Table 5 Factors affecting TE using panel data logit model with fixed effects

Variables	Coefficient	P
C	−3.699	0.001
LED	0.527	0.02
LGDP	0.154	0.04
LOOP	−0.030	0.61
LU	0.003	0.95
F-statistic = 13.768 P = 0.001		Adjusted R2 = 0.7 DW statistic = 1.6

C – constant coefficient; DW – Durbin–Watson; LED – logarithm of education; LGDP – logarithm of gross domestic product; LOOP – logarithm of out-of-pocket payment; LU – logarithm of unemployment rate.