

**Table 33. Average Annual Earnings of Canadian Workers with and without Post-secondary Education by Industry in 1998**

	Secondary education or less	Post- secondary education	Overall
Agriculture	14,469	34,996	16,075
Mining, quarrying & oil wells	42,764	81,630	47,872
Manufacturing	35,493	63,378	37,793
Construction	28,890	32,313	29,000
Transportation and storage	31,899	44,974	32,559
Communications	35,271	56,239	38,266
Utility	48,920	73,641	53,101
Wholesale trade	32,112	56,080	35,650
Retail trade	18,926	31,940	19,890
Finance and insurance	35,724	84,421	46,005
Deposit-accepting intermediary	34,312	88,804	44,583
Insurance	31,453	54,174	35,980
Other financial intermediary	71,280	96,605	80,025
Real estate	25,371	48,475	29,668
Business services	30,358	59,750	40,254
Computer services	42,532	57,140	48,663
Accounting & bookkeeping	25,141	61,680	40,351
Advertising services	29,538	95,299	49,032
Arch., eng. & other sci. & tech.	36,358	54,223	44,438
Offices of lawyers & notaries	31,841	74,304	49,531
Government services	32,097	49,821	36,629
Educational services	24,635	41,991	34,992
Health & social services	26,552	52,909	32,742
Accommodation services	17,260	56,976	20,842
Food & beverage services	12,153	24,554	12,844
Other services	17,201	27,934	18,720
Amusement & recreation	17,733	29,992	20,436
Personal and household services	11,852	n/a	11,715
Membership organizations	20,961	31,632	24,366
Other services	20,636	27,247	21,374
Total	24,848	48,077	28,557

Sources: Statistics Canada, *Survey of Labour and Income Dynamics 1996-1998*; and *Survey of Consumer Finance 1983-1995*.

Contrary to the experience in the United States and other industrialized countries, where a sharp increase in the earnings premium was commanded by post-secondary training, even