLD	-0.106* (0.079)	-0.002 (0.986)	-0.055 (0.544)	-0.085 (0.379)
SA	-0.028 (0.715)	-0.090 (0.439)	-0.119 (0.314)	-0.143 (0.339)
WA	0.012 (0.865)	0.018 (0.862)	0.001 (0.994)	-0.117 (0.282)
Father born overseas	-0.005 (0.929)	-0.055 (0.521)	-0.103 (0.243)	-0.141 (0.192)
Mother born overseas	-0.049 (0.369)	0.003 (0.969)	0.080 (0.335)	0.268*** (0.005)
Married	0.075* (0.060)	-0.131** (0.032)	-0.009 (0.882)	0.034 (0.591)
Child age 0 to 2	-0.121 (0.147)	-0.205 (0.123)	0.067 (0.613)	0.129 (0.338)
Child age 3 to 4	-0.030 (0.776)	-0.360** (0.024)	0.186 (0.274)	-0.284 (0.288)
Child age 5 to 9	-0.102 (0.123)	-0.325*** (0.001)	-0.142 (0.160)	0.008 (0.946)
Child age 10 to 14	-0.011 (0.845)	-0.248*** (0.004)	-0.179** (0.040)	0.010 (0.916)
Union member	0.179*** (0.000)	0.157** (0.012)	0.249*** (0.000)	0.067 (0.320)
Has disability	-0.158*** (0.000)	-0.071 (0.226)	-0.058 (0.329)	-0.070 (0.305)
Constant	0.734*** (0.000)	0.796*** (0.009)	0.712** (0.050)	6.557*** (0.000)
Number of observations	403	356	299	152
R2	0.167	0.113	0.137	0.200

note: *** p<0.01, ** p<0.05, * p<0.1

Table 15h: Aggregate Returns to Education for the 2005 SET (ASCED), Females, Conditioning on Less than Year 12 – Certificate III/IV Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert III/IV	0.084*** (0.000)	0.047 (0.143)	0.104*** (0.003)	0.102** (0.010)
Age 20 to 24	0.045 (0.643)	0.180 (0.228)	0.009 (0.952)	0.369*** (0.003)
Age 25 to 29	0.099 (0.314)	0.009 (0.952)	-0.108 (0.477)	0.404*** (0.002)
Age 30 to 34	0.095 (0.334)	-0.103 (0.495)	-0.001 (0.993)	0.487*** (0.002)
Age 35 to 39	0.104 (0.275)	-0.071 (0.629)	-0.057 (0.704)	0.511*** (0.000)
Age 40 to 44	0.157* (0.099)	-0.075 (0.605)	-0.077 (0.606)	0.626*** (0.000)
Age 45 to 49	0.148 (0.117)	-0.103 (0.473)	-0.001 (0.996)	0.574*** (0.000)
Age 50 to 54	0.132 (0.162)	-0.104 (0.472)	-0.014 (0.926)	0.641*** (0.000)
Age 55 to 59	0.095 (0.326)	-0.234 (0.112)	-0.095 (0.529)	0.570*** (0.000)
Age 60 to 64	-0.021 (0.850)	-0.230 (0.178)	-0.051 (0.775)	0.419*** (0.009)
English is first language	0.021 (0.780)	-0.235** (0.038)	-0.170 (0.207)	-0.279** (0.048)
Non-English speaking country	0.041 (0.541)	-0.137 (0.154)	-0.168 (0.103)	-0.114 (0.519)
NSW	0.012 (0.764)	-0.008 (0.894)	0.000 (0.997)	0.022 (0.745)
VIC	0.029 (0.490)	-0.034 (0.564)	0.025 (0.678)	-0.082 (0.258)
QLD	0.026 (0.522)	-0.003 (0.960)	-0.036 (0.541)	-0.004 (0.952)
SA	0.076* (0.093)	-0.031 (0.621)	-0.048 (0.469)	-0.107 (0.168)
WA	0.032 (0.470)	-0.019 (0.762)	0.017 (0.789)	-0.160** (0.035)
Father born overseas	-0.000 (0.990)	0.028 (0.609)	0.004 (0.941)	-0.061 (0.468)
Mother born overseas	-0.070* (0.086)	-0.007 (0.905)	0.063 (0.341)	-0.009 (0.921)
Married	0.087*** (0.000)	-0.095*** (0.008)	0.056 (0.138)	0.057 (0.175)
Child age 0 to 2	-0.274*** (0.000)	-0.245*** (0.001)	-0.016 (0.848)	0.150 (0.122)
Child age 3 to 4	-0.268*** (0.000)	-0.401*** (0.000)	-0.174* (0.098)	0.077 (0.596)
Child age 5 to 9	-0.168*** (0.000)	-0.293*** (0.000)	-0.131** (0.038)	0.109 (0.243)
Child age 10 to 14	-0.011 (0.783)	-0.190*** (0.000)	-0.063 (0.274)	-0.058 (0.401)
Union member	0.158*** (0.000)	0.120*** (0.005)	0.228*** (0.000)	0.027 (0.581)
Has disability	-0.141*** (0.000)	-0.037 (0.321)	-0.074* (0.065)	-0.073 (0.108)
Constant	0.655*** (0.000)	0.874*** (0.000)	0.799*** (0.000)	6.239*** (0.000)
Number of observations	952	849	699	349
R2	0.190	0.134	0.091	0.191

note: *** p<0.01, ** p<0.05, * p<0.1

Table 16h: Aggregate Returns to Education for the 2005 SET (ASCED), Females, Conditioning on Less than Year 12 – Certificate I/II Qualifications

	Employment	Full-time/Part-time Employment	Permanent/Casual Employment	Log Weekly Earnings
Cert I/II	0.030 (0.214)	0.036 (0.295)	0.068* (0.063)	0.066 (0.120)
Age 20 to 24	0.120 (0.408)	-0.069 (0.753)	-0.177 (0.447)	0.474*** (0.009)
Age 25 to 29	0.138 (0.335)	-0.120 (0.575)	-0.029 (0.898)	0.650*** (0.000)
Age 30 to 34	0.112 (0.420)	-0.080 (0.700)	-0.093 (0.677)	0.686*** (0.000)
Age 35 to 39	0.249* (0.070)	-0.186 (0.364)	-0.056 (0.797)	0.805*** (0.000)
Age 40 to 44	0.230* (0.091)	-0.248 (0.223)	-0.108 (0.617)	0.768*** (0.000)
Age 45 to 49	0.219 (0.105)	-0.269 (0.182)	-0.089 (0.679)	0.787*** (0.000)
Age 50 to 54	0.158 (0.246)	-0.214 (0.294)	0.025 (0.908)	0.784*** (0.000)
Age 55 to 59	0.155 (0.258)	-0.319 (0.120)	-0.060 (0.786)	0.849*** (0.000)
Age 60 to 64	0.124 (0.392)	-0.493** (0.022)	-0.161 (0.485)	0.688*** (0.001)
English is first language	-0.087 (0.239)	0.012 (0.900)	-0.115 (0.274)	-0.126 (0.555)
Non-English speaking country	-0.055 (0.462)	0.017 (0.868)	-0.035 (0.733)	-0.272 (0.171)
NSW	0.015 (0.730)	-0.063 (0.309)	0.026 (0.689)	0.057 (0.394)
VIC	0.053 (0.284)	-0.055 (0.425)	0.032 (0.666)	0.014 (0.866)
QLD	0.046 (0.352)	-0.063 (0.357)	-0.083 (0.249)	-0.112 (0.143)
SA	0.034 (0.553)	-0.150* (0.061)	-0.152* (0.081)	0.046 (0.669)
WA	0.033 (0.523)	-0.021 (0.763)	-0.031 (0.681)	-0.117 (0.118)
Father born overseas	-0.062 (0.117)	-0.025 (0.651)	-0.040 (0.548)	0.022 (0.763)
Mother born overseas	0.027 (0.524)	-0.020 (0.731)	0.027 (0.696)	0.080 (0.289)
Married	0.122*** (0.000)	-0.073* (0.074)	-0.006 (0.886)	-0.044 (0.346)
Child age 0 to 2	-0.324*** (0.000)	-0.238*** (0.007)	-0.056 (0.574)	-0.058 (0.574)
Child age 3 to 4	-0.284*** (0.000)	-0.338*** (0.001)	-0.061 (0.548)	-0.157 (0.384)
Child age 5 to 9	-0.123*** (0.003)	-0.231*** (0.000)	-0.090 (0.150)	0.008 (0.913)
Child age 10 to 14	-0.063 (0.115)	-0.195*** (0.000)	-0.116** (0.044)	-0.034 (0.644)
Union member	0.203*** (0.000)	0.165*** (0.000)	0.191*** (0.000)	-0.017 (0.744)
Has disability	-0.137*** (0.000)	0.022 (0.574)	-0.001 (0.987)	-0.047 (0.325)
Constant	0.653*** (0.000)	0.768*** (0.001)	0.836*** (0.001)	5.970*** (0.000)
Number of observations	918	769	646	303
R2	0.175	0.096	0.076	0.176

note: *** p<0.01, ** p<0.05, * p<0.1