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Calculation of Worklife Expectancy Using the Life, Participation, Employment Method¹

The following sections contain information concerning the calculation and data used to compute worklife expectancies.

Appendix A Computation

Appendix B Life Table

Appendix C CPS Rates of Employment

Appendix D ACS Rates of Employment

Appendix A

Worklife expectancies are computed using the “LPE” model. This model computes a person’s probability of working in any particular year by combining his or her probabilities of life (L), participation (P), and employment (E) into a joint probability. This appendix documents the source and derivation of these probabilities and demonstrates the computation of a sample worklife expectancy statistic.

Probability of Life

The first building block of our worklife expectancy statistics is the probability of life (the “L” of the LPE model). As we project the probability that a given person will be employed several years in the future, we must weight this by the probability he or she will still be alive.

To do this, we employ the Life Survivors Data from Figure 3 in Appendix B.² Extracted from the National Center for Health Statistics, this table projects the number of persons of each gender still alive at a given age. For both genders, the starting point was 100,000 live births.

We can use these values to determine the probability that a person of age x will live to age y . For example, the probability that a male aged 25 (x) will live to the age of 70 (y)

¹ Adapted from: Gamboa, A. M. Jr. and David S. Gibson. *The New Worklife Expectancy Tables: Revised 2006 By Gender, Level of Educational Attainment, and Level of Disability*. Louisville, KY: Vocational Econometrics, Inc., 2006.

² This table is gender-, not education-specific for the United States population as a whole. Thus, the probabilities of life are not education-specific.

is determined by dividing the number of survivors at the age of 70 by the number at the age of 25, or $70,087 \div 97,746 = 0.717$. That is, the formula applied to determine the probability of life at age y , given a current age of x , for each future year is:

$$P(L) = \frac{Surv_y}{Surv_x}$$

Thus, when computing a worklife statistic for a given age (x), the above formula is applied for each subsequent age, substituting the appropriate number of survivors at age y , while holding the number at age x constant. This is demonstrated in Figure 2 in the “LPE Applied” section of this appendix.

CPS Employment Rates

The Annual Social and Economic Supplement (ASEC), or March supplement, of the Current Population Survey (CPS) is the source of the probabilities of participation and employment used to derive the CPS worklife expectancy statistics. Specifically, the public use data files³ from this survey for 1996 through 2005 were pooled to produce the needed statistics, as summarized in Table 1 and Table 2 in Appendix C.

To ease the discussion and computation of these statistics, the joint probability of participation and employment (PE) is more simply stated as the fraction (in decimal terms) of the respective population that is employed. Thus, a PE rate of 0.750 for a particular group of the population indicates that 75% of the people in this group are employed, with the remaining 25% being either unemployed or out of the labor force.

The process of pooling the observations from the 10 years of CPS data to compute PE rates is documented in Appendix C of *The New Worklife Expectancy Tables*. For demonstrative purposes, Figure 1 presents an extract from Table 20 of *The Tables* for males between the age of 25 and 34 with a high school degree and a not severe work disability.

³www.bls.census.gov/cps_ftp.html#cpsmarch

Figure 1 Computation of PE Rate from Pooled CPS Years

Year	Est. Population (000)		n
	Total	Employed	
1996	131	102	70
1997	230	174	105
1998	146	110	69
1999	121	105	61
2000	117	90	59
2001	116	93	53
2002	151	96	108
2003	109	84	76
2004	115	84	79
2005	143	96	94
Totals	1,379	1,034	774
PE	0.750		

In this exhibit, one line is listed for each of the 10 pooled years. The “Total” column reflects the estimated total population size (in thousands) for this particular cell, using the CPS official weights. The “Employed” column provides the estimated number of people (in thousands) in this cell that was employed at the time of the respective survey. Finally, the “n” column depicts the actual number of cell observations in the CPS. Using 2005 as an example, approximately 143,000 (Total) males were between the age of 25 and 34 with a high school degree and a not severe work disability. Of this group, 96,000 (Empl.) were employed in March of 2005. The Census Bureau derived these quantities from a sample size of 94 (n) individuals.

These three quantity columns are summed for the 10 pooled years, resulting in totals of 1,379,000 (Total), 1,034,000 (Empl.), and 774 (n). The average PE rate for these years is then computed simply by dividing the total number employed (1,034,000) by the total estimated population size (1,379,000), or 0.750. Stated more simply, for the 10 years ended in 2005, approximately 75% of males between the age of 25 and 34 with a high school degree and a not severe work disability were employed.

This process is repeated for each potential combination of gender, age, education, and disability status. The resulting employment rates are summarized in Table 1 and Table 2.

ACS Employment Rates

The data used to derive the employment statistics were extracted from the ACS public use files available from the Census Bureau⁴ for the four years ending 2004. These data

⁴ http://factfinder.census.gov/home/en/acs_pums_2004.html

are tabulated and pooled in much the same way as described for the CPS data in the CPS Employment Rates section earlier in this appendix. Thus, we will exclude any of the redundant portions of the documentation.

Table 3 and Table 4 in Appendix D present a summary of the ACS employment rates. The pooling computation for the four years of data is similar to that presented in Figure 1 for the CPS data. Due to the increased sample size available from the ACS, the employment rates are grouped into five-year age buckets instead of the 10-year buckets used for the CPS.

LPE Applied

Using the procedures described in the “Probability of Life” (L) section and the values derived for employment rates (PE) from the CPS and ACS, we can now compute the worklife expectancy statistic using the LPE approach. Figure 2 presents a sample computation for a 60-year-old male with at least a baccalaureate degree and no disability using the ACS tabulations. Each row represents one year of potential employment. The columns of the exhibit are as follows:

- **Start Age** – Age at the beginning of this computation row
- **End Age** – Age at the end of this computation row
- **Base Age Survivors** – Number of survivors from Figure 3 for a 60-year-old male (constant for all rows)
- **At End Age Survivors** – Number of survivors from Figure 3 for a male at the age represented by the “End Age” column of the respective row
- **Prob. Of Life (L)** – Probability that a 60-year-old male will live to the age indicated in the “End Age” column, computed by dividing “At End Age Survivors” by “Base Age Survivors”
- **Prob. Of Empl. (PE)** – Extracted from Table 3 for males with at least a baccalaureate degree and no disability
- **Prob. Of Work (LPE)** – Probability a male with a baccalaureate degree and no disability will be employed in the respective year, computed by multiplying “Prob. of Life (L)” by “Prob. Of Empl. (PE).”

The “Prob. Of Work (LPE)” column is summed to derive the worklife expectancy. For our example, the result is 7.1 years (rounded) for a 60-year-old male with at least a baccalaureate degree and no disability under the ACS.

Figure 2 Computation of Worklife Expectancy⁵

Start Age	End Age	Survivors		Prob. of Life (L)	Prob. Of Empl. (PE)	Prob. Of Work (LPE)
		Base Age	End Age			
60	61	84,637	83,612	0.988	0.673	0.665
61	62	84,637	82,483	0.975	0.673	0.656
62	63	84,637	81,255	0.960	0.673	0.646
63	64	84,637	79,946	0.945	0.673	0.636
64	65	84,637	78,556	0.928	0.673	0.625
65	66	84,637	77,071	0.911	0.422	0.384
66	67	84,637	75,501	0.892	0.422	0.376
67	68	84,637	73,809	0.872	0.422	0.368
68	69	84,637	72,012	0.851	0.422	0.359
69	70	84,637	70,087	0.828	0.422	0.349
70	71	84,637	68,039	0.804	0.278	0.224
71	72	84,637	65,864	0.778	0.278	0.216
72	73	84,637	63,621	0.752	0.278	0.209
73	74	84,637	61,202	0.723	0.278	0.201
74	75	84,637	58,680	0.693	0.278	0.193
75	76	84,637	56,028	0.662	0.195	0.129
76	77	84,637	53,251	0.629	0.195	0.123
77	78	84,637	50,398	0.595	0.195	0.116
78	79	84,637	47,454	0.561	0.195	0.109
79	80	84,637	44,370	0.524	0.195	0.102
80	81	84,637	41,252	0.487	0.145	0.071
81	82	84,637	38,102	0.450	0.145	0.065
82	83	84,637	34,798	0.411	0.145	0.060
83	84	84,637	31,719	0.375	0.145	0.054
84	85	84,637	28,478	0.336	0.145	0.049
85	86	84,637	25,296	0.299	0.097	0.029
86	87	84,637	22,212	0.262	0.097	0.025
87	88	84,637	19,266	0.228	0.097	0.022
88	89	84,637	16,494	0.195	0.097	0.019
89	90	84,637	13,925	0.165	0.097	0.016
Totals						7.096

⁵ 60-year-old male with no disability (ACS) and at least a baccalaureate degree

Appendix B Life Tables

Figure 3 presents the life survivors data used to compute the probability of life component of LPE model for worklife expectancy. For a detailed description of the computation process, see Appendix A.

Figure 3 Life Survivors Data

Age	Male	Female	Age	Male	Female	Age	Male	Female
16	98,857	99,095	41	95,128	97,355	66	77,071	85,631
17	98,783	99,057	42	94,859	97,194	67	75,501	84,512
18	98,693	99,013	43	94,577	97,023	68	73,809	83,281
19	98,574	98,967	44	94,266	96,830	69	72,012	81,982
20	98,436	98,922	45	93,929	96,627	70	70,087	80,556
21	98,299	98,877	46	93,569	96,405	71	68,039	79,026
22	98,157	98,827	47	93,171	96,176	72	65,864	77,410
23	98,021	98,781	48	92,755	95,928	73	63,621	75,666
24	97,882	98,736	49	92,296	95,654	74	61,202	73,802
25	97,746	98,688	50	91,809	95,364	75	58,680	71,800
26	97,614	98,639	51	91,286	95,059	76	56,028	69,639
27	97,479	98,589	52	90,722	94,724	77	53,251	67,366
28	97,352	98,539	53	90,138	94,380	78	50,398	64,935
29	97,225	98,483	54	89,505	93,989	79	47,454	62,372
30	97,091	98,424	55	88,850	93,572	80	44,370	59,621
31	96,954	98,362	56	88,102	93,095	81	41,252	56,681
32	96,813	98,296	57	87,369	92,629	82	38,102	53,660
33	96,678	98,225	58	86,542	92,084	83	34,798	50,324
34	96,526	98,148	59	85,644	91,491	84	31,719	47,075
35	96,367	98,064	60	84,637	90,826	85	28,478	43,542
36	96,196	97,970	61	83,612	90,138	86	25,296	39,919
37	96,016	97,869	62	82,483	89,374	87	22,212	36,246
38	95,823	97,759	63	81,255	88,552	88	19,266	32,571
39	95,610	97,640	64	79,946	87,657	89	16,494	28,943
40	95,381	97,500	65	78,556	86,680	90	13,925	25,411

From: Arias, Elizabeth. National Vital Statistics Report, vol. 53 no. 6, United States Life Tables, 2002. Hyattsville, MD: National Center for Health Statistics, 2004.
www.cdc.gov/nchs/data/nvsr/nvsr53/nvsr53_06.pdf

Appendix C CPS Employment Rates

The joint probabilities of participation and employment from the CPS are summarized in Table 1 and Table 2 (for males and females respectively) in the following pages. Collectively referred to as employment rates, these statistics combine with probabilities of life to form the building blocks of the worklife expectancy statistics by work disability category. As documented in Appendix A, these data are extracted from the Annual Social and Economic Supplement (ASEC) of the Current Population Survey from the years 1996 to 2005.

Table 1 CPS PE Rate Summary for Males

Disability Status	Age Groups							
	16 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75 to 84	85 to 89
Males								
<i>Less Than High School</i>								
Not Disabled	0.402	0.837	0.869	0.880	0.763	0.215	0.076	0.027
All Persons	0.391	0.772	0.740	0.685	0.502	0.156	0.057	0.022
Not Severely Disabled	0.379	0.682	0.636	0.684	0.414	0.089	0.035	0.018
All Disabled	0.171	0.202	0.166	0.153	0.100	0.054	0.026	0.014
Severely Disabled	0.095	0.095	0.081	0.055	0.040	0.003	0.001	0.000
<i>High School Graduate</i>								
Not Disabled	0.751	0.895	0.918	0.920	0.764	0.257	0.107	0.035
All Persons	0.729	0.853	0.852	0.821	0.625	0.218	0.086	0.030
Not Severely Disabled	0.638	0.750	0.757	0.757	0.464	0.131	0.047	0.028
All Disabled	0.336	0.334	0.293	0.261	0.178	0.099	0.039	0.023
Severely Disabled	0.197	0.153	0.104	0.068	0.051	0.005	0.007	0.000
<i>College, Less Than Bacc.</i>								
Not Disabled	0.635	0.903	0.938	0.932	0.788	0.293	0.129	0.062
All Persons	0.632	0.880	0.895	0.859	0.682	0.253	0.107	0.055
Not Severely Disabled	0.680	0.772	0.796	0.796	0.532	0.154	0.063	0.048
All Disabled	0.470	0.458	0.419	0.380	0.253	0.121	0.053	0.041
Severely Disabled	0.205	0.173	0.118	0.069	0.051	0.006	0.003	0.000
<i>Baccalaureate Plus</i>								
Not Disabled	0.812	0.927	0.959	0.955	0.818	0.381	0.158	0.117
All Persons	0.809	0.920	0.946	0.931	0.769	0.349	0.138	0.088
Not Severely Disabled	0.771	0.834	0.845	0.836	0.602	0.193	0.077	0.025
All Disabled	0.577	0.528	0.533	0.537	0.351	0.162	0.070	0.022
Severely Disabled	0.205	0.241	0.149	0.126	0.099	0.021	0.011	0.000
<i>All Levels of Education</i>								
Not Disabled	0.572	0.898	0.930	0.931	0.787	0.288	0.113	0.049
All Persons	0.560	0.867	0.875	0.850	0.658	0.239	0.090	0.038
Not Severely Disabled	0.543	0.760	0.769	0.782	0.506	0.132	0.050	0.026
All Disabled	0.276	0.347	0.312	0.306	0.193	0.094	0.040	0.021
Severely Disabled	0.144	0.144	0.102	0.070	0.052	0.006	0.004	0.000

Table 2 CPS PE Rate Summary for Females

Disability Status	Age Groups							
	16 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75 to 84	85 to 89
Females								
<i>Less Than High School</i>								
Not Disabled	0.353	0.486	0.607	0.644	0.504	0.128	0.034	0.012
All Persons	0.344	0.445	0.520	0.489	0.318	0.093	0.025	0.008
Not Severely Disabled	0.284	0.314	0.443	0.449	0.273	0.058	0.019	0.005
All Disabled	0.167	0.159	0.143	0.105	0.068	0.031	0.013	0.003
Severely Disabled	0.113	0.116	0.066	0.040	0.028	0.003	0.001	0.000
<i>High School Graduate</i>								
Not Disabled	0.652	0.711	0.784	0.796	0.607	0.176	0.052	0.013
All Persons	0.633	0.675	0.732	0.718	0.508	0.152	0.043	0.012
Not Severely Disabled	0.499	0.578	0.621	0.596	0.388	0.083	0.022	0.012
All Disabled	0.326	0.291	0.262	0.219	0.149	0.060	0.017	0.008
Severely Disabled	0.236	0.168	0.106	0.055	0.049	0.005	0.000	0.000
<i>College, Less Than Bacc.</i>								
Not Disabled	0.650	0.774	0.817	0.845	0.676	0.219	0.068	0.034
All Persons	0.643	0.753	0.778	0.782	0.588	0.196	0.059	0.024
Not Severely Disabled	0.560	0.611	0.660	0.677	0.461	0.132	0.041	0.004
All Disabled	0.417	0.409	0.346	0.306	0.198	0.101	0.034	0.003
Severely Disabled	0.263	0.226	0.129	0.083	0.063	0.006	0.000	0.000
<i>Baccalaureate Plus</i>								
Not Disabled	0.827	0.824	0.811	0.861	0.704	0.238	0.083	0.022
All Persons	0.824	0.818	0.798	0.833	0.656	0.220	0.069	0.018
Not Severely Disabled	0.745	0.747	0.731	0.700	0.501	0.134	0.026	0.009
All Disabled	0.616	0.523	0.477	0.409	0.278	0.109	0.022	0.007
Severely Disabled	0.274	0.257	0.164	0.143	0.110	0.008	0.000	0.000
<i>All Levels of Education</i>								
Not Disabled	0.550	0.741	0.784	0.815	0.633	0.183	0.053	0.017
All Persons	0.540	0.715	0.741	0.742	0.524	0.153	0.043	0.012
Not Severely Disabled	0.446	0.579	0.630	0.623	0.401	0.089	0.025	0.007
All Disabled	0.281	0.318	0.283	0.237	0.144	0.059	0.018	0.005
Severely Disabled	0.183	0.173	0.105	0.066	0.048	0.004	0.000	0.000

Appendix D ACS Employment Rates

The joint probabilities of participation and employment from the ACS are summarized in Table 3 and Table 4 (for males and females respectively) in the following pages. Collectively referred to as employment rates, these statistics combine with probabilities of life to form the building blocks of the worklife expectancy statistics by functional disability category. As documented in Appendix A, these data are extracted from the American Community Survey from the years 2001 to 2004.

Table 3 ACS PE Rate Summary for Males

Disability Status	Age Groups														
	16-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85-89
Males															
<i>Less Than High School</i>															
Not Disabled	0.311	0.702	0.806	0.820	0.826	0.815	0.803	0.788	0.747	0.558	0.274	0.169	0.109	0.070	0.043
All Persons	0.303	0.669	0.765	0.772	0.761	0.722	0.686	0.646	0.576	0.409	0.213	0.128	0.079	0.048	0.022
Physical Disab. Only	0.245	0.531	0.428	0.466	0.433	0.395	0.401	0.350	0.294	0.200	0.147	0.089	0.058	0.048	0.012
Physical Disab. Severe	0.044	0.099	0.114	0.115	0.113	0.108	0.102	0.096	0.086	0.061	0.032	0.019	0.012	0.007	0.003
Cognitive Disab. Only	0.244	0.407	0.410	0.391	0.447	0.426	0.383	0.406	0.368	0.291	0.156	0.115	0.086	0.064	0.025
Cognitive Disab. Severe	0.054	0.122	0.139	0.140	0.138	0.131	0.124	0.116	0.103	0.073	0.038	0.023	0.014	0.009	0.004
<i>High School Graduate</i>															
Not Disabled	0.580	0.766	0.847	0.870	0.879	0.880	0.879	0.857	0.785	0.583	0.303	0.194	0.133	0.086	0.060
All Persons	0.574	0.747	0.824	0.842	0.842	0.836	0.818	0.773	0.689	0.501	0.265	0.164	0.107	0.061	0.038
Physical Disab. Only	0.533	0.596	0.582	0.553	0.557	0.554	0.498	0.454	0.368	0.266	0.175	0.115	0.088	0.050	0.045
Physical Disab. Severe	0.111	0.144	0.159	0.162	0.163	0.161	0.158	0.149	0.133	0.097	0.051	0.032	0.021	0.012	0.007
Cognitive Disab. Only	0.539	0.587	0.585	0.538	0.569	0.517	0.535	0.459	0.385	0.362	0.194	0.089	0.094	0.049	0.057
Cognitive Disab. Severe	0.116	0.151	0.166	0.170	0.170	0.169	0.165	0.156	0.139	0.101	0.054	0.033	0.022	0.012	0.008
<i>College, Less Than Bacc.</i>															
Not Disabled		0.708	0.862	0.893	0.900	0.900	0.899	0.879	0.808	0.620	0.351	0.226	0.155	0.106	0.077
All Persons		0.703	0.850	0.877	0.877	0.868	0.856	0.818	0.731	0.552	0.313	0.196	0.131	0.081	0.051
Physical Disab. Only		0.555	0.692	0.684	0.619	0.626	0.628	0.541	0.473	0.338	0.214	0.147	0.118	0.076	0.056
Physical Disab. Severe		0.170	0.211	0.219	0.219	0.217	0.214	0.204	0.182	0.136	0.077	0.048	0.032	0.019	0.012
Cognitive Disab. Only		0.649	0.708	0.664	0.554	0.582	0.592	0.515	0.375	0.310	0.286	0.192	0.140	0.034	0.037
Cognitive Disab. Severe		0.137	0.170	0.176	0.176	0.175	0.172	0.164	0.146	0.109	0.062	0.038	0.025	0.016	0.010
<i>Baccalaureate Plus</i>															
Not Disabled		0.775	0.881	0.917	0.931	0.933	0.931	0.914	0.848	0.673	0.422	0.278	0.195	0.145	0.097
All Persons		0.772	0.877	0.913	0.925	0.922	0.916	0.894	0.820	0.640	0.398	0.254	0.173	0.115	0.068
Physical Disab. Only		0.591	0.722	0.799	0.778	0.753	0.739	0.704	0.597	0.448	0.294	0.176	0.141	0.082	0.070
Physical Disab. Severe		0.267	0.302	0.313	0.317	0.316	0.314	0.306	0.280	0.218	0.135	0.086	0.058	0.039	0.023
Cognitive Disab. Only		0.718	0.756	0.744	0.706	0.652	0.696	0.628	0.542	0.369	0.292	0.209	0.095	0.115	0.040
Cognitive Disab. Severe		0.194	0.226	0.240	0.245	0.244	0.244	0.240	0.221	0.173	0.106	0.066	0.044	0.029	0.017
<i>All Levels of Education</i>															
Not Disabled	0.389	0.733	0.854	0.883	0.893	0.893	0.892	0.877	0.810	0.616	0.342	0.219	0.147	0.100	0.066
All Persons	0.380	0.718	0.835	0.862	0.863	0.852	0.840	0.809	0.725	0.533	0.296	0.182	0.117	0.071	0.040
Physical Disab. Only	0.344	0.566	0.588	0.601	0.570	0.557	0.546	0.499	0.417	0.287	0.194	0.124	0.094	0.060	0.040
Physical Disab. Severe	0.053	0.141	0.170	0.178	0.177	0.174	0.173	0.169	0.147	0.101	0.053	0.031	0.020	0.012	0.006
Cognitive Disab. Only	0.295	0.556	0.592	0.559	0.546	0.525	0.538	0.495	0.409	0.328	0.213	0.137	0.098	0.065	0.041
Cognitive Disab. Severe	0.061	0.137	0.160	0.166	0.165	0.162	0.159	0.152	0.134	0.095	0.050	0.029	0.018	0.011	0.006

Table 4 ACS PE Rate Summary for Females

Disability Status	Age Groups														
	16-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85-89
Females															
<i>Less Than High School</i>															
Not Disabled	0.305	0.432	0.447	0.493	0.551	0.577	0.580	0.560	0.500	0.349	0.172	0.097	0.059	0.031	0.018
All Persons	0.300	0.415	0.427	0.465	0.505	0.508	0.493	0.455	0.385	0.261	0.130	0.073	0.041	0.018	0.009
Physical Disab. Only	0.231	0.314	0.285	0.351	0.364	0.350	0.338	0.307	0.228	0.170	0.095	0.062	0.041	0.015	0.010
Physical Disab. Severe	0.052	0.072	0.074	0.080	0.087	0.088	0.085	0.079	0.066	0.045	0.022	0.012	0.007	0.003	0.001
Cognitive Disab. Only	0.243	0.262	0.274	0.286	0.338	0.319	0.325	0.270	0.298	0.216	0.107	0.064	0.036	0.014	0.000
Cognitive Disab. Severe	0.056	0.080	0.084	0.091	0.100	0.101	0.098	0.090	0.075	0.051	0.025	0.014	0.008	0.004	0.002
<i>High School Graduate</i>															
Not Disabled	0.549	0.640	0.647	0.668	0.709	0.742	0.754	0.721	0.636	0.444	0.228	0.127	0.072	0.037	0.024
All Persons	0.542	0.624	0.629	0.644	0.678	0.701	0.700	0.657	0.567	0.391	0.200	0.109	0.057	0.026	0.014
Physical Disab. Only	0.502	0.530	0.469	0.463	0.491	0.480	0.487	0.462	0.378	0.268	0.160	0.082	0.046	0.022	0.012
Physical Disab. Severe	0.115	0.132	0.133	0.137	0.144	0.149	0.148	0.139	0.120	0.083	0.042	0.023	0.012	0.006	0.003
Cognitive Disab. Only	0.430	0.450	0.461	0.426	0.426	0.495	0.447	0.406	0.376	0.268	0.153	0.105	0.049	0.016	0.002
Cognitive Disab. Severe	0.110	0.126	0.127	0.130	0.137	0.142	0.141	0.133	0.114	0.079	0.040	0.022	0.012	0.005	0.003
<i>College, Less Than Bacc.</i>															
Not Disabled		0.697	0.734	0.732	0.753	0.781	0.807	0.784	0.707	0.514	0.275	0.163	0.093	0.061	0.041
All Persons		0.692	0.724	0.716	0.731	0.749	0.762	0.731	0.646	0.464	0.250	0.144	0.078	0.045	0.029
Physical Disab. Only		0.601	0.569	0.559	0.595	0.587	0.566	0.493	0.338	0.197	0.110	0.077	0.037	0.038	
Physical Disab. Severe		0.185	0.195	0.193	0.198	0.202	0.206	0.197	0.174	0.125	0.067	0.039	0.021	0.012	0.008
Cognitive Disab. Only		0.624	0.592	0.537	0.529	0.505	0.509	0.481	0.413	0.286	0.214	0.089	0.064	0.049	0.043
Cognitive Disab. Severe		0.157	0.163	0.161	0.165	0.169	0.172	0.165	0.146	0.105	0.057	0.033	0.018	0.010	0.006
<i>Baccalaureate Plus</i>															
Not Disabled		0.776	0.809	0.766	0.744	0.784	0.826	0.824	0.728	0.531	0.285	0.169	0.096	0.068	0.052
All Persons		0.774	0.808	0.762	0.739	0.776	0.811	0.804	0.703	0.506	0.269	0.153	0.080	0.049	0.029
Physical Disab. Only		0.695	0.807	0.707	0.642	0.703	0.707	0.691	0.602	0.435	0.230	0.116	0.065	0.038	0.016
Physical Disab. Severe		0.262	0.279	0.267	0.258	0.271	0.286	0.288	0.253	0.181	0.096	0.054	0.028	0.017	0.010
Cognitive Disab. Only		0.747	0.770	0.673	0.640	0.608	0.589	0.590	0.448	0.351	0.269	0.082	0.054	0.000	0.009
Cognitive Disab. Severe		0.241	0.248	0.233	0.226	0.237	0.248	0.246	0.214	0.152	0.080	0.046	0.024	0.014	0.009
<i>All Levels of Education</i>															
Not Disabled	0.393	0.656	0.702	0.700	0.716	0.749	0.774	0.756	0.664	0.466	0.237	0.135	0.076	0.044	0.029
All Persons	0.386	0.645	0.688	0.682	0.691	0.714	0.725	0.696	0.594	0.405	0.204	0.112	0.059	0.029	0.016
Physical Disab. Only	0.326	0.518	0.507	0.506	0.521	0.521	0.516	0.499	0.407	0.275	0.155	0.085	0.052	0.025	0.016
Physical Disab. Severe	0.061	0.141	0.151	0.153	0.156	0.160	0.162	0.154	0.127	0.083	0.040	0.021	0.011	0.005	0.003
Cognitive Disab. Only	0.293	0.477	0.499	0.459	0.463	0.466	0.461	0.429	0.377	0.263	0.156	0.083	0.047	0.019	0.011
Cognitive Disab. Severe	0.063	0.127	0.135	0.137	0.141	0.145	0.145	0.137	0.114	0.075	0.036	0.020	0.011	0.005	0.002